

## JOBLESS TAKE DESPERATE MEASURES: FEIGN ILLNESS TO CLAIM DISABILITY



The 21<sup>st</sup> Century has not been very exciting and happy-times for US economy. If we hark back to the 1990s, we will recollect, if our memories have not been numbed by the continuing distressing state of the country's economy that then, economic growth was vigorous and healthy, the stock market was shooting upwards and unemployment was marginal. Outsourcing was not a hydra-headed job-eating monster that it has become today but a budding a new business practice, jobs outnumbered workers, if you had a degree, you were sure of a job, not any job, but in the field that you have graduated and above all, you had a car, a house and an income that increased every year and assets that grew in value. Alas! Times have changed today and how? 33 percent of the houses are worth less than their mortgages, auto sales plummeted as General Motors and Chrysler, can we believe it, filed bankruptcy, banks, earlier the citadels of security, could be trusted no more, savings earn 0% and investors spurn stocks and deride declining values of IPOs. Statistics reveal that outsourcing has reduced and rising overseas costs has brought manufacturing back to the country, but that does not seem to reflect on the unemployment figures that remains stuck on 8 and thereabouts. Americans have discovered a new way to react to the current desperate economic situation. They have started faking disabilities in order to collect disability. Jack Ablin, Chief Investment Officer at Harris Private Bank, said, "Working conditions in the United States are getting downright dangerous if the Social Security Disability statistics are any indication." The Bureau of Labor keeps releasing statistics that say that workplace safety is getting better, but then how come the number of Americans collecting disability is rising at an unparalleled and startling rate? Total recordable cases of workplace injuries that have not resulted in deaths show that there is a gradual decline, from a high of 11 non-fatal injuries per 100 employees, to a low of 3.5 non-fatal injuries in 2010. The Social Security Administration's website says that for a worker to be eligible for disability allowance, he must be unable to do any sizeable work owing to his medical condition. Moreover, his medical condition should have lasted for a year or expected to last a minimum of one year and it is assumed the medical condition will be the cause of the workers death. In the glory years, when workplace safety was not as good as it is today, between 1980 and 2002, the percentage of workforce claiming disability remained dormant, yet the "disability participation rate" has escalated by 4.5 percent every year over the last ten years – so much so that there is now 1 person collecting disability for every 12 in the workforce. Moreover, there are less Americans working in hazardous jobs and there is fruition towards more of a "desk-job" workforce. According to the Bureau of Labor Statistics only 14% of Americans are in manufacturing jobs. Rightly claims for disability should be declining considerably, yet they seem to going in the other direction. This is not to say that all those who are collecting disability are feigning illness, there are those who are genuinely sick or injured and unable to work. But they too have to carry the shame of being labeled as pretenders because of the millions who are playing off the system. When you see that the total number of people working on manufacturing jobs is 12 million and the number collecting disability, at almost 11 million, is practically the same, one can safely conclude that the sluggish economy is making Social Security disability the new unemployment benefit."