

A brief glimpse of Social Security's 'double dipping' problem

One of the arguments that many people make against the Social Security system is that the people who draw money from the program are "double dipping." This argument alludes to the idea that some people collect disability checks from Social Security while also collecting unemployment checks. People argue that this is unfair.

First of all, let's discuss the figures of this argument. According to the Government Accountability Office, they estimate that roughly \$575 million in unemployment benefits and another \$281 million in disability payments were paid out to roughly 117,000 people in 2011. That sounds like a lot of money, and in total it certainly is. But for the individuals collecting it, the money isn't that much. Averaged out, the figures mean that these people only received about \$5,000 per year in unemployment benefits and about half that in disability payments.

So when you consider that these "double dippers" are making just \$7,500 (or so) every year, it's really not that. Then there's the second point: that these people are living with life-altering disabilities that likely prevent them from working. Isn't \$7,500 a year a fair compensation for someone who may not be able to work again because of a crippling medical condition or a permanent disability?

Like any program or system, Social Security has issues. Hopefully they will be fixed quickly and appropriately so that the people who rely on it can keep living their life the way they know it. However, the argument to cut the program because of certain flaws is misguided.

Source: Cleveland Plain Dealer, "[It's time to expand Social Security, not cut it, Sen. Sherrod Brown says](#)," Stephen Koff, July 8, 2014