

Issues: 1) High (rising) costs

- Cost of disability ins. usually 2-10% of wages, 20-30% of total social security costs.
- Demand-side forces that raise costs:
 - Tighter early retirement: Disability an alternate
 - High UnE—workers lose jobs, claim disability
 - Adverse selection into formal system by workers with higher probability of disability
- Supply side forces that raise costs:
 - Weak incentives for tight administration
 - Easy disability used to cut unemployment rates
 - More generous benefits and expanded definition of disability (mental illness)

Rising Costs Of Social Securitys Disability Programs

M Walker



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