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Your Social Security

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News and Information for SSDI and SSI Recipients

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A New Attack on Benefits for the Disabled

Buried in Obama's proposed budget is a provision that unfairly targets the most vulnerable Americans.

Three point nine trillion dollars. (That's 39 followed by 11 zeros.) This amount of money boggles the imagination and is almost impossible to comprehend, yet this is what it will cost to run our federal government next year if President Obama's 2015 budget is approved.

Buried deep in the 218-page budget proposal is a provision that would

prohibit people from collecting Social Security's disability insurance and collecting unemployment benefits at the same time. Congress has been debating this so-called "double-dipping" for a couple of months now as a way to offset the increased costs of extending unemployment insurance benefits, but this is an unfair and misguided attack on disabled Americans.



"Members of both parties are apparently ready to tell people who are both disabled and lost a part-time job—that they are receiving too much money."

shouldn't they be able to collect unemployment benefits like any other worker? Social Security's official position is that if you legally qualify for both programs then you are entitled to receive payments under both programs. However, the President's proposed plan would change that.

"There are a vanishingly small number of people even in this situation—about 117,000 of the nearly 9 million Americans on disability also collect Unemployment Insurance," says George Zornick writing for *TheNation.com*. "The concurrent benefits average \$3,300 total each quarter, which hardly affords one a luxurious lifestyle. But members of both parties are apparently ready to tell this small segment of the population—people who are both disabled and lost a part-time job—that they are receiving

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To even call this "double-dipping" is just flat-out wrong. Here's why: For you to receive Social Security disability benefits, you must have a severe impairment that prevents you from engaging in "substantial gainful activity," which is defined as earning more than \$1,070 a month. This means that disabled Americans can do some modest amount work if they do not exceed the income limit. This work, even though it is limited, helps the economy and may help a disabled person transition back into full-time employment, if their medical condition improves.

Social Security Disability and Unemployment Insurance are separate programs. If a disabled person loses their less than \$1,070-a-month job,

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A New Attack on Benefits for the Disabled



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too much money." The National Organization of Social Security Claimants Representatives had this to say after the budget's release: "While rare, receiving Social Security Disability Insurance and Unemployment Insurance is consistent and appropriate when eligibility requirements for both programs are met."

The projected savings from this policy change are teeny-tiny. The White House says this will save \$3.2 billion over ten years, which may sound meaningful, but as the *Los Angeles Times* pointed out "that's less than seven thousandths of a percent of projected federal spending in the same period—finding that amount of money in the budget is like looking for a grain of salt parked under a pea on your dinner plate."

Iowa Senator Tom Harkin, Chairman of the Senate Health, Education, Labor, and Pensions (HELP) Committee, called the proposal to deny unemployment benefits to individuals who are eligible for Social Security disability payments, "an affront to the dignity of persons with disabilities and the work they perform – undermining one of the goals of the

Americans with Disabilities Act."



"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 402.933.5400 or email us at lawteam@cuddiganlaw.com



Comfort Food

From the kitchen of Janet Cuddigan

This month I have a recipe for you that is as easy as it is delicious. I think your family will love it. Our family does.

Crock-Pot Beef

3 pounds round steak, trimmed and cubed
2 cans golden mushroom soup
1 cup baby carrots
3 large potatoes, peeled and cut
Lawry's seasoning salt to taste, pepper to taste, salt to taste

Seven hours before dinner: Cut meat into bite size pieces and season to taste. Pour one can of golden mushroom soup into bottom of crock-pot; rinse the can with 1/4 cup of water and stir. Add seasoned meat to soup. Pour second can of golden mushroom soup over meat. Cook on high for 3 hours, then reduce to low heat. Four hours before serving, stir in potatoes and carrots; continue to cook on low.



There is some good news this month for recipients of Social Security benefits: The White House has dropped the chained CPI (Consumer Price Index) from the upcoming federal budget. As we reported in this newsletter in April of last year, the chained CPI would be bad news for older and disabled Americans and their families who receive Social Security benefits.

The federal government uses the CPI to set annual cost of living adjustments (COLA) for those receiving Social Security payments. How the feds estimate the changes in the cost of living has a direct and significant impact for those depending on their Social Security checks. Chained CPI would attempt to factor into calculations of the rate of inflation changes in demand that occur when prices rise and people substitute lower price goods. Because chained CPI would result in an apparent lower rate of inflation, COLA under chained CPI would be lower. But for those drawing Social Security benefits even small reductions in COLA add up to big reductions over time.

Terry O'Neill, President of the National Organization for Women says taking chained CPI off the table "is a huge relief for women over 75, people with disabilities, and military veterans, in other words some of the most vulnerable among us."

Meet Sue Hart

A spotlight on the professional team members who work for you at Cuddigan Law.

Within ten seconds of meeting Sue Hart, you know she is perfectly suited for her job as the Director of First Impressions at Cuddigan Law. With a bubbly, friendly personality she is your first point of contact with our law firm and clearly she is a people person. Sue says, "When clients come into the office, especially for the first time, I like making them feel comfortable. I do this by offering them coffee or water and making conversation with them. If I can bring kindness and support to someone's life and letting them know that they are important, that's what matters." In addition to greeting clients, Sue answers incoming calls, scans all the paperwork that comes into the firm, and takes on special projects for Cuddigan Law.



Appropriate to her name, Omaha native Sue Hart has a big heart. She volunteers her time and donates clothing and food to Sienna Francis House and the Open Door Mission. Sue says, "It touches my heart to give back to people in need!"

When not at the front desk at the firm, Sue enjoys walking, riding her bike, going to outdoor concerts and getting together with friends or her brother who lives in Omaha. (She also has a brother in Portland, Oregon.) And when she can, she also likes to sneak in a Sunday morning movie. Traveling is another of her passions. She has been to several tropical islands as well as the Philippines and Thailand. For her next trip she hopes to visit Costa Rica. But wherever she goes, you can bet that she goes with a smile on her face.

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.



Tim & Sean Cuddigan

For Your Information

Cuddigan Law maintains an extensive free library of articles, videos and blogs about Social Security disability.

Visit our web site at cuddiganlaw.com.



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