

At 82 Social Security Faces an Uncertain Future

In July of this year (as it is required to do every year) Social Security's board of trustees released its annual report on the long-term financial health of the system. Both Social Security boosters and bashers found parts of the report to bolster their particular points-of-view.

To understand what the trustees' report means to you, it is helpful to first know that the money for Social Security benefits comes from two separate trust funds: the Old-Age and

Survivors Insurance Trust Fund (the source for benefits paid to retirees) and the Disability Insurance Trust Fund (the source for benefits paid under the Social Security Disability Insurance program). (Supplemental Security Income [SSI], while administered by the Social Security Administration, is funded from general tax revenues not a trust fund.)

The outlook for the Old-Age and Survivors Insurance (OASI) trust fund has gotten worse. The 2017 trustees report projects that the reserves for OASI trust fund will be completely depleted by 2034—just 17 years from now. CBS' *Money Watch* says, "The reason is demographics: a rapidly growing number of baby boomer retirees, increases in life expectancy, and lower birth rates. When Social Security was first established in 1935, a retiree aged 65 would live to age 77 on average. Today, that 65-year-old will live to at least 85. In 1950, 16 workers paid Social Security taxes for every person collecting benefits. Today, that ratio has shrunk to 3.3 to one, and by 2034, it's projected to be as little as two to one."

Unless Congress acts to shore up Social Security and if the projections hold true the taxes workers and employers pay would be enough to cover only about 75 percent of scheduled benefits. In other words retirees would be facing a 25 percent cut in benefits.



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The Disability Insurance (DI) Trust Fund is projected to be emptied out even sooner—by 2028. Even though this is six years sooner than the depletion of the OASI fund, there is some good news here. Some projections in previous years had the DI Trust Fund running out of money even sooner. The somewhat improved projections are again due to demographics. As the "boomers" age out of their years of eligibility for SSDI the number of Americans collecting disability benefits has declined, as we reported in our June newsletter. However, if Congress fails to fix the DI Trust Fund, continuing income to the fund would be sufficient to pay only 93 percent of DI scheduled benefits.

In the 2017 report the trustees recommended that "lawmakers address

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the projected trust fund shortfalls in a timely way in order to phase in necessary changes gradually and give workers and beneficiaries time to adjust to them. Implementing changes sooner rather than later would allow more generations to share in the needed revenue increases or reductions in scheduled benefits and could preserve more trust fund reserves to help finance future benefits. Social Security will play a critical role in the lives of 62 million beneficiaries and 173 million covered workers and their families in 2017. With informed discussion, creative thinking, and timely legislative action, Social Security can continue to protect future generations."

disability benefits if they can prove their military service caused or aggravated their headaches.

It is believed that the symptoms of PTSD contribute to high stress levels and emotional tension and pressure. This stress can be a catalyst for these headaches. It is known that a veteran or any person who suffers a Traumatic Brain Injury (TBI) will likely experience headache problems. And because the brain reacts to trauma through pathways that are similar to those in migraines, these types of headaches can be a result of a TBI. Additionally, the link between a TBI and migraine headaches can be PTSD.

Regardless of the exact cause, migraine headaches can have a devastating impact on the quality of your life. If you suffer from migraines that you believe are service-related or are a result of service-related PTSD, you may qualify for benefits from the Veterans Administration.

This article is excerpted from Cuddigan Law's informative book, *PTSD and VA Disability Benefits: Finding a Path to Healing*. For a free download of this book—packed with helpful information for vets

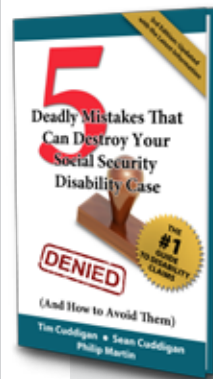
coping with PTSD including insider tips to maximize your benefits—visit our website, cuddiganlaw.com. If you are considering filing a VA disability claim call us at 402-933-5318 or email us at lawteam@cuddiganlaw.com for a free evaluation of your situation.

PTSD and Migraines: Qualifying for VA Disability

The stress and anxiety from PTSD can produce migraines — serious headaches that can be accompanied by dizziness, nausea, and extreme sensitivity to light and sound. Both the Iraq and Afghanistan Wars increased the occurrence of migraines in veterans and this was especially true of soldiers after a one-year combat tour in Iraq. Because the VA recognizes



migraines as a service-connected disability, veterans may be eligible for



"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com



Comfort Food

From the kitchen of Janet Cuddigan

I love September for many reasons, but not the least of which is that football is back! For your football party, tailgating, or just watching your favorite team with your family, here is a new twist on an old favorite.

Chicken Chili

- 1 medium onion, chopped
- 1 tablespoon vegetable oil
- 2 teaspoons sage
- 2 teaspoons ground cumin
- 3/4 cup Picante sauce
- 1 bay leaf
- 1 large tomato, coarsely chopped
- 3 cloves minced garlic
- 1 pound chicken breast, no skin, no bone, cut in 1" pieces
- 1/4 teaspoon salt
- 16 ounces canned pinto beans (can use kidney beans)
- 1 green pepper (can use red pepper)

Cook onion and garlic in oil in a large saucepan until tender, about 4 minutes. Stir in chicken. Cook until chicken is no longer pink, stirring constantly. Sprinkle sage, cumin, and salt over chicken; cook 1 minute. Stir in Picante sauce, beans, and bay leaf. Bring to boil. Reduce heat. Cover and simmer 10 minutes. Stir in green pepper and tomato. Simmer uncovered 10 minutes.

Question of the Month

Can I get Social Security disability benefits for any months before I applied?



It is a common misconception that you have to be off work for a year before you can apply for or collect Social Security disability benefits. This is not true. Therefore it is always best to apply for disability as soon as you are no longer able to work if you believe (and there is medical evidence to back up your belief) that your injury or

disease will prevent you from working and your condition is expected to last at least 12 months or is expected to result in your death.

But let's say you are disabled and unable to hold a job and you held off applying for disability benefits because you were hoping your medical condition would get better. Can you get Social Security disability benefits for those months when you were disabled but before you applied? The short answer is: yes. The Social Security Administration's website, SSA.gov says, "We may pay Social Security disability benefits for as many as 12 months before you apply if we find you had disability during that time and you meet all of the other requirements."

However (and here is where it gets a bit complicated) the law says that Social Security Disability Insurance (SSDI) can be paid only after you have been disabled continuously throughout a period of five full calendar months. SSDI benefits begin with the sixth full month after the date when you were unable to work due to your disability as established by the Social Security Administration. This is called the "date of entitlement". You will not be paid any disability benefits for any month during the waiting period.

Sudoku (Medium)



7	5				
		3			6
	6		7	1	8
		9	1	2	5
			6		
6					1
4	9				
		3		4	5
				2	

For the puzzle solution go to cuddiganlaw.com/library/newsletter

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We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Cuddigan Law.

Disability law is all we do.



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Are you a disabled veteran?

Before you apply for VA disability benefits call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com for your FREE copy of our book *The Essential Guide to VA Disability Claims*.

