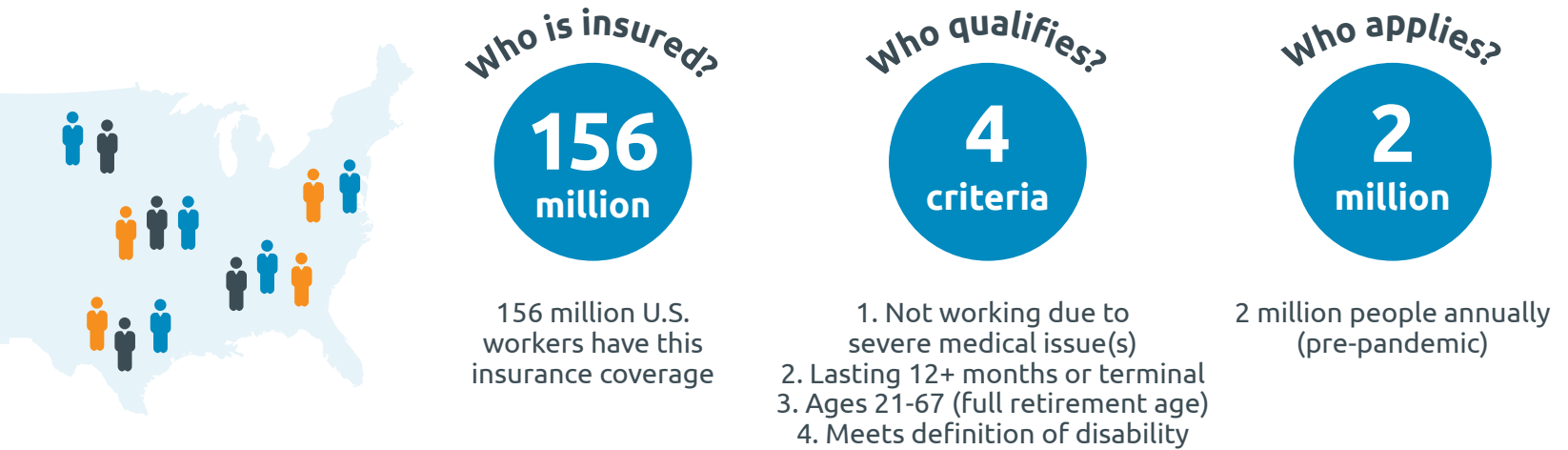


# U.S. Workers' Least Understood Insurance Policy

## Social Security Disability Insurance

Social Security Disability Insurance is federal disability insurance coverage paid for by U.S. workers and their employers through FICA payroll taxes, along with Social Security retirement and Medicare.



### Pandemic Hits: March 2020

The Social Security Administration, which oversees the SSDI program, closed its offices starting in March 2020 with the coronavirus pandemic.

**1,200+** closed SSA field offices for 2 years

**40** minutes you'll wait on hold with Social Security (January 2022)

**-373,684** fewer people applied for SSDI

**24%** more people are waiting for decisions on their initial application (from 2019 to 2021)

### Financial Crisis: Now

Hundreds of thousands of former U.S. workers are in dire financial situations, including thousands who have experienced adverse effects from long-term medical conditions related to COVID-19.

**838,000+** individuals   
are waiting for SSA to review their initial applications

**64%** will have their disability application denied

**\$1,358** per month income, national average SSDI benefit

#### Social Security delays

**45 days** longer to get initial claim decision from Social Security in 2021

**165 days** waiting for initial application decision from Social Security in 2021

#### Financial impact

**30 days** after payment is due, debt collection process begins against someone for credit cards, medical debts

**120 days** overdue is when a mortgage service can start foreclosure on a homeowner

### Get Help When You First Apply

**3/10**   
Only 3 out of 10 applicants have an SSDI representative for their initial application

**23%** Those 3 people are 23% more likely to get approved at application

### With Allsup as Your Advocate, You Are:

**50%** higher likelihood of getting benefits early using Allsup

**60%** less likely to have to appeal

**326** days faster to getting your benefits by avoiding a hearing