

## Why Are Some SSDI-Only Beneficiaries Poor? Insights from the National Beneficiary Survey

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*The Social Security disability programs are a critical source of economic support for people with disabilities. Those receiving Supplemental Security Income (SSI) are subject to stringent income and asset limits, and so it is not surprising that most (about 75 percent) live in households with income below the federal poverty level (FPL). Less well known is the fact that a substantial share of people receiving Social Security Disability Insurance (SSDI) also live in poor households. According to data from the National Beneficiary Survey (NBS), about 28 percent of SSDI-only beneficiaries (those not also receiving SSI) live in poverty. For these individuals, their SSDI benefits and other income are too high for them to qualify for SSI but, at the same time, low enough to categorize them as poor, based on the federal definition of poverty. This brief describes the personal characteristics, health status, living arrangements, and income sources of these individuals, compared with SSDI-only beneficiaries in higher-income households. Our findings shed light on a subgroup of SSDI-only beneficiaries about whom little is known and help explain why many fall into poverty despite the support of SSDI.*

### Introduction

SSDI is the largest federal income-support program for working-age people with disabilities. By the end of 2013, almost 11 million Americans received SSDI benefits (Social Security Administration [SSA] 2013)—a 44 percent increase from 10 years ago. This growth in the disability rolls has led to a strong interest in promoting employment and economic well-being among SSDI beneficiaries through programs such as Ticket to Work. But despite these efforts, the employment rate for SSDI-only beneficiaries has remained consistently low; only 9 percent reported working in a paid job in 2009 (Wright et al. 2012).

For most SSDI beneficiaries, disability benefits make up a critical source of support, representing 75 percent or more of beneficiaries' monthly income (Bailey and Hemmeter 2014).

The benefit amounts, which are based on each beneficiary's pre-disability earnings history, tend to be modest; in December 2013, the average SSDI benefit for disabled workers was \$1,146 (SSA 2013). Given these statistics, it is not surprising that almost one in three SSDI beneficiaries lives below the federal poverty threshold.

Different life experiences before entering SSDI likely explain some of the variation in economic status among beneficiaries. Some beneficiaries, for example, may have received SSI as children and experienced an early-onset disability. This, combined with growing up in a low-income household, might have reduced their job opportunities and ability to accumulate assets as adults. Others may have had promising careers interrupted by a major injury or the onset of a chronic illness; if they did not accumulate much wealth while working and do not have other earners in their household, they may enter SSDI without significant resources. Still others enter SSDI with relative economic stability obtained through past jobs, the earnings and assets of their spouses or other family, or income support from private disability or other benefits.

The statistics in this brief help paint a picture of the circumstances of poor SSDI-only beneficiaries and demonstrate how they differ from SSDI-only beneficiaries with higher income. These low-income beneficiaries are of interest because their eligibility for SSDI suggests that they have substantial work histories and thus, might be good candidates for the targeting of employment-related supports. Facilitating employment and improving the employment outcomes of these individuals might help them out of poverty. This group is also of interest because, although they are considered poor, they are not poor enough to also qualify for SSI.

We used data from four waves of the NBS fielded in 2004, 2005, 2006 and 2010.<sup>1,2</sup> After pooling these data to obtain a larger sample of SSDI-only beneficiaries, we sorted beneficiaries into three groups defined by household income as a percentage of the FPL. These groups were based on an FPL variable provided in the NBS public use files computed based on family size and the annual household income of all related household members during the previous calendar year. We classified beneficiary households below 100 percent of FPL as "poor" households and compare them with those with incomes equal to 300 percent or more of FPL. This last group we refer to as "higher-income" households. We also show statistics for those with incomes between 100 and 300 percent of FPL. As a point of reference, 300 percent of FPL for a single-person household in 2014 is about \$35,000 in annual income (U.S. Census Bureau 2014a, 2014b). In our sample of SSDI-only beneficiaries, 28 percent resided in poor households, 53 percent were in

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<sup>1</sup> The NBS was developed and implemented as part of an evaluation of the Social Security Administration's Ticket to Work program. The survey collects cross-sectional data from a national sample of SSDI and SSI beneficiaries age 18 to full retirement age. The cross-sectional beneficiary sample sizes ranged from approximately 2,500 to 6,500 across the four 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. For more information about the 2004, 2005, 2006, and 2010 NBS, see Thornton et al. (2006), Stapleton et al. (2008), Livermore et al. (2009), and Wright et al. (2012), respectively.

<sup>2</sup> We believe the inclusion of the post-recession year 2010 had little or no impact on the number or composition of beneficiaries classified as poor because the share of SSDI-only beneficiaries in poor households did not change significantly from 2006 (the calendar year before the recession start) to 2010 (the calendar year after recession end). However, inclusion of the 2010 data negatively affected the employment percentages shown for all groups because employment at interview declined by approximately two percentage points from 2006 to 2010.

households with income between 100 and 300 percent of FPL, and 19 percent resided in higher-income households (Table 1).

In what follows, we present information about the personal, health, employment, service-use, and income characteristics of SSDI-only beneficiaries in the three income categories, and also show statistics for the full SSDI-only population.<sup>3</sup> The text discussion focuses on SSDI-only beneficiaries in the lowest and highest income groups.

### Personal characteristics

SSDI-only beneficiaries in poor households have a variety of personal and family characteristics that set them apart from higher-income beneficiaries and likely contribute to their lower economic status (Table 1). On average, they are younger and have been on the disability rolls longer than other beneficiaries. Many (18 percent) experienced disability onset during childhood. Early disability onset likely interfered with educational attainment and job success. A large share of poor beneficiaries (35 percent) has less than a high school education. In contrast, only 10 percent of higher-income beneficiaries did not complete high school, and a relatively large share (20 percent) have a bachelor's or higher degree.

Other personal characteristics, such as race and marital status, might also factor into the low economic status of some SSDI-only beneficiaries. Poor beneficiaries were about twice as likely as those with higher income to be nonwhite (33 percent versus 14 percent) and thus may have experienced discrimination or more limited opportunities for education and employment. Those in poor households were also significantly more likely to be unmarried and thus have no access to spousal income and support. Just 24 percent of beneficiaries in poor households were married, compared with 77 percent of beneficiaries in higher-income households.

Besides lower rates of marriage, SSDI-only beneficiaries in poor households appear to have fewer other familial supports. They were much more likely than higher-income beneficiaries to live alone or with nonrelatives (44 percent versus 9 percent) and were also more likely to live in a supervised group residence or facility (13 percent versus 4 percent).

Although less likely to be married and more likely to live alone, poor beneficiaries were about twice as likely as higher-income beneficiaries to have children (23 percent versus 12 percent). This in turn likely contributes to the poverty status of some poor beneficiaries. With all else constant, the presence of children increases the income necessary for a household to be considered "out of poverty." Children also increase the opportunity cost of working.

### Health status

Health status can be both a cause and a consequence of poverty. Poor health in the past could have limited attainment of educational and employment credentials, and current poor health can interfere with the ability to work. Long-term poverty can also cause or worsen health conditions through its effects on living conditions, nutrition, and access to health care.

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<sup>3</sup> 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.

Poor SSDI-only beneficiaries experienced both a larger number of and more limiting health conditions relative to those with higher income, which likely contributed to their poverty (Table 2). Poor beneficiaries were significantly less likely than their higher-income peers to report their health as excellent or very good (9 percent versus 14 percent). They were also significantly more likely to be obese (43 percent versus 35 percent) and to report limitations in activities of daily living (ADLs) and instrumental activities of daily living (IADLs).

The types of health conditions causing disability, as perceived by the beneficiaries, also differed considerably between those in poor and higher-income households. Poor beneficiaries were about twice as likely as higher-income beneficiaries to report that their main reason for limitation was a psychiatric condition (20 percent versus 11 percent) or an intellectual disability (6 percent versus 3 percent).

### Use of employment-related services and labor force attachment

At any given time, the employment rates of SSDI-only beneficiaries are low, and relatively few (14 percent) have ever used employment-related services to enhance their work opportunities (Table 3).<sup>4</sup> However, relative to higher-income beneficiaries, those in poor households were significantly more likely to have ever used these services (15 percent versus 11 percent). Poor and higher-income beneficiaries were about equally likely (about 10 percent each) to have used such services during the past year.

A beneficiary's work history and past earnings can affect his or her poverty status. One reason is that SSDI benefits are based on past earnings; the higher a person's past earnings, the higher his or her benefit amounts. Another reason is that work history affects the likelihood of future work. Beneficiaries who have never worked before are likely to have major employment barriers related to their health conditions and disabilities, education and skill levels, and lack of work experience. Such beneficiaries include disabled widows/widowers and disabled adult children receiving SSDI benefits based on another person's work history (either a spouse or parent). Relative to SSDI-only beneficiaries with higher income, more poor beneficiaries had never worked for pay (9 percent versus 3 percent); this suggests that SSDI widows/widowers and disabled adult children represent a disproportionate share of poor SSDI beneficiaries (Table 4).

Somewhat surprisingly, we found no significant difference in the likelihood of being employed in the previous year or at interview between beneficiaries in poor and higher-income households (Table 4). This is despite rather significant differences in personal characteristics, health status, and work history between poor and higher-income beneficiaries. We did find that poor beneficiaries were significantly more likely to have employment goals and expectations of working in the immediate future (next five years) relative to higher-income beneficiaries (41 percent versus 30 percent), even though the two groups were actually employed at similar rates. Their stronger interest in employment but similar employment rates, along with other differences between the two groups, suggests that poor beneficiaries likely face bigger barriers to employment than those with higher income. Poor beneficiaries were also more likely to report having looked for work in the past four weeks (4.2 percent versus 2.5 percent). In addition, we

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<sup>4</sup> Employment-related services include job training, job coaching, work assessment, advice on or help finding a job, the use of any services to find a job or increase income, and enrollment as a full-time student.

found significant differences between poor and higher-income beneficiaries in their reported reasons for not working. Poor beneficiaries were more likely to report as reasons for not working accessibility and transportation problems, difficulties finding jobs for which they were qualified, the perception that employers will not give them a chance, concerns about losing their cash benefits, and a desire to finish school or job training before seeking work (Table 5).

### Job characteristics of employed beneficiaries

Some features of the jobs held by beneficiaries who were working when they were interviewed are available in the public use NBS files. Although some of these job features differed substantially between poor and higher-income beneficiaries, few of the differences were statistically significant (Table 6). This is likely due in part to the relatively small samples of employed beneficiaries, even when combining four rounds of NBS data.

Regardless of poverty status, most SSDI-only beneficiaries (72 percent) worked part time (less than 35 hours per week), averaging 19 hours per week. There were no significant differences in hours worked between those living in poor and higher-income households. Only a minority of working beneficiaries (25 percent) reported earning \$800 or more per month.<sup>5</sup> Although the mean monthly earnings for employed beneficiaries differ between poor and higher-income households, the difference was not statistically significant, likely due to the small number of working beneficiaries in our sample.

Many working SSDI beneficiaries (31 percent) reported that they were working in sheltered or supported employment settings. In these environments, it is not uncommon for people with disabilities to be paid relatively low wages, and in some cases, even less than the minimum wage. Beneficiaries in poor households were much more likely to be working in such a setting (42 percent versus 24 percent).

The jobs of all employed SSDI-only beneficiaries were spread roughly evenly across several areas: service; sales, office, and administrative support; and production and transportation occupations. Relative to higher-income beneficiaries, those in poor households were significantly more likely to work in service, production, and transportation occupations and less likely to work in sales, office, and administrative support occupations.

### Income and benefits

Beneficiaries receive cash and other assistance (such as public health insurance, food stamps, and energy and housing assistance) from a variety of sources (Table 7). The availability of this assistance can affect the likelihood that a household is impoverished. And because many means-tested assistance programs use the federal poverty thresholds in their eligibility criteria, being in poverty increases the chance that a person receives assistance from certain programs. With respect to all sources of public income and other assistance queried in the NBS, poor SSDI-only beneficiaries were significantly more likely to report receiving such assistance relative to their higher-income peers. Conversely, poor beneficiaries were significantly less likely to report

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<sup>5</sup> This amount is in nominal (current-year) dollars. The earnings variable in the public use NBS files is categorical and top-coded at \$800 in each of the four NBS rounds. Thus, we were unable to convert the earnings values to consistent real-dollar values across survey rounds.

having own earnings, pension income, private disability insurance, workers compensation, and unemployment insurance.

SSDI benefits are a critical source of support for most beneficiaries. Nearly all beneficiaries (97 percent) received cash SSDI benefits,<sup>6</sup> with most (61 percent) receiving \$1,000 or more per month (2010 dollars). Not surprisingly, these benefits were significantly higher for higher-income beneficiaries. As discussed previously, most poor beneficiaries had been on the SSDI rolls significantly longer than those with higher income. This longer time on the rolls, coupled with lower average benefits, imply a weaker earnings history among poor SSDI-only beneficiaries relative to those with higher income.

As expected, most beneficiaries reported having Medicare coverage. After SSDI benefits, Medicare and Medicaid were the most frequently reported types of assistance received during the month before the interview. Overall, beneficiaries were more likely to report having Medicare (87 percent) than Medicaid (28 percent). The former is due to the fact that SSDI beneficiaries become eligible for Medicare after a 24-month waiting period, after which Medicare Part A (hospital insurance) is free, although Medicare Part B (supplemental medical insurance) and Part D (prescription drug coverage) require premium payments. For Medicaid, SSDI-only beneficiaries who are eligible tend to be so due to low income and minimal assets. Poor beneficiaries were substantially more likely to report having Medicaid compared with those with higher income (50 percent versus 11 percent).

Other sources of support, including food stamps, veterans' benefits or public cash assistance or welfare, private disability insurance, workers' compensation or unemployment insurance, and housing or energy assistance, were reported less frequently. Poor beneficiaries were significantly more likely than their higher-income peers to report having means-tested sources of support, and they were significantly less likely to report receiving other types of income. Considering all sources of government assistance, poor beneficiaries received lower levels of cash and near-cash assistance relative to their higher-income counterparts. Most poor beneficiaries (55 percent) received less than \$1,000 per month in government assistance, whereas most higher-income beneficiaries (72 percent) received over \$1,000 in monthly government assistance.

### Predictors of poverty

To further investigate the relationships between beneficiary characteristics and poverty, we estimated a regression model of the likelihood of living below 100 percent of the FPL (Table 8). This model allows us to examine the relative importance of particular characteristics as predictors of poverty while holding all other characteristics constant.

As with the descriptive statistics, age, education, race, marital status, the presence of children under age 18, time on the disability rolls, and employment status were all significantly associated with the likelihood of being poor. Relative to other characteristics, marital status was the strongest predictor of poverty; unmarried SSDI-only beneficiaries were 23 percentage points

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<sup>6</sup> The small share of SSDI beneficiaries not receiving benefits at the time of the interview include those in the extended period of eligibility whose benefits were suspended because of employment, and those whose benefits were suspended for other administrative reasons.

more likely to be in poverty than married beneficiaries (37 percent versus 14 percent) (Table 9). The second-strongest predictor was education. The model estimates indicate that those without a high school education were 12 percentage points more likely to be in poverty compared with their peers with a high-school level of education (36 percent versus 24 percent).

Childhood disability onset, general health status, and specific health conditions were not significantly associated with the likelihood of poverty, with one exception. All else held constant, SSDI-only beneficiaries with sensory conditions were significantly less likely than other beneficiaries to be living in poor households.

### Summary and implications of the findings

SSDI was designed as an economic safety net for working-age people with disabilities who can no longer support themselves through earnings. But even with program support, many SSDI-only beneficiaries live in poverty. Compared with beneficiaries in higher-income households, those in poor households receive significantly less in monthly benefits from the SSA as well as from other government programs. Other key differences between the two SSDI-only groups include the following:

- **Family and personal characteristics.** Poor beneficiaries were significantly less likely to have completed high school or to be married, and were more likely to have children under age 18. Nonwhite beneficiaries and those who experienced disability onset during childhood were also more likely to be poor; however, childhood disability onset is not a significant predictor of poverty after controlling for other personal characteristics.
- **Health status.** Poor beneficiaries reported more limiting conditions and worse general health than those with higher income. With other personal characteristics held constant, SSDI-only beneficiaries with intellectual disabilities were significantly more likely to be poor, and those with sensory conditions were less likely to be poor.
- **Work history.** Poor beneficiaries were more likely to report that they had never worked for pay, although this is not significantly associated with being poor if we hold other personal characteristics constant. Compared with higher-income beneficiaries, the average SSDI benefits of poor beneficiaries were significantly lower, signaling that they had earned much less in previous jobs than their higher-income peers.
- **Employment and earnings.** Beneficiaries in poor households were as likely to be working as those in higher-income households. Among those who worked, earnings and hours worked did not differ significantly between poor and higher-income beneficiaries. However, poor beneficiaries were significantly more likely to be working in sheltered or supported work settings. Holding other characteristics constant, working beneficiaries were also significantly less likely than nonworking beneficiaries to be in poverty. Although employed at levels similar to higher-income beneficiaries, poor beneficiaries were significantly more likely to have employment goals and expectations. This, along with other differences between the two groups, suggests that poor beneficiaries likely face bigger barriers to employment than beneficiaries with higher income. Indeed, poor beneficiaries were more likely to say they looked for work in the past four weeks and to report a variety of external barriers to employment.

These findings show that many of the same characteristics associated with poverty in the general population are also associated with poverty among SSDI-only beneficiaries. These characteristics include the presence of children, low levels of earnings and spousal income, and limited education. But in contrast to the general public, SSDI beneficiaries have the added challenge of major health conditions that can significantly limit their ability to work.

Employment is the primary means by which people in our society escape poverty. Programs and policies that promote work for SSDI beneficiaries can therefore be important tools for reducing poverty in this population. Given the medical conditions of many poor SSDI-only beneficiaries, employment may not be a realistic option for many of them, but it may be for some. We know from their SSDI-only status that most of these individuals have substantial work histories. Further, and in contrast to higher-income beneficiaries, many more expect to work than actually do work. This difference between work expectations and actual work seems to be partly due to employment barriers that policies could address—for example, by providing better access to transportation, child care, and job training.

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Table 1. Personal characteristics of SSDI-only beneficiaries

	All	Household income is < 100% FPL (poor)	Household income is 100–300% FPL	Household income is 300%+ FPL (higher income)
Unweighted number	6,045	1,986	3,049	1,010
Weighted number	5,090,631	1,429,128	2,710,128	951,375
Weighted percent	100.0	28.1	53.2	18.7
<b>Sex (%)</b>				
Male	54.0	55.1	53.5	53.6
Female	46.0	44.9	46.5	46.4
<b>Age in Years (%)</b>				
18–25	0.8	1.0 <sup>a</sup>	0.6	0.8
26–40	9.9	14.4 <sup>a</sup>	8.5	7.1
41–55	38.9	47.1 <sup>a</sup>	36.0	34.6
56 and over	50.5	37.6 <sup>a</sup>	54.8	57.5
<b>Race (%)</b>				
Nonwhite	22.3	31.5 <sup>a</sup>	20.1 <sup>b</sup>	13.8
White	77.7	68.5 <sup>a</sup>	79.7 <sup>b</sup>	86.2
<b>Highest Grade in School (%)</b>				
Did not complete high school or GED	25.1	35.4 <sup>a</sup>	24.8 <sup>b</sup>	10.4
High school	39.3	38.9 <sup>a</sup>	41.4 <sup>b</sup>	34.2
Some college/postsecondary vocational	23.6	18.1 <sup>a</sup>	23.2 <sup>b</sup>	33.2
Bachelor's degree or higher	9.9	4.3 <sup>a</sup>	9.2 <sup>b</sup>	20.2
Other	2.1	3.4 <sup>a</sup>	1.4 <sup>b</sup>	2.0
<b>Disability Onset Before Age 18 (%)</b>				
	11.3	17.6 <sup>a</sup>	9.0	8.5
<b>Years Since Initial SSI/SSDI award (%)</b>				
Less than 5 years	27.9	21.4 <sup>a</sup>	27.3 <sup>b</sup>	39.4
5 to 10 years	30.7	27.5 <sup>a</sup>	32.5 <sup>b</sup>	30.4
More than 10 years	41.3	51.1 <sup>a</sup>	40.2 <sup>b</sup>	30.1
<b>Marital Status and Children Under Age 18 (%)</b>				
Married	47.1	24.1 <sup>a</sup>	49.0 <sup>b</sup>	76.5
Has children under age 18	17.5	22.5 <sup>a</sup>	16.6 <sup>b</sup>	12.2
Married with children under age 18	9.9	8.6	10.7	9.6
Unmarried with children under age 18	7.5	13.9 <sup>a</sup>	5.9 <sup>b</sup>	2.7
Married, no children under age 18	36.5	14.9 <sup>a</sup>	37.4 <sup>b</sup>	66.2
Unmarried, no children under age 18	44.7	61.3 <sup>a</sup>	44.4 <sup>b</sup>	20.7
<b>Living Arrangement (%)</b>				
Lives with family (parents, spouse, or partner)	69.5	56.1 <sup>a</sup>	69.0 <sup>b</sup>	90.9
Lives alone or with unrelated others	30.5	43.9 <sup>a</sup>	31.0 <sup>b</sup>	9.1
<b>Household Type (%)</b>				
Single-family home/mobile home/regular apartment	91.4	85.2 <sup>a</sup>	93.0 <sup>b</sup>	96.1
Supervised group residence or facility	7.9	13.1 <sup>a</sup>	6.5 <sup>b</sup>	3.9
Unknown	0.7	1.7 <sup>a</sup>	0.5 <sup>b</sup>	0.0

Source: 2004, 2005, 2006, and 2010 NBS

<sup>a</sup> Value or distribution for SSDI-only beneficiaries in poor households is significantly different from that of SSDI-only beneficiaries in higher-income households at the 0.05 level.

<sup>b</sup> Value or distribution for SSDI-only beneficiaries in households with income that is 100–300 percent of FPL is significantly different from that of SSDI-only beneficiaries in higher-income households at the 0.05 level.

Table 2. Health status of SSDI-only beneficiaries

	All	Household income is < 100% FPL (poor)	Household income is 100–300% FPL	Household income is 300%+ FPL (higher income)
<b>Main Self-Reported Reason for Limitation (%)</b>				
Mental illness	16.0	20.1 <sup>a</sup>	15.7	10.8
Intellectual disability	3.2	5.7 <sup>a</sup>	2.2	2.6
Musculoskeletal disability	23.6	20.2 <sup>a</sup>	24.9	25.0
Sensory disorders	3.3	2.3 <sup>a</sup>	3.6	4.0
Other	49.5	45.4 <sup>a</sup>	50.0	54.6
No limitations	4.2	6.3 <sup>a</sup>	3.6	3.0
<b>General Health (%)</b>				
Excellent/very good	7.8	8.5 <sup>a</sup>	5.3 <sup>b</sup>	13.6
Good/fair	45.4	45.2 <sup>a</sup>	45.6 <sup>b</sup>	45.2
Poor/very poor	46.8	46.4 <sup>a</sup>	49.0 <sup>b</sup>	41.2
<b>Body Mass Index (%)</b>				
< 18.5 (underweight)	2.6	3.4 <sup>a</sup>	2.3 <sup>b</sup>	2.1
18.5–24.9 (normal weight)	24.0	23.8 <sup>a</sup>	23.3 <sup>b</sup>	26.2
25.0–29.9 (overweight)	31.5	29.5 <sup>a</sup>	30.8 <sup>b</sup>	36.5
30+ (obese)	41.9	43.2 <sup>a</sup>	43.6 <sup>b</sup>	35.2
<b>Difficulty with ADLs (%)*</b>				
Getting into or out of bed	40.5	40.8 <sup>a</sup>	42.0 <sup>b</sup>	35.7
Bathing or dressing	30.6	33.7 <sup>a</sup>	31.1 <sup>b</sup>	24.7
Getting around inside the house	25.2	26.0	25.8	22.3
Eating	15.0	14.4	15.8	13.5
None of the above	42.9	41.7 <sup>a</sup>	40.9 <sup>b</sup>	50.5
<b>Difficulty with IADLs (%)*</b>				
Getting around outside the house	48.1	50.1 <sup>a</sup>	49.8 <sup>b</sup>	40.3
Shopping for personal items	36.4	39.1 <sup>a</sup>	36.6 <sup>b</sup>	31.4
Preparing meals	35.3	38.6 <sup>a</sup>	35.3	30.4
None of the above	39.1	36.0 <sup>a</sup>	37.9 <sup>b</sup>	47.4
<b>Number of ADL/IADL Difficulties (%)</b>				
0	26.3	24.7 <sup>a</sup>	25.2 <sup>b</sup>	32.1
1–2	33.3	31.0 <sup>a</sup>	33.7 <sup>b</sup>	35.8
3 or more	40.3	44.4 <sup>a</sup>	41.1 <sup>b</sup>	32.2

Source: 2004, 2005, 2006, and 2010 NBS.

\* Multiple responses possible.

<sup>a</sup> Value or distribution for SSDI-only beneficiaries in poor households is significantly different from that of SSDI-only beneficiaries in higher-income households at the 0.05 level.

<sup>b</sup> Value or distribution for SSDI-only beneficiaries in households with income that is 100–300 percent of FPL is significantly different from that of SSDI-only beneficiaries in higher-income households at the 0.05 level.

Table 3. Employment service use of SSDI-only beneficiaries

	All	Household income is < 100% FPL (poor)	Household income is 100–300% FPL	Household income is 300%+ FPL (higher income)
Ever used employment services (%)	14.1	14.9 <sup>a</sup>	14.8 <sup>b</sup>	10.8
<b>Employment service and training-related activities in year before interview (%)</b>				
Is not working because waiting to finish school/training program	1.6	2.6 <sup>a</sup>	1.1	1.3
Used employment-specific services in previous year	8.6	8.1	9.2	7.8
Used employment or other services in previous year to get a job or increase income	2.5	2.8	2.5	2.1
<i>Any of the above employment service or training-related activities</i>	10.3	10.3	10.7	9.0

Source: 2004, 2005, 2006, and 2010 NBS.

<sup>a</sup> Value or distribution for SSDI-only beneficiaries in poor households is significantly different from that of SSDI-only beneficiaries in higher-income households at the 0.05 level.

<sup>b</sup> Value or distribution for SSDI-only beneficiaries in households with income that is 100–300 percent of FPL is significantly different from that of SSDI-only beneficiaries in higher-income households at the 0.05 level.

Table 4. Employment-related goals and activities of SSDI-only beneficiaries

	All	Household income is < 100% FPL (poor)	Household income is 100–300% FPL	Household income is 300%+ FPL (higher income)
Ever worked for pay (%)	94.7	90.5 <sup>a</sup>	95.9	97.2
Goals include work and/or sees self working in next five years (%)	35.9	40.6 <sup>a</sup>	35.7 <sup>b</sup>	29.5
<b>Recent Work-Related Activities (%)</b>				
Worked in calendar year before interview	11.7	11.3	11.5	12.5
Employed at interview	8.6	8.1	8.4	9.9
Not employed, looked for work in past four weeks	4.0	4.6 <sup>a</sup>	4.2 <sup>b</sup>	2.5
<i>Any of the recent work-related activities above</i>	15.3	15.5	15.3	14.9

Source: 2004, 2005, 2006, and 2010 NBS.

<sup>a</sup> Value or distribution for SSDI-only beneficiaries in poor households is significantly different from that of SSDI-only beneficiaries in higher-income households at the 0.05 level.

<sup>b</sup> Value or distribution for SSDI-only beneficiaries in households with income that is 100–300 percent of FPL is significantly different from that of SSDI-only beneficiaries in higher-income households at the 0.05 level.

Table 5. Reasons for not working among nonworking SSDI-only beneficiaries

	All	Household income is < 100% FPL (poor)	Household income is 100–300% FPL	Household income is 300%+ FPL (higher income)
Unweighted number not working and not seeking employment at interview	4,879	1,593	2,459	827
Weighted number not working and not seeking employment at interview	4,450,561	1,246,982	2,369,589	833,989
Weighted percent not working and not seeking employment at interview	87.4	87.3	87.4	87.7
<b>Reasons for Not Working (%)</b>				
Physical or mental condition prevents work	97.1	96.8	97.4	96.6
Discouraged by previous work attempts	27.4	29.4	27.3	24.9
Others do not think he/she can work	26.3	26.2	27.3	23.9
Workplaces are not accessible	22.7	27.7 <sup>a</sup>	21.5	18.6
Cannot find a for which job he/she qualifies	20.0	22.9 <sup>a</sup>	19.8	16.2
Lacks reliable transportation to/from work	12.0	17.8 <sup>a</sup>	10.3	8.2
Does not want to lose cash/health insurance benefits	10.9	13.8 <sup>a</sup>	10.1	8.7
Employers will not give him/her a chance	13.1	15.1 <sup>a</sup>	13.9 <sup>b</sup>	8.0
Cannot find a job he/she wants	7.9	11.0 <sup>a</sup>	7.0	5.6
Is caring for someone else	5.3	5.6	5.7	3.7
Is waiting to finish school/training program	1.6	2.8 <sup>a</sup>	1.1	1.3
Other reason	2.4	1.7 <sup>a</sup>	2.1	4.4

Source: 2004, 2005, 2006, and 2010 NBS.

<sup>a</sup> Value or distribution for SSDI-only beneficiaries in poor households is significantly different from that of SSDI-only beneficiaries in higher-income households at the 0.05 level.

<sup>b</sup> Value or distribution for SSDI-only beneficiaries in households with income that is 100–300 percent of FPL is significantly different from that of SSDI-only beneficiaries in higher-income households at the 0.05 level.

Table 6. Characteristics of main job held by SSDI-only beneficiaries employed at interview

	All	Household income is < 100% FPL (poor)	Household income is 100–300% FPL	Household income is 300%+ FPL (higher income)
Unweighted number employed	786	244	400	142
Weighted number employed	437,395	116,064	227,496	93,836
Weighted percentage of sample	8.6	8.1	8.4	9.9
<b>Usual Hours Per Week (all jobs) (%)</b>				
1–10	20.1	17.8	20.9	20.8
11–20	31.6	33.2	30.9	31.6
21–34	15.7	18.4	16.6	10.1
35+	11.4	7.0	10.7	18.5
Unknown	21.2	23.6	20.9	19.0
<b>Monthly Earnings (all jobs)</b>				
< \$200	14.7	18.1	14.9	10.0
\$201–\$800	60.3	58.9	61.1	60.0
\$800+	25.0	23.0	24.0	29.9
<b>Sheltered or Supported Work (%)</b>	31.0	41.9 <sup>a</sup>	28.3	24.2
<b>Occupation (%)</b>				
Service	19.1	22.0 <sup>a</sup>	20.3	12.4
Sales, office, and administrative support	18.9	12.0 <sup>a</sup>	19.8	25.4
Production and transportation	20.6	26.3 <sup>a</sup>	21.1	12.5
Other	26.9	26.1 <sup>a</sup>	25.0	32.5
Unknown	14.5	13.6 <sup>a</sup>	13.8	17.2

Source: 2004, 2005, 2006, and 2010 NBS.

<sup>a</sup> Value or distribution for SSDI-only beneficiaries in poor households is significantly different from that of SSDI-only beneficiaries in higher-income households at the 0.05 level.

<sup>b</sup> Value or distribution for SSDI-only beneficiaries in households with income that is 100–300 percent of FPL is significantly different from that of SSDI-only beneficiaries in higher-income households at the 0.05 level.

Table 7. Income last month of SSDI-only beneficiaries

	All	Household income is < 100% FPL (poor)	Household income is 100–300% FPL	Household income is 300%+ FPL (higher income)
<b>Types of Personal Income or Assistance Received in Month Before Interview</b>				
SSA disability benefits	97.0	95.8 <sup>a</sup>	97.3	97.7
Medicare	86.7	90.0 <sup>a</sup>	87.0 <sup>b</sup>	80.7
Medicaid	27.5	49.9 <sup>a</sup>	21.5 <sup>b</sup>	10.6
Pension, retirement, private disability, workers' compensation, or unemployment insurance	22.3	7.4 <sup>a</sup>	24.0 <sup>b</sup>	40.1
Pension or retirement income	14.5	4.2 <sup>a</sup>	16.3 <sup>b</sup>	24.8
Private disability, workers' compensation, or unemployment insurance	9.0	3.4 <sup>a</sup>	8.7 <sup>b</sup>	18.3
Food stamps (SNAP)	12.8	29.9 <sup>a</sup>	7.4 <sup>b</sup>	2.4
Veterans' benefits or welfare	6.8	4.6 <sup>a</sup>	7.0	10
Housing, energy, or food assistance	3.5	6.7 <sup>a</sup>	3.0 <sup>b</sup>	0.0
Earnings	7.1	6.0 <sup>a</sup>	7.2	8.6
Other	4.9	4.4	4.7	6.5
<b>Monthly Earnings in Month Before Interview from All Jobs (%)</b>				
No earnings	91.4	91.9	91.6	90.1
< \$200	1.3	1.5	1.3	1.0
\$201–\$800	5.2	4.8	5.1	5.9
\$800+	2.1	1.9	2.0	3.0
<b>Monthly SSA Benefits in Month Before Interview (%)*</b>				
No benefits	2.8	4.0 <sup>a</sup>	2.4 <sup>b</sup>	2.2
< \$500	3.2	3.7 <sup>a</sup>	3.2 <sup>b</sup>	2.8
\$500–\$1,000	32.9	51.5 <sup>a</sup>	26.3 <sup>b</sup>	23.5
\$1,000–\$1,499	35.1	29.0 <sup>a</sup>	40.5 <sup>b</sup>	29.2
\$1,500+	25.9	11.8 <sup>a</sup>	27.6 <sup>b</sup>	42.4
<b>Total Monthly Government Benefits (%)<sup>*c</sup></b>				
No benefits	2.4	3.0 <sup>a</sup>	2.2 <sup>b</sup>	2.1
< \$500	3.1	4.2 <sup>a</sup>	2.8 <sup>b</sup>	2.4
\$500–\$999	31.4	47.9 <sup>a</sup>	25.4 <sup>b</sup>	23.9
\$1,000–\$1,499	34.0	31.0 <sup>a</sup>	38.5 <sup>b</sup>	25.6
\$1,500+	29.1	13.9 <sup>a</sup>	31.1 <sup>b</sup>	46.0

Source: 2004, 2005, 2006, and 2010 NBS.

\* Adjusted to 2010 dollars.

<sup>a</sup> Value or distribution for SSDI-only beneficiaries in poor households is significantly different from that of SSDI-only beneficiaries in higher-income households at the 0.05 level.

<sup>b</sup> Value or distribution for SSDI-only beneficiaries in households with income that is 100–300 percent of FPL is significantly different from that of SSDI-only beneficiaries in higher-income households at the 0.05 level.

<sup>c</sup> Includes SSA benefits, food stamps, veterans' benefits, cash welfare, and other government cash benefits.

Table 8. Logit model of the likelihood of poverty among SSDI-only beneficiaries

	Coefficient	Standard error	Odds ratio	Variable mean
<b>Constant</b>	<b>-0.65</b>	<b>0.16</b>		
<b>Age 18–40</b>	<b>0.55</b>	<b>0.12</b>	<b>1.73</b>	<b>0.11</b>
<b>Age 41–55</b>	<b>0.48</b>	<b>0.11</b>	<b>1.62</b>	<b>0.39</b>
<b>High school education</b>	<b>0.42</b>	<b>0.12</b>	<b>1.53</b>	<b>0.39</b>
<b>Less than high school education</b>	<b>0.97</b>	<b>0.12</b>	<b>2.65</b>	<b>0.25</b>
Male	0.01	0.09	1.01	0.54
<b>White</b>	<b>-0.58</b>	<b>0.11</b>	<b>0.56</b>	<b>0.78</b>
<b>Married</b>	<b>-1.31</b>	<b>0.11</b>	<b>0.27</b>	<b>0.47</b>
<b>Has children</b>	<b>0.56</b>	<b>0.13</b>	<b>1.76</b>	<b>0.17</b>
Psychiatric	0.12	0.14	1.13	0.16
Intellectual	0.31	0.20	1.37	0.03
Musculoskeletal	-0.02	0.12	0.98	0.24
<b>Sensory</b>	<b>-0.61</b>	<b>0.28</b>	<b>0.54</b>	<b>0.03</b>
No health condition	0.37	0.21	1.45	0.04
Excellent or very good health	-0.21	0.18	0.81	0.08
Disability onset before age 18	0.20	0.15	1.22	0.11
<b>0–5 years on the rolls</b>	<b>-0.36</b>	<b>0.12</b>	<b>0.70</b>	<b>0.28</b>
<b>5–10 years on the rolls</b>	<b>-0.27</b>	<b>0.12</b>	<b>0.76</b>	<b>0.31</b>
<b>Working at interview</b>	<b>-0.40</b>	<b>0.13</b>	<b>0.67</b>	<b>0.09</b>
Never worked for pay	0.21	0.19	1.23	0.05

Source: 2004, 2005, 2006, and 2010 NBS. Sample size = 6,045.

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

Table 9. Predicted probabilities of poverty among SSDI-only beneficiaries, by characteristic

Characteristic	Probability of poverty holding other characteristics constant
<b>Age</b>	
Age 18–40	0.30
Age 41–55	0.20
Age 55 and over	0.20
<b>Education</b>	
Less than high school	0.36
High school	0.24
Beyond high school	0.18
<b>Sex</b>	
Male	0.24
Female	0.24
<b>Race</b>	
White	0.22
Other race	0.33
<b>Marital Status and Children</b>	
Married	0.14
Not married	0.37
Has children under age 18	0.34
No children under age 18 or unknown	0.22
<b>Health and Disability Status</b>	
Psychiatric disability	0.26
Intellectual disability	0.30
Musculoskeletal disability	0.24
Sensory disability	0.15
Other disability	0.24
No health conditions causing a limitation	0.31
Excellent or very good health	0.21
Fair, poor, or very poor health	0.25
Disability onset before age 18	0.28
Disability onset at age 18 or older	0.24
<b>Years Since Initial SSA Award</b>	
Less than 5 years	0.21
5 to 10 years	0.23
More than 10 years	0.28
<b>Employment</b>	
Working at interview	0.18
Not working at interview	0.25
Never worked for pay	0.28
Ever worked for pay	0.24

Source: 2004, 2005, 2006, and 2010 NBS.

Note: Probabilities were calculated using regression model estimates shown in Table 8 and holding other characteristics constant at their sample mean values.