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'Coming Apart' and Disability Dropouts

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One of the touchpoints in Charles Murray's [much-discussed new book, "Coming Apart,"](#) is the rise in tax-paid disability claims and the role this plays in the unstable work and family life of the big chunk of American society that has fallen behind in recent decades.

As usual, Murray's arguments are controversial, but the disability phenomenon itself is undeniable. It's a big reason why labor-force participation has [declined dramatically](#)—even in rosier economic periods—and especially among middle-aged males. And it's costing north of \$125 billion a year.

The causes can be many and no doubt a good number of claims are valid. But it would be foolish to discount the influence of this formula: **[(Size of disability benefit) x (Likelihood of successful claim)] – (Current work pay) = Incentive to not work**

That is, if disability payouts are sufficiently large and the process for obtaining them is sufficiently lenient, then it's probably worth quitting (or being fired from) your current job and living off this alternative.

And as to the "likelihood" function—which may be the most tractable part of the equation—the evidence suggests that standards differ widely across the country. The Wall Street Journal has published a series of articles on [patterns of seeming leniency](#) as well as heartbreaking denial. Surprise—claimant lawyers play a big part! In its fall 2011 issue, Regulation magazine from the Cato Institute included [a substantial legal analysis of the problem](#).

Incantations about "putting America back to work" are frequent, especially in campaign season. Reforming the disability process would seem to be a key part.