

The risk of disability hangs over all of us, and although it may strike only one in every hundred, it may affect the family's financial security more than the retirement or even the death of a worker. This booklet tells what you need to know about the social security disability provisions—how they may affect you and your family now or in the future.

Two kinds of disability protection are provided under the social security disability program:

- Disabled workers under 65 and their dependents may be paid monthly benefits.
- The disabled sons and daughters of retired or disabled workers and of workers who have died may be paid monthly benefits if they are 18 years of age or older and have been disabled since before they reached 18 years of age.

All disabled people who apply under these provisions of the social security law are referred to their State vocational rehabilitation agencies. Where practicable, these agencies will provide these disabled persons with help in overcoming their handicaps and in becoming self-supporting.