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Income Security for Workers: A Stressed Support System in Need of Innovation

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Abstract

The current mix of public and private programs to support workers after they experience disability onset provides benefits to millions of workers and former workers. Yet, despite the large and growing costs of these programs, the inflation-adjusted household incomes of workers with disabilities have been falling for over two decades, both absolutely and, especially, relative to the incomes of those without disabilities. The aging of the baby boom generation is likely to make matters worse, and the government's fiscal circumstance will make it increasingly difficult to sustain existing public programs. Current public policy initiatives might eventually improve the disability support system, but they are not likely to ward off the adverse consequences of the pending crisis. Policy changes that leverage existing private sector practices and capabilities might achieve greater success, but have received little attention and are far from proven.

For information about the full publication, please contact Peiyun She at ps74@cornell.edu

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