

Congress Puts a Budget Squeeze on Social Security

It's no secret that some Washington politicians would like to do away with Social Security altogether. The Social Security disability programs in particular have frequently come under fierce attacks. Earlier this year Budget Director Mick Mulvaney singled out disability insurance as an expenditure the administration is examining. On the CBS news program *Face the Nation* Mulvaney said, "Do you really think that Social Security disability insurance is part

of what people think of when they think of Social Security?...It's a very wasteful program and we want to try and fix that."

Some experts say that politicians—unable to kill Social Security outright—are trying a backdoor approach by starving the Social Security Administration's budget. Michael Hitzlik, a journalist for the *Los Angeles Times*, recently reported that, "in the latest versions of the agency's budget under consideration in Washington, the House is planning to keep the budget at the same inadequate funding level as the current year. The ever more ambitious Senate is trying to cut it by \$400 million, or nearly 4%."

The impact will be significant, says Kathleen Romig, a senior policy analyst at the Center on Budget and Policy Priorities. "The full House and the Senate Appropriations Committee have passed woefully inadequate funding plans for operating the Social Security Administration (SSA), which would substantially weaken customer service, hurting seniors and people with disabilities and hampering SSA's ability to pay benefits promptly and accurately. Years of SSA cuts have already taken their toll, generating long waits on the phone and in field offices and record-high disability backlogs."



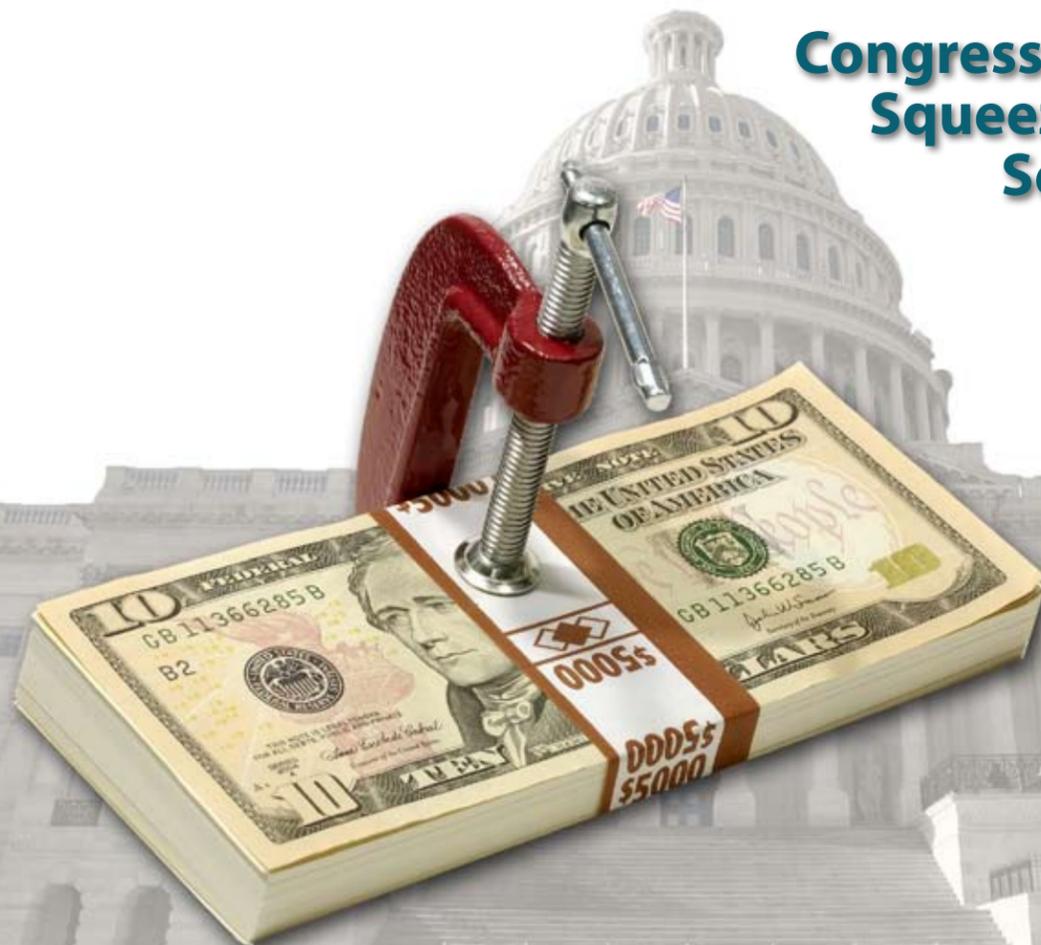
Due to staff shortages, most callers to SSA's national 800 number don't get their questions resolved.

One outcome of an ever-tightening budget has been noticeable cutbacks in customer service by the SSA. For example, a 1989 law mandated that the SSA provide annual statements to American workers of their earnings record and their projected benefits. The SSA says it doesn't have the money to mail out annual statements as it used to do and instead workers have to go online to check their records, but as the *LA Times* says, "that's a lousy substitute as long as millions of workers and retirees have only spotty access to the internet or lack the ability to navigate the web."

Another example of deteriorating customer service at the SSA is its toll-free

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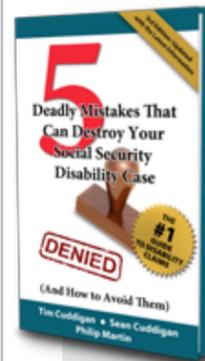
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telephone service. This service—to take benefits claims, arrange appointments and answer questions—fielded an estimated 35 million calls this year. The Center on Budget and Policy Priorities noted that “as of December 2016, SSA’s teleservice centers have 400 fewer agents than they need to handle current call volume.

Due to these staff shortages, most callers to SSA’s national 800 number don’t get their questions resolved. Nearly half of callers hang up before connecting. Another 12 percent of callers get busy signals—compared to 5 percent in 2010. For those who do get through, the average wait time to talk to an agent is over 16 minutes—compared to 3 minutes in 2010.”

The *Times* goes on to report, “there’s no rational reason for Congress to impose these cuts. That’s because Social Security’s core administrative budget comes not from the general federal budget, but mostly from the payroll contributions made by workers and their employers — and the spending is very efficient, coming to less than 1% of total benefits. Nevertheless, Congress by law still holds the purse strings, and has been drawing them tighter over time. That’s happened even as the agency’s caseload has greatly expanded since 2010 by about 14%, to 63.3 million retirees, disabled persons and their families.”



“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

Question of the Month:

What is the VA Disability Benefits Questionnaire (DBQ)?

A Disability Benefits Questionnaire or DBQ is a form the VA uses as part of their evaluation process for VA disability benefits. Using this form allows veterans to visit a primary care provider for their medical evaluation as an alternative to a Compensation and Pension Exam at a VA clinic or facility.

Sometimes, if the veteran submits this information early in the claims process they can completely avoid a C&P examination. Because the form uses standardized language and check boxes to help provide critical information, an accurate disability rating can be made quicker and more easily.

The VA says the DBQ speeds up the disability claims process. While there is no statistical evidence to back up this up, we have had vets tell us that they have been satisfied with the processing time when they have used the DBQ.



Comfort Food

From the kitchen of Janet Cuddigan

The new year is not far away now and you know what that means—yeah, college football bowl games are coming up soon. If you are “tailgating” in your living room, here’s an easy to make (and easier to eat) recipe for meatballs to enjoy during the games.

Porcupine Meatballs

1 can tomato soup, condensed
1 pound ground beef
1/4 cup rice, uncooked
1 large egg, slightly beaten
1/4 cup minced onion
2 tablespoons parsley
1 teaspoon garlic salt
1 cup water

Mix 1/4 cup soup with beef, rice, egg, garlic salt, onion and parsley. Shape into 1 to 2 inch diameter meatballs. Brown meatballs on all sides in hot oil. Remove meatballs from pan. Drain off excess fat. Blend remaining soup and water. Put soup mixture and meatball back in pan. Cover, simmer until meatballs are done, usually 30-40 minutes.

Social Security Disability Insurance: Protecting Those Who Need It Most

SSDI has provided basic but essential protection. Today, it protects more than 9 out of 10 American workers and their families.

It is a tragic situation, but disability happens more often than most people imagine. A majority of wage earners (64%) believe they have a 2% or less chance of being disabled for three months or more during their working careers, according to a 2010 study by the Council for Disability Awareness. The reality, however, is quite different and quite sobering. The Social Security Administration estimates that of today’s 20 year-olds, more than 25% will become disabled before they retire.

Unfortunately, in the private sector few employers provide disability insurance as a benefit and private disability insurance is too expensive for many families. As a result nearly three-quarters of U.S. workers have no private long-term disability insurance, which equates to about 100 million workers without this safety net. These facts point up why Social Security Disability Insurance is critically important to protect those Americans who need it the most.

For more than six decades SSDI has provided basic but essential protection. Today, it protects more than 9 out of 10 American workers and their families in the event of a life-changing disability or illness that prevents substantial work. More than half of U.S. families are so strapped financially that they are unable save any of their annual incomes. If they became disabled, most workers would find it exceedingly difficult to meet their financial obligations without SSDI.

Sudoku (Medium)



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

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

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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.

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Disability law is all we do.



Tim & Sean Cuddigan

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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*.

