

Characteristics of Disability Beneficiaries with High Earnings

Gina Livermore and Maura Bardos

Federal income support programs for working-age people with disabilities have undergone unprecedented growth over the past 10 years. Along with changes in the labor market and societal perceptions of disability, this growth has led to greater interest in promoting employment, economic well-being, and self-sufficiency among people receiving benefits from the Social Security Administration (SSA) disability programs. Despite efforts under programs such as Ticket to Work, however, the employment rates of working-age individuals receiving Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) have remained low, and few working beneficiaries earn at levels sufficient to leave the disability rolls. In this brief, we document the characteristics and work-related experiences of beneficiaries who work and earn at relatively high levels, and compare them with other working and nonworking beneficiaries. The findings provide insights into the factors associated with successful employment among beneficiaries and suggest that there is a potential for some beneficiaries to reduce reliance on public assistance through earnings.

Introduction

Improving employment outcomes for people with disabilities is a key step toward improving their economic well-being and reducing reliance on federal income-support programs. Past research has documented that a large share of SSI and SSDI beneficiaries (about 40 percent) have employment goals and expectations (Livermore 2009). Because of actual and perceived barriers to employment, however, relatively few beneficiaries return to work at levels that allow them leave the disability rolls. Among beneficiaries who entered SSDI in 2001, about 22 percent had annual earnings in excess of \$1,000 during at least one of the five years following the year they entered SSDI. Among beneficiaries who entered SSI in 2001, 22 percent had such earnings

in at least one of the six years following SSI entry. Leaving the SSI and SSDI rolls because of earnings is thus a relatively uncommon occurrence. During the six years following the year of program entry, about 4 percent of SSDI beneficiaries and 10 percent of SSI recipients had their benefits suspended because of earnings (Stapleton et al. 2010, Ben-Shalom et al. 2012).

The paths to benefit suspension and termination differ for SSI and SSDI beneficiaries because the two programs differ in how they treat earnings for purposes of ongoing eligibility. This difference likely affects the relative probability that SSI and SSDI beneficiaries will leave the rolls because of earnings. In the SSI program, monthly benefits are reduced more readily—\$1 for every \$2 of earnings after \$65 of earnings and a \$20-per-month general income exclusion. When earnings are sufficient to reduce cash payments to zero, SSI recipients enter section 1619b, where they may remain indefinitely if they continue to work at levels that preclude eligibility for SSI payments. SSDI beneficiaries, on the other hand, can work and earn any amount during a nine-month trial work period. If they continue to work above the SSA substantial gainful activity (SGA) level after completing a trial work period, their SSDI benefits are suspended during a 36-month extended period of eligibility (EPE). During the EPE, beneficiaries may resume benefits in any month they are not earning above SGA. Once 36 EPE months are completed, beneficiaries working above SGA have their SSDI benefits terminated. In both programs, numerous other SSA work-incentive provisions affect how earnings are counted against benefits, including wage subsidies, business expenses incurred, impairment-related work expenses, plans to achieve self-support, and others.

In this brief, we profile a small but important group of beneficiaries—those who work and earn at high enough levels to potentially leave the disability rolls. To better understand the factors that might lead to a successful return to work, we assessed the personal characteristics, health status, employment, and use of public supports among high earners and compared them to those of other beneficiaries. We categorized beneficiaries depending on their earnings and interest in work:

- Beneficiaries working at the time of interview were divided into high earners, defined as those earnings \$800 a month or more (2.4 percent of our sample); or other earners, defined as those earning less than \$800 per month (6.4 percent of the sample).
- Beneficiaries who were not employed at the time of interview were divided into those with work goals or expectations (33 percent) and those without (58 percent).

Data and methods

To obtain a larger sample of high earners, we pooled data from the 2004, 2005, and 2006 rounds of the National Beneficiary Survey (NBS), a nationally representative survey of SSDI and SSI beneficiaries age 18 through full retirement age. The NBS was developed and implemented as part of an evaluation of the SSA's Ticket to Work program. The cross-sectional beneficiary sample sizes ranged from approximately 2,500 to 6,500 across four survey rounds. The samples for each round are representative of beneficiaries on the SSI and SSDI rolls as of June of the

calendar year before each survey year. The primary purpose of the survey is to provide information on the work-related activities of SSI and SSDI beneficiaries.¹

NBS respondents were asked about their employment status in the previous month; we used their responses to categorize earners and non-earners. NBS respondents also were asked if their personal goals included getting a job, moving up in a job, or learning new job skills, and if they saw themselves working for pay in the next year and in the next five years. Beneficiaries answering “yes” to any of these questions were classified as having work goals or expectations. In this brief, we use the term “work-oriented” to refer to beneficiaries who were either working at interview or were not working but indicated having work goals or expectations.

The public use NBS files are somewhat limited for our study of high earners. They report monthly earnings as a categorical variable with \$800 or more being the highest category. The dollar amount is expressed in nominal (current-year) dollars and is top-coded at the same value (\$800) in each of the NBS rounds. Thus we were unable to convert monthly earnings to inflation-adjusted values and to consistently classify high earners based on a common, real earnings value across the survey rounds. The lower bound of the highest earnings category (\$800) is just under the SGA level in the respective survey years.² SGA is key in determining initial eligibility for both SSI and SSDI and for determining ongoing eligibility in the SSDI program. Given its proximity to the SGA threshold in each year, we are comfortable using the top category of the monthly earnings variable to classify individuals as high earners despite the differences in the real value of the lower bound across the survey years (2004–2006).³

In what follows, we focus on the similarities and differences among all (SSI and SSDI) high earners and all other beneficiaries, categorized in the groups described above.^{4, 5}

What personal characteristics distinguish high earners from other beneficiaries?

High-earning beneficiaries have a variety of personal characteristics that distinguish them from other beneficiaries, some of which may have contributed to their labor market success (Table 1). Compared with beneficiaries who were not work-oriented, high earners were more likely to be male; to be age 55 or under; to have education beyond high school; to have children under age 18; to receive SSI; and to have experienced disability onset in childhood. High earners were less likely than beneficiaries who were not work-oriented to reside in households with

¹ For more information about the 2004, 2005, and 2006 NBS, see Thornton et al. (2006), Stapleton et al. (2008), and Livermore et al. (2009), respectively.

² SSA defined SGA for nonblind beneficiaries as \$810 in 2004, \$830 in 2005, and \$860 in 2006. Individuals cannot be earning above SGA to initially qualify for SSI or SSDI.

³ In 2006 dollars, the lower bound of the highest monthly earnings category (\$800) is equal to \$867 in 2004 and \$837 in 2005 (adjusted based on the national average wage index).

⁴ All statistics presented were derived using the relevant survey weights, and all standard errors used to compute tests of statistical significance account appropriately for the survey’s complex sampling design.

⁵ Tables with analogous statistics shown separately for SSI and SSDI-only beneficiaries are available from the authors by request.

incomes below the federal poverty level (35 percent versus 46 percent). These two groups did not differ significantly with respect to race, marital status, living arrangements, or time on the disability rolls.

Differences between high earners and other work-oriented beneficiaries were not as pronounced as between high earners and those without work goals or expectations. Compared with all other work-oriented beneficiaries, high earners were more likely to be married and to have education beyond high school. High earners also differed from other work-oriented beneficiaries in ways that depended on the latter's employment status. For example, 33 percent of high earners experienced disability onset during childhood—a rate that is much lower than that of work-oriented beneficiaries earning at lower levels (53 percent), but higher than that of work-oriented beneficiaries who were not employed (26 percent). Similarly, high earners were more likely to be nonwhite than other earners (29 percent versus 21 percent), but less likely to be nonwhite than work-oriented beneficiaries who were not employed (29 percent versus 37 percent). Other characteristics for which there were large differences between high earners and other work-oriented beneficiaries include living with family members and having children under age 18 (higher earners were more likely to do both than other earners) and living in a household with income below the federal poverty level (high earners were significantly less likely to do so than work-oriented beneficiaries who were not employed).

Are high earners healthier than other beneficiaries?

Poor health and activity limitations often affect those eligible for federal disability benefits, and can be a barrier to obtaining and keeping a job. By nearly all health-related measures shown in Table 2, high earners appear to be healthier and to have fewer limitations than other beneficiaries.

The majority of high earners (58 percent) reported no limitations in activities of daily living (ADL) or instrumental activities of daily living (IADL), compared with 40 percent of other earners, 34 percent of other work-oriented beneficiaries, and 22 percent of other beneficiaries. There were also differences between high earners and other beneficiaries in the extent to which they perceived that a health condition limited activity. One-quarter of high earners reported not having any health condition that limited their daily activities, compared with 9 percent or less among the other groups. Relative to other beneficiaries, high earners were more likely to report a sensory condition and less likely to report intellectual disability as the main condition causing activity limitations. High earners were also less likely to be obese than all other beneficiaries (31 percent versus 40 percent or more).

Although high earners differed from other earners in many of the health-related characteristics shown in Table 2, they differed most dramatically from those beneficiaries who were not employed, regardless of their work-orientation. For example, high earners (and other earners as well) were three times or more as likely to report their health as excellent or very good compared to beneficiaries who were not employed. This is not surprising given the relationship between health and work capacity.

What factors predict high earnings?

To further explore the relationships between beneficiary characteristics and the likelihood of working and earning at high levels, we estimated logistic regression models of the likelihood of being a high earner both among the general population of beneficiaries and among working beneficiaries (Table 3). These models allowed us to examine the relative importance of particular characteristics as predictors of high earnings while holding all other characteristics constant.

Among the general population of beneficiaries, we found the following characteristics significantly associated with the likelihood of being a high earner, holding constant other characteristics: age; education; being married; having one or more IADL limitations, a sensory condition, or no self-reported health condition causing limitations; and being in excellent or very good health. Relative to other characteristics, being age 40 or under was the strongest predictor of high earnings (odds ratio of 4.8), followed closely by having no health conditions causing limitation and having a sensory condition. One reason that those with sensory conditions are likely to be among high earners is that this group includes blind individuals, who are covered under different SSDI eligibility rules with respect to earnings. Specifically, blind individuals are subject to a substantially higher SGA level than nonblind individuals,⁶ and so can work and earn at higher levels before their benefits will be affected by earnings. Because blind individuals are also subject to the higher SGA level when initial program eligibility is determined, it is also possible that these individuals have greater work capacity than other beneficiaries when they first enter the disability programs.

Conditional on work, the characteristics most strongly associated with being a high earner differed somewhat from those noted above for all beneficiaries. All other characteristics held constant, being an SSI recipient (SSI-only or concurrent with SSDI), being married, and having a sensory or no self-reported health condition causing limitations were all positively associated with the likelihood of being a high earner. Again, having a sensory condition was among the strongest predictors of high earnings (odds ratio of 3.2), along with having no self-reported conditions causing limitation (odds ratio of 2.9). Having one or more IADL limitations and experiencing onset of disability in childhood were negatively associated with being a high earner. Age and education, factors usually considered important human capital characteristics in the labor market, are notably not significant predictors of high earnings (conditional on work).

It is also interesting that after controlling for other characteristics, being in the SSI program is positively associated with being a high earner. On one hand, SSI recipients have limited work histories, and so might be expected to have a limited ability to earn at high levels. On the other hand, the treatment of earnings in the SSI program allows SSI recipients to work and gradually offset their SSI payments with earnings. The greater likelihood of SSI recipients being in the high-earning group, all else equal, suggests that this latter effect is important.

What types of jobs do employed beneficiaries have?

High earners hold jobs that differ in important ways from other working beneficiaries (Table 4). As might be expected because of their relatively high earnings, high earners were much more

⁶ In 2006, the SGA level for blind individuals was \$1,460, compared with \$860 for nonblind individuals.

likely to work full time (35 hours or more) than other working beneficiaries (41 percent versus 5 percent). Unfortunately, the NBS public use files do not contain the hourly wage information needed to assess whether higher earners also have higher hourly wages. Their greater likelihood of working full time probably also contributes to their substantially greater likelihood of being offered health insurance by their employer (56 percent versus 10 percent).

High earners also differ from other working beneficiaries in their employment settings. A minority of high-earning beneficiaries (13 percent) reported that they were working in sheltered or supported employment settings, compared with nearly one-half of other workers (45 percent). Because jobs in sheltered or supported work environments often pay relatively low wages, it is not surprising that fewer high earners are in those environments. We also found occupational differences across the groups. Relative to other working beneficiaries, those with high earnings were more likely to work in sales, office and administrative support, and other professional and skilled labor and less likely to work in service, production, and transportation occupations.

How do public assistance and other benefits vary with beneficiary earnings?

Beneficiaries receive cash and other assistance (such as public health insurance, food stamps, and energy and housing assistance) from a variety of sources (Table 5). Nearly all beneficiaries (95 percent) received cash SSDI and/or SSI benefits in the month before interview. Beneficiaries with high earnings were significantly less likely to receive SSA cash benefits (66 percent) than other beneficiaries, probably owing to their higher earning status. As noted previously, cash benefits can be suspended for long periods before SSI or SSDI eligibility is terminated.

After SSA benefits, Medicare and Medicaid were the most frequently reported types of assistance received in the month before the interview. SSDI beneficiaries become eligible for Medicare after a 24-month waiting period, and most SSI beneficiaries are categorically eligible for Medicaid. The differences in Medicare coverage across the four groups in Table 5 primarily reflect differences in the shares of SSDI beneficiaries in each group. The difference in the share of beneficiaries with Medicaid coverage across the groups is partly due to differences in the share of SSI recipients, but because individuals can be eligible for Medicaid by other avenues (primarily by having low income and minimal assets), it also reflects differences in beneficiary income and assets. High earners are less likely than other beneficiaries to have Medicaid (36 percent compared with 49 percent or higher). As might be expected based on the job-sponsored health insurance findings shown in Table 4, high earners are significantly more likely than others to be covered by private health insurance (40 percent compared with from 16–23 percent among the other groups).

Use of other sources of support (including food stamps, veterans' benefits, public cash assistance or welfare, and housing or energy assistance) was reported less frequently by all groups. High earners were less likely than all other groups to report receiving food stamps, possibly because their earnings are too high for such support. High earners were less likely than nonworking beneficiaries to receive veterans' benefits, public cash assistance or welfare, and housing, energy, and food assistance; rates of use among high earners did not differ from rates among other working beneficiaries for these sources of support. High earners were also less likely to receive income pensions, retirement benefits, private disability insurance, workers'

compensation, and unemployment insurance compared with nonworking, non-work-oriented beneficiaries.

The distribution of SSA and other government income amounts differed between high earners and all other groups, primarily because high earners were much less likely than other beneficiaries to receive any SSA benefits or other government benefits. About 40 percent of high earners received no SSA benefits during the month before interview, compared with less than 10 percent of beneficiaries in the other groups;⁷ and 35 percent received no SSA or other government benefits, compared with less than 5 percent of other beneficiaries. These findings for high earners can probably be explained by the effect of their earnings on their eligibility for assistance, including SSI and SSDI benefits.

Summary and implications of the findings

At a given point in time, high earners represent only a tiny fraction of all beneficiaries, and only a little over one-quarter of all beneficiaries engaged in employment. They also differ in many respects from other beneficiaries in their personal and health-related characteristics:

- **Personal characteristics.** Compared to all other beneficiaries, high earners were more likely to be younger and to have completed high school. Compared with other working beneficiaries, high earners were more likely to be married and to have children under age 18. Among workers, the level of earnings made no difference in terms of household poverty. Working beneficiaries (both high and other earners) were less likely than nonworking beneficiaries to live in households with incomes below the federal poverty level.
- **Health status.** High earners reported fewer limiting conditions and better general health than other beneficiaries. Their comparatively better health likely contributed to their higher work capacity. Other personal characteristics held constant, beneficiaries with sensory disabilities or no self-reported limiting conditions were significantly more likely to be high earners; among working beneficiaries, those with IADL limitations and those who experienced disability onset during childhood were significantly less likely to be high earners.
- **Job characteristics.** Among employed beneficiaries, high earners were much more likely to work full time, be offered employer-sponsored health insurance, and to work in sales, office and administrative support, and other professional and skilled labor. They were less likely to be working in a sheltered work environment or in service, production, and transportation occupations.

⁷ The 40 percent figure for SSA benefits is inconsistent with the percentage of high earners who reported receiving SSA benefits (66 percent), also shown in Table 6. This discrepancy arises because the benefit dollar values in the NBS files were derived from SSA administrative data, whereas the income receipt variable is based on respondent reporting. Because benefits are often adjusted retroactively, especially in cases where beneficiaries are working and earning at high levels that would potentially affect benefits, we would not expect the self-reported and administrative data on benefits to be perfectly aligned.

- **Public assistance and other benefits.** Compared with all other beneficiaries, high earners were less likely to have received SSA or other government benefits, were less likely to be covered by Medicaid, and were more likely to be covered by private health insurance.

The findings suggest that there is the potential for some beneficiaries to reduce their reliance on public assistance and increase their economic well-being through earnings. Those with high earnings relied substantially less on government assistance than other beneficiaries. Although only a small share of beneficiaries might be able to completely leave the disability rolls and reduce their reliance on public health insurance through earnings, the potential savings to the federal government is quite substantial because the average cost of providing cash benefits and health insurance is quite large. For a working-age person who entered the SSA disability programs in 2000, the average cumulative SSI, SSDI, Medicare, and Medicaid expenditures until death or age 65 are estimated to be nearly \$300,000 (Riley and Rupp 2014). The figure is nearly double that amount for those who entered the disability programs before age 31.

The findings also suggest, however, that the structure of the SSDI program is an important impediment to higher earnings. High earners were significantly more likely to be found among individuals with sensory limitations, including blind individuals subject to a higher SGA level, and among individuals receiving SSI, who are subject to a gradual reduction in disability payments as their earnings rise. We can infer from this finding that the SGA limit and abrupt termination of cash benefits experienced by SSDI beneficiaries who earn above SGA for an extended period likely discourages some SSDI beneficiaries from becoming high earners—an inference supporting substantial anecdotal and some empirical evidence that working beneficiaries purposefully “park” their earnings at levels below SGA (Schimmel et al. 2011).

Understanding the characteristics and experiences of high-earning beneficiaries can help to improve employment supports for people with disabilities and to stem growth in the disability programs. The findings presented here are limited in that they focus on individuals at a point in time and do not help explain why work attempts ultimately succeed or fail. SSA plans to address these and other limitations in future NBS rounds. The future rounds (to be fielded in 2017 and 2019) will include an oversampling of high earners, will provide more information about the factors that facilitate and impede work attempts, and will follow some high earners longitudinally to gain an understanding of the longer-term experiences of working beneficiaries. The planned NBS enhancements will help SSA fill important information gaps about the factors that contribute to beneficiary employment success, which is critical to improving employment supports and the employment outcomes of people with disabilities.

References

- Ben-Shalom, Y., D. Stapleton, D. Phelps, and M. Bardos. “Longitudinal Statistics for New Supplemental Security Income Beneficiaries.” Washington, DC: Mathematica Policy Research, 2012.
- Livemore, G. “Work-Oriented Social Security Disability Beneficiaries: Characteristics and Employment-Related Activities.” Disability Policy Research Brief no. 09-05. Washington, DC: Center for Studying Disability Policy, 2009.

- Livermore, G., D. Wright, A. Roche, and E. Grau. "2006 National Beneficiary Survey: Methodology and Descriptive Statistics." Washington, DC: Mathematica Policy Research and Center for Studying Disability Policy, 2009.
- Riley, G. and K. Rupp. "Cumulative Expenditures Under the DI, SSI, Medicare, and Medicaid Programs for a Cohort of Disabled Working-Age Adults." *Health Services Research*, online ahead of print, August 2014. Available at <http://onlinelibrary.wiley.com/doi/10.1111/1475-6773.12219/abstract;jsessionid=BAB335D132E3E3E04936D16F978B90C2.f02t02>. Accessed September 12, 2014.
- Schimmel, J., D. Stapleton, and J. Song. "How Common is 'Parking' among Social Security Disability Insurance Beneficiaries? Evidence from the 1999 Change in the Earnings Level of Substantial Gainful Activity." *Social Security Bulletin*, vol. 71, no. 4, 2011, pp. 77–92.
- Stapleton, D., S. Liu, and D. Phelps. "Longitudinal Statistics for New Social Security Disability Insurance Beneficiaries: Work Activity and Use of Employment Supports Under the Original Ticket to Work Regulations." Washington, DC: Mathematica Policy Research, 2010.
- Stapleton, D., G. Livermore, C. Thornton, B. O'Day, R. Weathers, K. Harrison, S. O'Neil, E. Martin, D. Wittenburg, and D. Wright. "Ticket to Work at the Crossroads: A Solid Foundation with an Uncertain Future." Washington, DC: Mathematica Policy Research, 2008.
- Thornton, C., T. Fraker, G. Livermore, D. Stapleton, B. O'Day, T. Silva, E. Martin, J. Kregel, and D. Wright. "Evaluation of the Ticket to Work Program: Implementation Experience During the Second Two Years of Operations (2003–2004)." Washington, DC: Mathematica Policy Research, 2006.

Table 1. Personal characteristics

	All beneficiaries	Work-oriented beneficiaries			
		High earners	Other earners	Not employed	Other beneficiaries
Unweighted number	13,892	498	1,278	5,849	6,267
Weighted number	9,257,459	222,710	595,858	3,066,514	5,372,377
Weighted percentage	100.0	2.4	6.4	33.1	58.0
SSI or concurrent beneficiary (%)	48.3	52.0	46.0	58.0	42.9 ^a
Male (%)	49.8	55.1	58.2	49.6	48.7 ^a
Age in years (%)					
18–25	5.9	10.9	12.1 ^a	10.3	2.4 ^a
26–40	17.3	34.5	29.7 ^a	24.9	10.9 ^a
41–55	39.3	40.4	38.0 ^a	40.5	38.6 ^a
56+	37.6	14.2	20.2 ^a	24.2	48.1 ^a
Nonwhite (%)	29.4	28.8	20.8 ^a	37.3 ^a	25.9
Highest grade in school (%)					
Did not complete high school or GED	34.3	19.5	21.6 ^a	31.9 ^a	37.7 ^a
High school	37.3	40.1	42.7 ^a	38.6 ^a	35.9 ^a
Some college/postsecondary vocational	17.1	23.6	13.9 ^a	20.0 ^a	15.5 ^a
Bachelor's degree or higher	6.9	13.6	8.7 ^a	7.2 ^a	6.2 ^a
Other	4.5	3.2	13.2 ^a	2.3 ^a	4.8 ^a
Disability onset before age 18 (%)	23.8	32.6	52.9 ^a	26.1 ^a	18.8 ^a
Years since initial SSA award (%)					
Fewer than 5 years	30.3	27.5	25.9	35.8	27.9
5 to 10 years	29.2	32.3	28.6	29.1	29.2
More than 10 years	40.4	40.2	45.5	35.1	42.9
Married (%)	31.5	34.6	20.9 ^a	23.9 ^a	36.9
Lives alone or with unrelated others (%)	36.4	29.1	45.4 ^a	36.3	35.8
Has children under age 18 (%) ^b	20.9	28.0	13.8 ^a	29.1	16.7 ^a
Household income relative to the federal poverty level (FPL) (%) [*]					
Less than 100 percent of FPL	48.6	34.8	41.3	55.1 ^a	46.3 ^a
100–299 percent of FPL	38.9	45.2	42.1	35.6 ^a	40.2 ^a
300 or more percent of FPL	12.5	20.0	16.7	9.2 ^a	13.5 ^a

Source: 2004, 2005, and 2006 NBS.

^a Value or distribution is significantly different from high earners at the 0.5 percent level.

^b Includes biological, adopted, or foster children.

Table 2. Health and functional status

	All beneficiaries	Work-oriented beneficiaries			Other beneficiaries
		High earners	Other earners	Not employed	
Unweighted number	13,892	498	1,278	5,849	6,267
Weighted number	9,257,459	222,710	595,858	3,066,514	5,372,377
Weighted percentage	100.0	2.4	6.4	33.1	58.0
Self-reported main reason for limitation (%)					
Psychiatric condition	19.9	20.6	22.1 ^a	26.2 ^a	16.1 ^a
Intellectual disability	7.4	6.2	20.1 ^a	6.2 ^a	6.8 ^a
Musculoskeletal condition	18.7	9.2	10.2 ^a	15.4 ^a	21.9 ^a
Sensory disorders	3.3	9.7	4.5 ^a	3.3 ^a	3.0 ^a
Other	45.1	29.0	34.1 ^a	41.5 ^a	49.1 ^a
No limitations	5.5	25.3	9.0 ^a	7.4 ^a	3.2 ^a
General health (%)					
Excellent/very good	9.9	30.0	29.5	11.5 ^a	6.0 ^a
Good/fair	46.6	58.5	54.1	52.5 ^a	41.9 ^a
Poor/very poor	43.5	11.5	16.4	36.0 ^a	52.1 ^a
Obese (%)					
	40.5	31.0	41.6 ^a	39.6 ^a	41.4 ^a
ADL difficulties (%) ^b					
Getting into or out of bed	36.1	21.5	18.7	31.1 ^a	41.5 ^a
Bathing or dressing	29.4	11.2	16.3	23.7 ^a	34.8 ^a
Getting around inside the house	22.8	6.5	5.8	19.0 ^a	27.6 ^a
Eating	14.7	3.3	8.1 ^a	12.4 ^a	17.1 ^a
None of the above	47.1	72.3	68.0	53.6 ^a	40.0 ^a
IADL difficulties (%) ^b					
Getting around outside of the home	46.7	16.6	24.0 ^a	40.9 ^a	53.7 ^a
Shopping for personal items	38.0	17.3	34.5 ^a	30.9 ^a	43.3 ^a
Preparing meals	37.7	12.1	37.5 ^a	30.5 ^a	42.9 ^a
None of the above	38.5	71.0	49.6 ^a	45.3 ^a	32.1 ^a
Number of ADL/IADL difficulties (%)					
0	27.7	57.5	39.5 ^a	33.8 ^a	21.6 ^a
1–2	32.7	31.0	37.9 ^a	34.2 ^a	31.3 ^a
3 or more	39.7	11.5	22.7 ^a	32.0 ^a	47.1 ^a

Source: 2004, 2005, and 2006 NBS.

^a Value or distribution is significantly different from high earners at the 0.5 percent level.

^b Multiple responses possible.

Table 3. Logistic regression models of the likelihood of being a high earner

	Coefficient	Standard error	Odds ratio
All beneficiaries (N = 13,892)			
Constant	-4.40	0.31	
SSI or concurrent	0.00	0.19	1.00
Age 18–40	1.56	0.40	4.78
Age 41–55	1.07	0.37	2.91
Education = high school	-0.52	0.17	0.60
Education less than high school	-0.94	0.25	0.39
Male	0.15	0.13	1.16
White	-0.03	0.15	0.97
Married	0.58	0.18	1.79
Has children	-0.03	0.14	0.97
Psychiatric condition	0.22	0.18	1.24
Intellectual disability	0.20	0.22	1.22
Musculoskeletal condition	-0.07	0.28	0.94
Sensory condition	1.37	0.24	3.95
No condition	1.55	0.25	4.72
Excellent or very good health	0.69	0.19	1.98
One or more IADL	-1.15	0.18	0.32
Disability onset prior to age 18	-0.17	0.17	0.85
0–5 years on the rolls	-0.01	0.20	0.99
5–10 years on the rolls	0.16	0.19	1.17
All working beneficiaries (N = 1,776)			
Constant	-1.76	0.46	
SSI or concurrent	0.68	0.22	1.96
Age 18–40	0.78	0.41	2.17
Age 41–55	0.56	0.39	1.75
Education = high school	-0.27	0.21	0.77
Education less than high school	-0.10	0.26	0.90
Male	-0.03	0.16	0.97
White	-0.28	0.21	0.76
Married	0.64	0.22	1.90
Has children	0.42	0.20	1.52
Psychiatric condition	0.19	0.21	1.21
Intellectual disability	-0.51	0.26	0.60
Musculoskeletal condition	-0.13	0.35	0.88
Sensory condition	1.12	0.37	3.06
No condition	1.17	0.28	3.23
Excellent or very good health	0.04	0.20	1.04
One or more IADL	-0.56	0.18	0.57
Disability onset prior to age 18	-0.85	0.20	0.43
0–5 years on the rolls	0.22	0.24	1.25
5–10 years on the rolls	0.26	0.22	1.29

Source: 2004, 2005, and 2006 NBS.

Note: Bold type indicates statistical significance at the 0.05 level.

Table 4. Job characteristics

	All employed beneficiaries	High earners	Other earners
Unweighted number employed	1,776	498	1,278
Weighted number employed	818,568	222,710	595,858
Weighted percentage of all employed	100.0	27.2	72.8
Usual hours per week (all jobs) (%)			
1–10	17.7	4.5	22.6 ^a
11–20	25.5	6.5	32.6 ^a
21–34	19.0	24.0	17.2 ^a
35+	14.7	40.9	4.9 ^a
Unknown	23.1	24.2	22.7 ^a
Monthly earnings (all jobs)			
< \$200	22.8	0.0	31.3 ^a
\$201–\$800	50.0	0.0	68.7 ^a
\$800+	27.2	100.0	0.0 ^a
Offered employer health insurance (main job) (%) ^b	22.6	56.2	10.0 ^a
Sheltered or supported work (main job) (%)	36.0	12.5	44.8 ^a
Occupation (main job) (%)			
Service	21.9	18.7	23.1 ^a
Sales, office and admin support	15.8	18.2	14.9 ^a
Production and transportation	25.8	15.5	29.7 ^a
Other ^c	19.6	29.2	16.0 ^a
Unknown	16.8	18.3	16.3 ^a

Source: 2004, 2005, and 2006 NBS.

^a Value or distribution is significantly different from high earners at the 0.5 percent level.

^b Percentages shown are calculated for individuals who were not self employed.

^c Includes sheltered workshop, management, business, computer/math, architecture/engineering, science, social service, legal, education, art/entertainment, health care, protective service, farming, construction, repair, and military professions.

Table 5. Public assistance and other benefits

	All beneficiaries	Work-oriented beneficiaries			
		High earners	Other earners	Not employed	Other beneficiaries
Unweighted number	13,892	498	1,278	5,849	6,267
Weighted number	9,257,459	222,710	595,858	3,066,514	5,372,377
Weighted percentage	100.0	2.4	6.4	33.1	58.0
Personal income or benefits received in month before interview (%)					
SSA disability benefits	95.0	66.0	93.2 ^a	95.1 ^a	96.4 ^a
Medicare	65.4	52.3	71.7 ^a	60.9 ^a	67.7 ^a
Medicaid	52.7	36.3	58.1 ^a	59.5 ^a	48.8 ^a
Private health insurance (any source)	21.3	39.8	20.7 ^a	15.7 ^a	23.8 ^a
Pension, retirement, private disability, workers' compensation, or unemployment insurance	13.0	5.7	6.6	8.3	16.6 ^a
Food stamps (SNAP)	23.8	6.2	12.3 ^a	30.5 ^a	22.0 ^a
Veteran's benefits, public cash assistance, or welfare	7.3	3.6	4.3	6.6	8.3 ^a
Housing, energy, or food assistance	5.0	3.0	4.4	6.6 ^a	4.2
Other	4.9	4.3	4.9	5.8	4.5
Monthly SSA benefit amount in month before interview (%)					
No benefits	4.7	39.9	6.6 ^a	4.4 ^a	3.2 ^a
Less than \$500	7.2	9.8	9.1 ^a	7.1 ^a	7.0 ^a
\$500–\$1,000	59.1	29.2	60.3 ^a	63.4 ^a	57.7 ^a
\$1,000–\$1,499	19.9	10.4	17.8 ^a	17.9 ^a	21.7 ^a
\$1,500 or more	9.1	10.7	6.1 ^a	7.2 ^a	10.4 ^a
Total monthly government benefit amount in month before interview (%) ^b					
No benefits	3.1	34.6	4.9 ^a	2.9 ^a	1.7 ^a
Less than \$500	8.8	13.7	12.9 ^a	8.5 ^a	8.4 ^a
\$500–\$999	56.7	30.5	58.1 ^a	60.1 ^a	55.8 ^a
\$1,000–\$1,499	21.0	11.5	18.1 ^a	20.6 ^a	21.9 ^a
\$1,500 or more	10.3	9.7	6.1 ^a	7.8 ^a	12.3 ^a

Source: 2004, 2005, and 2006 NBS.

Note: SNAP = Supplemental Nutrition Assistance Program.

^a Value or distribution is significantly different from high earners at the 0.5 percent level.

^b Includes SSA benefits, food stamps, veterans' benefits, cash welfare, and other government cash benefits.