Potential Savings from Social Security Disability Insurance Beneficiaries Returning to Work Through Increased Utilization of the Ticket to Work Program

PREPARED BY
Steven Herscovici
Hyun Do Cha
Luyan Nguyen

PREPARED FOR
Allsup Employment Services

NOVEMBER 10, 2026

Currently, over seven million disabled workers receive monthly benefits from the Social Security Disability Insurance program. Although studies indicate that many more are intent on returning to work and exiting the disability rolls, only two percent of beneficiaries have historically found success in re-entering the labor force and having their benefits terminated permanently. Increased utilization of the Ticket to Work program—an initiative operated by the Social Security Administration to help participants find employment—may generate gross savings exceeding $250 billion, representing over $214 billion in incremental savings after accounting for expected rates of Social Security Disability Insurance beneficiaries successfully returning to work.

Brattle

© The Brattle Group, Inc. 2026

NOTICE

- This report was prepared for Allsup Employment Services in accordance with The Brattle Group's engagement terms and is intended to be read and used as a whole and not in parts.
- This paper reflects the perspectives and opinions of the authors and does not necessarily reflect those of The Brattle Group's clients or other consultants.
- Where permission has been granted to publish excerpts of this paper for any reason, the publication of the excerpted material must include a citation to the complete paper, including page references.

I. Introduction

The United States Social Security Administration ("SSA") offers two benefit programs for people with disabilities: the Social Security Disability Insurance ("SSDI") program and the Supplemental Security Income ("SSI") program.[1] Eligibility for SSDI is tied to an individual's work history, whereas eligibility for SSI does not require recipients to have a work history.[2]

The SSA's Ticket to Work ("TTW") program supports career development for individuals who receive Social Security disability benefits but wish to re-enter the labor force.[3] As of July 2025, the SSA reported that out of 8.1 million disability insurance beneficiaries, 7.1 million were classified as disabled workers.[4]

According to the SSA, although 59.7% of beneficiaries and recipients have goals of "working or advancing in their careers" or see "themselves working in the next 2 years or next 5 years," only 1.9% of SSDI beneficiaries have historically seen their benefits permanently terminated due to a successful exit off the disability rolls.[5]

We estimate that increased utilization of the TTW program by SSDI beneficiaries could yield gross savings to the SSDI program of $251.2 billion (a $214.2 billion increase relative to the status quo), representing $137.0 billion in gross savings (a $116.8 billion increase relative to the status quo) over a ten-year horizon. These figures pertain only to current SSDI beneficiaries and do not consider savings related to individuals who enter the SSDI rolls in the future and participate in the TTW program.

1 "SSDI and SSI benefits for people with disabilities," *USA.gov*, last accessed September 12, 2025, https://www.usa.gov/social-security-disability.

2 "SSDI and SSI benefits for people with disabilities," *USA.gov*, last accessed September 12, 2025, https://www.usa.gov/social-security-disability.

3 "Welcome to the Ticket to Work Program!" *Social Security*, last accessed September 12, 2025, https://www.ssa.gov/work/.

4 "Monthly Statistical Snapshot, July 2025," *Social Security*, August 2025, https://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/2025-07.html.

5 "DI & SSI Program Participants: Characteristics & Employment, 2021," *Social Security*, May 2025, https://www.ssa.gov/policy/docs/chartbooks/di-ssi-employment/2021/dsppce-2021.pdf.

II. Background

A. The Social Security Disability Insurance Program

The SSDI program is administered by the SSA and provides benefits to qualifying individuals who have a sufficient work history but are no longer able to work due to medical conditions.[6] The SSDI program manages a trust fund that handles SSDI-related financial transactions, with approximately $152 billion in benefits paid out in 2023.[7] Once approved, SSDI beneficiaries continue to receive benefits until full retirement age ("FRA"), at which point disability benefits are automatically converted to retirement benefits.[8]

To qualify for the SSDI program, an individual must be deemed incapable of performing work at the "Substantial Gainful Activity" ("SGA") level due to medical ailments.[9] As of 2025, the monthly SGA amount is $1,620, such that SSDI beneficiaries who are working—but earn below this figure—will continue to receive SSDI benefits.[10]

To encourage beneficiaries to re-enter the workforce, the SSDI program also includes several work incentives and protections designed to provide educational, rehabilitation, and training opportunities to those who wish to return to work.[11]

B. The Ticket to Work Program

One such program administered by the SSA is the TTW program. The TTW program is a free and voluntary career development opportunity for individuals who receive Social Security disability benefits and are interested in re-entering the labor force.[12] Through the program, SSDI beneficiaries pair with an employment network ("EN"), which provides various career services

---

6 "SSDI and SSI benefits for people with disabilities," *USA.gov*, last accessed September 12, 2025, https://www.usa.gov/social-security-disability.

7 "Chart Book: Social Security Disability Insurance," *Center on Budget and Policy Priorities*, updated February 28, 2025, https://www.cbpp.org/research/social-security/social-security-disability-insurance-0.

8 "What You Need to Know When You Get Social Security Disability Benefits," *Social Security*, March 2024, https://www.ssa.gov/pubs/EN-05-10153.pdf.

9 "Disability Benefits | How Does Someone Become Eligible?" *Social Security*, last accessed September 12, 2025, https://www.ssa.gov/benefits/disability/qualify.html.

10 "Substantial Gainful Activity," *Social Security*, last accessed September 12, 2025, https://www.ssa.gov/oact/cola/sga.html.

11 "Disability Benefits," *Social Security*, February 2025, https://www.ssa.gov/pubs/EN-05-10029.pdf.

12 "Welcome to the Ticket to Work Program!" *Social Security*, last accessed September 12, 2025, https://www.ssa.gov/work/; "Working While Disabled: How We Can Help," *Social Security,* January 2025, https://www.ssa.gov/pubs/EN-05-10095.pdf.

to participants.[13] The TTW program allows SSDI beneficiaries to work during a trial work period (lasting at least nine months) in which beneficiaries may continue to receive full SSDI benefits even if their income exceeds the SGA level.[14]

However, awareness of the TTW program among eligible individuals is limited—according to the SSA, only one-third of SSDI beneficiaries and SSI recipients had ever heard of the TTW program.[15] As of July 2025, 279,032 tickets had been assigned across 11,777,770 eligible beneficiaries, indicating that approximately 2.4% of eligible beneficiaries currently participate in the TTW program.[16]

C. Willingness of SSDI Beneficiaries to Return to Work

Historically, few SSDI beneficiaries return to work after qualifying for benefits. The SSA found that 12.1% of SSDI beneficiaries entered a trial work period, and 1.9% had exited the SSDI rolls permanently.[17] Similarly, the Center on Budget and Policy Priorities reported that 28% of SSDI beneficiaries worked at some point, with fewer than 3% permanently exiting the disability rolls.[18] The U.S. Government Accountability Office ("GAO") has reported that only 5% of eligible beneficiaries have participated in the TTW program since it was established.[19]

---

[13] "Frequently Asked Questions," *Social Security*, last accessed September 12, 2025, https://choosework.ssa.gov/about/faqs; "How It Works," *Social Security*, last accessed September 12, 2025, https://choosework.ssa.gov/about/how-it-works.

[14] "Trial Work Period (TWP)," *Social Security*, last accessed September 12, 2025, https://choosework.ssa.gov/library/fact-sheet-trial-work-period-twp.

[15] "DI & SSI Program Participants: Characteristics & Employment, 2021," *Social Security*, May 2025, https://www.ssa.gov/policy/docs/chartbooks/di-ssi-employment/2021/dsppce-2021.pdf.

[16] "Ticket Tracker," *Social Security*, last accessed September 12, 2025, https://www.ssa.gov/work/tickettracker.html.

[17] "DI & SSI Program Participants: Characteristics & Employment, 2021," *Social Security*, May 2025, https://www.ssa.gov/policy/docs/chartbooks/di-ssi-employment/2021/dsppce-2021.pdf. 1.9% is calculated as the difference between the percentage of DI beneficiaries whose benefits terminated for work (3.1%) and the percentage of DI beneficiaries who returned to benefits after termination for work (1.2%).

[18] Paul N. Van de Water, "Paul N. Van de Water: Promoting Opportunity for Social Security Disability Insurance Beneficiaries," *Center on Budget and Policy Priorities*, July 9, 2015, https://www.cbpp.org/social-security/promoting-opportunity-for-social-security-disability-insurance-beneficiaries ("Just 4 percent had their benefits terminated because of earnings; and of those, more than one-quarter subsequently returned to the DI rolls"). If 4% of SSDI beneficiaries exit the SSDI rolls but a quarter of these individuals return to the SSDI rolls, this indicates that approximately 3% of SSDI beneficiaries permanently exit the SSDI rolls.

[19] "Social Security Disability: Ticket to Work Helped Some Participants, but Overpayments Increased Program Costs," *United States Government Accountability Office*, October 2021, https://www.gao.gov/assets/gao-22-104031.pdf.

However, recent research into work goals and expectations of SSDI beneficiaries suggests that a larger proportion of beneficiaries may be seeking to re-enter the labor force.[20] According to an SSA-administered survey, 59.7% of SSI and SSDI beneficiaries report being "work-oriented," with 12.9% and 18.2% of respondents seeing themselves "working and earning enough to stop receiving disability benefits in the next" two years and five years respectively.[21]

Furthermore, Mathematica found that 27% of SSDI beneficiaries hold work goals or expectations, and that an additional 20% expect to "work in the future and were actively engaged in recent work or training services."[22] This Mathematica study also found that such "work oriented" individuals were generally younger, more educated, in better health, and less likely to report musculoskeletal conditions (or other activity-limiting conditions) relative to SSDI beneficiaries without work goals or expectations.[23] Mathematica further reports that although 24.3% of SSDI beneficiaries engaged in recent "work activities" and/or "use of employment or training services," only "one-third of SSDI beneficiaries had heard of" the TTW program and only 10% had ever participated.[24]

III. Analysis of Savings to the SSDI Trust Fund

SSDI beneficiaries who participate in the TTW program and ultimately return to work will save the SSDI trust fund an amount equal to the benefit payments that they would have otherwise received by remaining on the SSDI rolls. This analysis estimates the potential non-discounted savings to the SSDI trust fund from increased utilization in the TTW program by current SSDI beneficiaries who successfully exit the disability rolls by re-entering the labor force.

The following calculations estimate savings without considering increased costs associated with increased utilization of the TTW program.

[20] Marisa Shenk and Dawn Phelps, "What Share of Social Security Disability Beneficiaries Have Work Goals or Expectations?" Mathematica, October 2024.

[21] "DI & SSI Program Participants: Characteristics & Employment, 2021," *Social Security*, May 2025, https://www.ssa.gov/policy/docs/chartbooks/di-ssi-employment/2021/dsppce-2021.pdf.

[22] Marisa Shenk and Dawn Phelps, "What Share of Social Security Disability Beneficiaries Have Work Goals or Expectations?" Mathematica, October 2024.

[23] Marisa Shenk and Dawn Phelps, "What Share of Social Security Disability Beneficiaries Have Work Goals or Expectations?" Mathematica, October 2024.

[24] Marisa Shenk and Dawn Phelps, "What Share of Social Security Disability Beneficiaries Have Work Goals or Expectations?" Mathematica, October 2024.

A. Average Lifetime Per-Beneficiary Savings on SSDI Beneficiaries Exiting the Rolls

We first estimate the expected lifetime per-beneficiary savings to the SSDI trust fund from a single SSDI beneficiary's return to work and permanent exit from the disability rolls. To compute this amount, we multiply the expected number of months the average SSDI beneficiary participating in the TTW program will work (upon exiting the disability rolls) by the corresponding average monthly SSDI benefit amount for an individual of this age.

We understand that the average SSDI beneficiary capable of working at the SGA level is 50 years and four months old and we assume this to be the average age of SSDI beneficiaries who will return to work via the TTW program.[25] According to the SSA, the FRA is 67 years old.[26] Therefore, absent a return to work, an SSDI beneficiary aged 50 years and four months is expected to remain on SSDI for 16 years and eight months, or 200 months.

We then account for time TTW participants may take to reach a full termination of SSDI benefits (*i.e.*, find employment and complete the trial work period). SSA reports that 12.9% of SSI and SSDI beneficiaries see themselves "working and earning enough to stop receiving disability benefits in the next" two years.[27] As such, we assume that—on average—SSDI beneficiaries will take two years (or 24 months) to exit the disability rolls upon enrolling in the TTW program. This is broadly consistent with our understanding that the TTW participants take approximately five months from ticket assignment to return to work and another thirteen months to exhaust the trial work period (during which TTW participants continue to receive SSDI benefits).[28]

Thus, we estimate that an average SSDI beneficiary who successfully exits the SSDI rolls will save the SSDI trust fund 176 months of SSDI benefits.

---

[25] Allsup Employment Services.

[26] "Starting Your Retirement Benefits Early," *Social Security*, last accessed September 2, 2025, https://www.ssa.gov/benefits/retirement/planner/agereduction.html. The FRA of individuals born 1960 or later is 67 years old. As of the date of this report, all individuals born prior to 1959 have reached FRA, and the FRA for those born in 1959 is 66 years and 10 months. For the purposes of these calculations, we assume that the FRA for all SSDI beneficiaries who would participate in the TTW program is 67. This assumption does not meaningfully affect our findings.

[27] "DI & SSI Program Participants: Characteristics & Employment, 2021," *Social Security*, May 2025, https://www.ssa.gov/policy/docs/chartbooks/di-ssi-employment/2021/dsppce-2021.pdf.

[28] Allsup Employment Services. See Appendix 1 for a sensitivity analysis assuming SSDI beneficiaries take 12, 18, 30, or 36 months to exit the disability rolls upon enrolling in the TTW program.

Next, we estimate that as of 2025, SSDI beneficiaries (aged 50 to 54) receive a monthly average benefit of $1,558.[29]

FIGURE 1: EXPECTED LIFETIME PER-BENEFICIARY SAVINGS TO THE SSDI TRUST FUND

Average number of months spent in TTW and in labor force		200
Average number of months to exit SSDI rolls	-	24
Expected number of months of savings to the SSDI trust fund		176
Average monthly SSDI benefit amount	×	$1,558
Expected lifetime per-person savings to the SSDI trust fund		$274,223

The calculations above indicate that the average SSDI beneficiary who participates in the TTW program and successfully exits the disability rolls will save the SSDI trust fund $18,696 per year,[30] or $274,223 over a lifetime.

B. Number of Beneficiaries Exiting the Rolls

We then estimate the potential number of beneficiaries who may register for the TTW program and exit the disability rolls. To compute this amount, we multiply the total number of SSDI beneficiaries (not including spouses or children) by a projected rate of successful participation in the TTW program.

According to SSA data, there were 7,101,525 SSDI beneficiaries as of July 2025.[31]

As noted above, a recent SSA report found that 12.9% of SSDI beneficiaries see themselves working and earning enough to stop receiving disability benefits within the next two years. Using 12.9% as a projected rate of SSDI beneficiaries who are able to return to work and successfully (permanently) exit the disability rolls suggests that the TTW program could potentially help 916,097 SSDI beneficiaries return to work and transition off the SSDI program. We believe the use of this rate is reasonable given that 24.3% of SSDI beneficiaries are

[29] As of December 2023, the average disabled worker SSDI beneficiaries (aged 50-54) received a monthly benefit of $1,472.95. "Annual Statistical Report on the Social Security Disability Insurance Program, 2023," *Social Security*, October 2024, https://www.ssa.gov/policy/docs/statcomps/di_asr/2023/di_asr23.pdf. Applying the 2024 and 2025 SSA cost of living adjustments of 3.2% and 2.5% respectively, we estimate a 2025 average monthly benefit for disabled worker SSDI beneficiaries (aged 50-54) of $1,558.09. "Fact Sheet: 2024 Social Security Changes," Social Security, https://www.ssa.gov/news/press/factsheets/colafacts2024.pdf; "Fact Sheet: 2025 Social Security Changes," *Social Security*, https://www.ssa.gov/news/press/factsheets/colafacts2025.pdf.

[30] $1,558 x 12 months.

[31] "Benefits Paid by Type Of Beneficiary," *Social Security*, last accessed September 12, 2025, https://www.ssa.gov/cgi-bin/currentpay.cgi.

estimated to have taken part in a work-related activity (such as use of an employment or training service) or engaged in work activities.[32]

Furthermore, approximately 1.9% of SSDI beneficiaries have historically succeeded in exiting the SSDI rolls.[33] As such, if 1.9% of SSDI beneficiaries (or 134,929 individuals) are expected to exit the SSDI rolls without any expansion of the TTW program, the expected incremental enrollment from an increased utilization of the TTW program is 781,168 individuals.

FIGURE 2: ESTIMATED TOTAL AND INCREMENTAL SUCCESSFUL PARTICIPATION IN THE TTW PROGRAM

Number of SSDI beneficiaries (Jul 2025)		7,101,525
Estimated rate of exit from SSDI rolls (%)	×	12.9%
Estimated number of SSDI beneficiaries exiting SSDI rolls		916,097
Number of SSDI beneficiaries (Jul 2025)		7,101,525
Current expected rate of exit from SSDI rolls (%)	×	1.9%
Current expected number of SSDI beneficiaries exiting SSDI rolls		134,929
Estimated number of SSDI beneficiaries exiting SSDI rolls		916,097
Current expected number of SSDI beneficiaries exiting SSDI rolls	-	134,929
Estimated incremental enrollment in TTW		781,168

C. Total Savings on SSDI Beneficiaries Exiting the Rolls

Using the estimates discussed above of the average lifetime per-beneficiary savings from an SSDI beneficiary exiting the disability rolls and the potential number of SSDI beneficiaries who might return to work, it is straightforward to calculate aggregate potential savings from increased utilization of the TTW program. The aggregate potential savings is the product of the average lifetime per-beneficiary savings per TTW participant who returns to work and the projected number of SSDI beneficiaries who successfully return to work.

We note that this analysis considers only the savings associated with current SSDI beneficiaries and does not consider individuals who enter the SSDI rolls in the future and participate in the TTW program.

[32] Marisa Shenk and Dawn Phelps, "What Share of Social Security Disability Beneficiaries Have Work Goals or Expectations?" Mathematica, Table 2. See Appendix 2 for a sensitivity analysis assuming SSDI beneficiaries exit the disability rolls at rates of 8%, 10%, 15%, and 20%.

[33] "DI & SSI Program Participants: Characteristics & Employment, 2021," *Social Security*, May 2025, https://www.ssa.gov/policy/docs/chartbooks/di-ssi-employment/2021/dsppce-2021.pdf. 1.9% is calculated as the difference between the percentage of DI beneficiaries whose benefits terminated for work (3.1%) and the percentage of DI beneficiaries who returned to benefits after termination for work (1.2%).

1. *Gross Savings*

Based on the estimates discussed above, the potential gross savings from increased utilization of the TTW program is $251.2 billion. As noted above, 18.2% of SSDI beneficiaries see themselves earning enough to stop receiving disability benefits in the next five years. This estimate does not include savings associated with the additional 5.3% of beneficiaries who see themselves exiting the SSDI rolls within the next five years, but *not* within the next two years.

FIGURE 3: POTENTIAL GROSS SAVINGS

Expected lifetime per-person savings to the SSDI trust fund		$274,223
Estimated participation in TTW	×	916,097
Potential gross savings		$251.2 billion

2. *Incremental Savings*

The estimate of the potential gross savings from increased utilization of the TTW program includes SSDI beneficiaries who would successfully exit the SSDI rolls without any change to the status quo. The estimate of the potential *incremental* savings from increased utilization of the TTW program accounts for these individuals by removing them from the above gross savings calculation. This assumes that active participants of the TTW program will generate savings to the SSDI trust fund and would do so even without expansion of the TTW program.

When the 1.9% of SSDI beneficiaries (or 134,929 individuals) who are assumed to be exiting the SSDI rolls absent expansion of the TTW program are removed from the calculation, the estimated potential incremental savings to the SSDI trust fund is $214.2 billion. Again, this figure does not include savings associated with SSDI beneficiaries who see themselves taking longer than two years to exit the SSDI rolls.

FIGURE 4: POTENTIAL INCREMENTAL SAVINGS

Expected lifetime per-person savings to the SSDI trust fund		$274,223
Estimated incremental participation in TTW	×	781,168
Estimated incremental gross savings		$214.2 billion

IV. Analysis Under Federal Budget Scoring Guidelines

We also estimate the potential fiscal impact of increased utilization of the TTW program in a manner consistent with the budget scoring conducted by federal agencies, such as the U.S. Congressional Budget Office ("CBO"). Specifically, the CBO evaluates proposed policies over a

future horizon of ten years.[34] Here, we follow this approach of limiting how far out into the future we calculate potential savings to the SSDI trust fund. We do so by repeating the analysis discussed, but capping the number of months spent (by SSDI beneficiaries returning to work) in the TTW program and in the labor force at ten years (or 120 months), such that the average number of months that TTW participants will be off the SSDI rolls is reduced from 176 months to 96 months.

FIGURE 5: POTENTIAL GROSS AND INCREMENTAL SAVINGS UNDER FEDERAL BUDGET SCORING GUIDELINES

Average number of months spent in TTW and in labor force		120
Average number of months to exit SSDI rolls	-	24
Expected number of months of savings to the SSDI trust fund		96
Average monthly SSDI benefit amount	×	$1,558
Expected lifetime per-person savings to the SSDI trust fund		$149,576
Number of SSDI beneficiaries (Jul 2025)		7,101,525
Estimated rate of exit from SSDI rolls (%)***	×	12.9%
Estimated number of SSDI beneficiaries exiting SSDI rolls		916,097
Number of SSDI beneficiaries (Jul 2025)		7,101,525
Current expected rate of exit from SSDI rolls (%)	×	1.9%
Current expected number of SSDI beneficiaries exiting SSDI rolls		134,929
Estimated number of SSDI beneficiaries exiting SSDI rolls		916,097
Current expected number of SSDI beneficiaries exiting SSDI rolls	-	134,929
Estimated incremental enrollment in TTW		781,168
Expected lifetime per-person savings to the SSDI trust fund		$149,576
Estimated participation in TTW	×	916,097
Potential gross savings		$137.0 billion
Expected lifetime per-person savings to the SSDI trust fund		$149,576
Estimated incremental participation in TTW	×	781,168
Estimated incremental gross savings		$116.8 billion

Note: The blue highlighted row indicates the input that has changed, and the green highlighted rows indicate which rows have changed due to the change in input.

This approach yields potential gross savings of $137.0 billion, and potential incremental savings of $116.8 billion over a ten-year horizon.

[34] "Frequently Asked Questions About CBO's Cost Estimates" *U.S. Congressional Budget Office*, last accessed September 12, 2025, https://www.cbo.gov/cost-estimates/faqs.

V. Indirect Effects

A successful transition of SSDI beneficiaries off the disability rolls and into the labor force is likely to result in additional benefits beyond savings to the SSDI trust fund. For example:

- According to the GAO, TTW participants earned more in wages relative to similar nonparticipants, suggesting that beneficiaries who participate in TTW and successfully exit the SSDI rolls will increase their monthly income.[35]

- TTW participants who return to work will also pay federal income taxes and Social Security payroll taxes on their earnings. The resulting contributions to the Old-Age and Survivors Insurance ("OASI") Trust Fund may delay the depletion of the Trust Fund reserves, which the Congressional Budget Office currently projects to occur in fiscal year 2032.[36]

- SSDI beneficiaries are generally eligible for Medicare. One additional effect of increased utilization of TTW is that TTW Participants who are able to return to work (and exit the SSDI rolls) will both contribute to Medicare and reduce overall Medicare costs until they requalify for Medicare at age 65.

- Furthermore, the GAO reports that TTW participants experienced non-monetary benefits such as increased social contact, sense of purpose, improvement of symptoms, and improved quality of life.[37]

Estimating these benefits is outside the scope of this study.

VI. Conclusion

The analysis indicates that increased utilization of the Ticket to Work program has the potential to generate substantial savings to the SSDI trust fund. We estimate that the total savings would be over $18,500 annually per TTW participant. Savings to the SSDI trust fund could be as high as $251 billion when considering only individuals who currently receive SSDI benefits and see

[35] "Social Security Disability: Ticket to Work Helped Some Participants, but Overpayments Increased Program Costs," *United States Government Accountability Office*, October 2021, https://www.gao.gov/assets/gao-22-104031.pdf.

[36] "Answers to Questions for the Record Following a Hearing on Social Security's Finances," *Congressional Budget Office*, July 15, 2026, https://www.cbo.gov/publication/62575.

[37] "Social Security Disability: Ticket to Work Helped Some Participants, but Overpayments Increased Program Costs," *United States Government Accountability Office*, October 2021, https://www.gao.gov/assets/gao-22-104031.pdf.

themselves exiting the SSDI rolls within the next two years. Total savings would be higher if we consider individuals who enter the SSDI rolls in the future and participate in the TTW program.

VII. Appendices

Appendix 1: Sensitivity for Average Number of Months SSDI Beneficiaries Take to Exit SSDI Rolls Upon Joining the TTW Program

We also calculate a range of gross and incremental savings estimates relating to different amounts of time needed to exit the SSDI rolls. Recall that the analysis in Section III utilizing 24 months as the average number of months required to successfully return to work yielded gross and incremental savings estimates of $251.2 billion and $214.2 billion, respectively.

Below, we provide these estimates (for an uncapped and a ten-year horizon) but use 12, 18, 30, and 36 months as alternate amounts of time needed for SSDI beneficiaries to successfully return to work.

FIGURE 6: POTENTIAL GROSS AND INCREMENTAL SAVINGS FOR ALTERNATE AMOUNTS OF TIME NEEDED TO EXIT SSDI ROLLS

Number of months between FRA and average age of SSDI beneficiary	200	120
Average number of months to exit SSDI rolls	12	12
Potential gross savings	$268.3 billion	$154.2 billion
Estimated incremental gross savings	$228.8 billion	$131.4 billion
Average number of months to exit SSDI rolls	18	18
Potential gross savings	$259.8 billion	$145.6 billion
Estimated incremental gross savings	$221.5 billion	$124.1 billion
Average number of months to exit SSDI rolls	30	30
Potential gross savings	$242.7 billion	$128.5 billion
Estimated incremental gross savings	$206.9 billion	$109.5 billion
Average number of months to exit SSDI rolls	36	36
Potential gross savings	$234.1 billion	$119.9 billion
Estimated incremental gross savings	$199.6 billion	$102.2 billion

Appendix 2: Sensitivity for Rate of SSDI Beneficiaries Successfully Exiting Disability Rolls

We also calculate a range of gross incremental savings estimates relating to different exit rates from the SSDI rolls. Recall that the analysis in Section III utilizing 12.9% as the projected rate of SSDI beneficiaries who successfully return to work yielded gross and incremental savings estimates of $251.2 billion and $214.2 billion, respectively.

Below, we provide these estimates (for an uncapped and a ten-year horizon) but using 8%, 10%, 15%, and 20% as alternate projected rates of SSDI beneficiaries who successfully return to work.

FIGURE 7: POTENTIAL GROSS AND INCREMENTAL SAVINGS FOR ALTERNATE RATES OF EXIT FROM SSDI ROLLS

Number of months between FRA and average age of SSDI beneficiary	200	120
Estimated rate of exit from SSDI rolls (%)	8%	8%
Potential gross savings	$155.8 billion	$85.0 billion
Estimated incremental gross savings	$118.8 billion	$64.8 billion
Estimated rate of exit from SSDI rolls (%)	10%	10%
Potential gross savings	$194.7 billion	$106.2 billion
Estimated incremental gross savings	$157.7 billion	$86.0 billion
Estimated rate of exit from SSDI rolls (%)	15%	15%
Potential gross savings	$292.1 billion	$159.3 billion
Estimated incremental gross savings	$255.1 billion	$139.2 billion
Estimated rate of exit from SSDI rolls (%)	20%	20%
Potential gross savings	$389.5 billion	$212.4 billion
Estimated incremental gross savings	$352.5 billion	$192.3 billion