

Profile of SSI and DI Beneficiaries with Work Goals and Expectations in 2015

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Individuals participating in the Supplemental Security Income (SSI) and Social Security Disability Insurance (DI) programs must demonstrate an inability to work at substantial levels to qualify for disability benefits. Nonetheless, many of these individuals work, and about 45 percent consider employment either a personal goal or a near-term expectation. This brief presents an updated profile of these work-oriented beneficiaries and compares them to other SSI and DI beneficiaries who are not interested in work. We found that work-oriented beneficiaries are younger, more highly educated, and in better health than other beneficiaries. Despite having work goals and being more likely to have attributes favorable for employment, only one-third of work-oriented beneficiaries had been recently employed or were actively seeking work in 2015. Poor health, the inability to find a job, and being discouraged by previous attempts to work were among the most common reasons for not working, and one-quarter of work-oriented SSI recipients had never held a paid job. Most work-oriented beneficiaries were unaware of key SSI and DI work supports. The findings suggest that various types of supports might help work-oriented beneficiaries to overcome their barriers and achieve their goal of being employed.

Introduction

The Social Security Disability Insurance (DI) and Supplemental Security Income (SSI) programs provide income support to working-age adults (age 18 to full retirement age) who are unable to work at substantial levels because of a significant medical condition. In May 2019, the Social Security Administration (SSA) made DI or SSI payments to about 12.5 million individuals with disabilities who were age 18 to 65 (SSA 2019). Despite demonstrating an inability to engage in substantial work during the DI and SSI eligibility determination process,

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many disability beneficiaries work while participating in the two programs (Anand and Ben-Shalom 2018; Liu and Stapleton 2011; Ben-Shalom and Stapleton 2015), and many more have work-related goals and expectations (Livermore 2011; SSA 2018). Recent data indicate that about 45 percent of working-age DI and SSI beneficiaries have personal goals that include work or see themselves working for pay within the next five years (SSA 2018).

This data brief presents a profile of working-age DI and SSI beneficiaries with work-related goals and expectations and compares them to other working-age beneficiaries (that is, those without such goals and expectations). Each year, SSA invests a considerable amount of funding in demonstrations and programs intended to help beneficiaries return to work. Therefore, the characteristics and work-related experiences of work-oriented beneficiaries are of policy interest. This brief updates information presented in Livermore (2011) and expands on information presented in a recent SSA fact sheet (SSA 2018). The findings are based in part on analyses presented in Livermore et al. (2019).

Data and methods

We used public use data from the National Beneficiary Survey (NBS) fielded in 2015. It collected data from a cross-sectional national sample of SSI and DI beneficiaries age 18 to full retirement age. The primary purpose of the survey is to provide information about DI and SSI program participants (referred to collectively in this brief as beneficiaries) that is not available in SSA administrative data sources, including personal characteristics, health and functional limitations, interest in and experiences with work, use of services, and participation in public assistance programs. The sample includes 4,062 beneficiaries. When weighted, it is representative of all pre-retirement-age adults who participated in the DI and SSI programs as of June 2014.

We present estimates of beneficiary characteristics and work-related activities differentiated by work-orientation status. We categorized beneficiaries as being work-oriented if they reported in the NBS that their personal goals included getting or advancing in a job or learning new job skills, or if they saw themselves working in the next year or in the next five years regardless of their employment status at the time of the survey. We based this categorization on a definition that was used in earlier studies (Livermore 2011; SSA 2018) and that relies on beneficiaries' responses to survey questions about their personal goals and expectations about working. We present estimates for all beneficiaries who were and were not work oriented, and separately for DI-only beneficiaries and SSI recipients (those receiving SSI only or concurrently with DI). Table 1 shows the sample sizes for the six subgroups analyzed. We used the relevant survey weights in all estimates and accounted appropriately for the NBS sample design when computing the standard errors used in tests of statistical significance.¹

How many SSI and DI beneficiaries are work-oriented?

In the 2015 NBS, 45 percent, or an estimated 5.8 million beneficiaries, reported that they had work goals or expectations (Table 1). This percentage is greater among SSI recipients (49 percent) than among DI-only beneficiaries (42 percent), but because the number of DI-only

¹ More information about the 2015 NBS data is available in Bush et al. (2017).

beneficiaries is greater than the number of SSI recipients, DI-only beneficiaries made up a slight majority (54 percent) of all work-oriented beneficiaries in 2015 (Table 2).

How do work-oriented beneficiaries differ from other beneficiaries?

Personal characteristics

Work-oriented beneficiaries differed from other beneficiaries on several key personal characteristics (Table 2). Overall, work-oriented beneficiaries in 2015 were younger, had higher levels of education, and were more likely to be nonwhite than their counterparts. These differences were more pronounced among SSI recipients than among DI-only beneficiaries. Among SSI recipients, those who were work-oriented were also more likely to be male. Work-oriented beneficiaries were similarly distributed across the DI and SSI programs compared with other beneficiaries, and they were also similar to other beneficiaries in terms of the number of years in which they had been participating in the disability programs.

Work-oriented beneficiaries were less likely than other beneficiaries to be married (23 percent versus 35 percent) but were more likely to have children younger than 18 (21 percent versus 13 percent). Overall, the living arrangements of work-oriented beneficiaries did not differ significantly from other beneficiaries. However, the living arrangements of DI-only and SSI beneficiaries differed significantly and in opposite directions; work-oriented DI-only beneficiaries were less likely to live with their parents, a spouse, or a partner compared with other DI-only beneficiaries (64 percent versus 73 percent), and work-oriented SSI recipients were more likely to live with their parents relative to other SSI recipients (61 percent versus 55 percent).

Overall, the percentage of beneficiaries who lived in households with an income less than the federal poverty level (FPL) was greater among work-oriented beneficiaries than among other beneficiaries (51 percent versus 44 percent). This finding is driven by the difference among DI-only beneficiaries; those who were work-oriented were significantly more likely to live in households with an income below the FPL (34 percent versus 26 percent).

Health and functional status

The types of health conditions that limit work-oriented beneficiaries differed somewhat from the health conditions of other beneficiaries (Table 3). Compared with these beneficiaries, work-oriented beneficiaries were more likely to have qualified for disability benefits on the basis of a mental health condition (45 percent versus 37 percent) or an intellectual disability (14 percent versus 9 percent), and they were less likely to have qualified for benefits because of a musculoskeletal condition (26 percent versus 35 percent). These patterns are also reflected in the respondent-reported main reason for limitations in their daily activities.

By several measures, work-oriented beneficiaries appeared to be in better health than other beneficiaries: a larger percentage reported no limitation in their daily activities by a health condition (12 percent versus 5 percent), and a much smaller percentage reported being in poor or very poor general health (29 percent versus 50 percent). Work-oriented beneficiaries also reported fewer limitations in activities or in instrumental activities of daily living; 32 percent of work-oriented beneficiaries reported none of these limitations compared with 18 percent of other beneficiaries.

Sources of personal income and assistance

Beneficiaries with and without work-related goals differed with respect to the likelihood of having certain sources of personal income. Work-oriented beneficiaries were somewhat less likely than other beneficiaries to have received SSA disability payments during the month before the interview (94 percent versus 97 percent) (Table 4). This finding is likely to be connected in part to their much greater likelihood of having earnings in that month (13 percent versus 1 percent). Compared with other beneficiaries, work-oriented beneficiaries were less likely to have pension or retirement income or private health insurance. The lack of health insurance was driven by the differential among DI-only beneficiaries; in SSI recipients, however, there was no difference in private health insurance coverage by work orientation. Nevertheless, work-oriented SSI recipients were less likely to report having public health insurance (Medicaid or Medicare) than their counterparts without work goals or expectations (89 percent versus 94 percent). Overall, there was no significant difference in the likelihood of receiving Supplemental Nutrition Assistance Program benefits; however, work-oriented DI-only beneficiaries were more likely to receive them than other DI-only beneficiaries (25 percent versus 18 percent), a finding that corresponds with their higher poverty rate.

At what rate do work-oriented beneficiaries engage in work and work-related activities?

Overall, there was no statistically significant difference in the likelihood of ever working for pay between beneficiaries with and without work goals. The large majority of DI-only beneficiaries had worked for pay at some time in their lives, and the shares that had done so did not differ significantly for DI-only beneficiaries who were and those who were not work-oriented (Table 5). This finding is not surprising because most DI-only beneficiaries receive benefits on the basis of their own work history. However, among SSI recipients, those with work goals were much more likely than other SSI recipients to have ever worked for pay (74 percent versus 66 percent). Nonetheless, it is somewhat surprising that about one-quarter of SSI recipients with work goals or expectations had never held a paid job.

Although indicating an interest in work when interviewed in 2015, just one-third of work-oriented beneficiaries had engaged in any recent employment activities, including being employed during the previous year (21 percent), being employed when they were interviewed (17 percent), or looking for work during the past month (12 percent). Although greater than the rate reported by other beneficiaries, only a small percentage of work-oriented beneficiaries reported that they used any employment services during the previous calendar year (16 percent). The same percentage reported an unmet need for such services. Not unexpectedly, the analogous statistics for all work-related activities were significantly smaller among beneficiaries without work goals or expectations.

What employment barriers do work-oriented beneficiaries report?

Work-oriented beneficiaries who were neither employed nor looking for work at interview were much more likely than other beneficiaries to report the most reasons for not working (Table 6). The most common reason cited by almost all beneficiaries was poor health, but poor health was cited less often by work-oriented beneficiaries (93 percent) than by other beneficiaries (98 percent). About half (49 percent) of the work-oriented beneficiaries reported that they could not

find a job they wanted or one for which they were qualified. Other reasons for not working reported by at least one-third of work-oriented beneficiaries include being discouraged by previous attempts to work (37 percent) and inaccessible workplaces (34 percent). Not wanting to lose public income assistance or health insurance is a potential barrier to work that is thought to be a common among beneficiaries. However, only a relatively small share of work-oriented beneficiaries (16 percent) as well as other beneficiaries (11 percent) reported that this was a reason for not working.

How aware are work-oriented beneficiaries of SSA work supports?

As might be expected, work-oriented beneficiaries were more likely than other beneficiaries to be aware of SSA work supports, but a majority of both groups were unaware of each support analyzed (Table 7). Work-oriented beneficiaries were most likely to have heard about the trial work period (41 percent of DI beneficiaries), the Ticket to Work program (38 percent), and SSA-sponsored benefits counseling services (23 percent). Given the importance of health insurance coverage for people with significant health conditions, it is somewhat surprising that relatively few work-oriented beneficiaries were aware of the provisions that allow working beneficiaries to remain eligible for Medicare and Medicaid. Just 20 percent of work-oriented DI beneficiaries were aware of the extended Medicare eligibility provision, and only 14 percent of work-oriented SSI recipients had heard of continued Medicaid coverage under section 1619(b). Even fewer work-oriented beneficiaries had heard of the impairment-related work expense provisions (12 percent) or plans for achieving self-support (9 percent of SSI recipients).

Implications of the findings

Many SSI and DI beneficiaries want to work, and yet many are not working despite having an interest in and characteristics favorable for work. A variety of barriers contribute to their low employment rates relative to their expectations, including high poverty, poor health, the inability to find a job they want or for which they are qualified, and being discouraged by previous attempts to work. The last reason for not working points to the potential opportunity to help beneficiaries remain employed before their attempts fail, but finding ways to do so may be challenging, given the types of supports currently available to beneficiaries through SSA; these supports generally provide incentives to work and help individuals to find jobs, but the support to maintain them can be more limited.

The findings suggest that there are specific education and outreach efforts for policymakers to consider. The relatively low rates of awareness of SSA work supports, even among those interested in working, suggest that more might be done to educate beneficiaries about these supports. Moreover, with roughly half of the work-oriented beneficiaries reporting that they could not find a job as a reason for not working, targeted outreach could connect beneficiaries with employment services and information about work supports—particularly relatively new DI-only beneficiaries—might help some to regain employment.

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Table 1. Sample sizes

	All beneficiaries		DI-only		SSI	
	Work-oriented	Not work-oriented	Work-oriented	Not work-oriented	Work-oriented	Not work-oriented
Unweighted number	2,363	1,699	900	766	1,463	933
Weighted number	5,828,872	7,067,863	3,116,054	4,231,704	2,712,818	2,836,159
Weighted percentage	45.2	54.8	42.4	57.6	48.9	51.1

Source: 2015 National Beneficiary Survey.

Table 2. Personal characteristics of beneficiaries who are and are not work-oriented

	All beneficiaries		DI-only		SSI	
	Work-oriented	Not work-oriented	Work-oriented	Not work-oriented	Work-oriented	Not work-oriented
Program participation (%)						
DI only	53.5	59.9	100.0	100.0	0.0	0.0
Concurrent	16.5	13.9	0.0	0.0	35.4	34.7
SSI only	30.1	26.2	0.0	0.0	64.6	65.3
Male (%)	52.3	48.1	54.4	51.8	49.9 *	42.6
Age in years (%)	#		#		#	
18-25	9.5	2.7	1.3	0.5	18.9	5.9
26-40	21.9	9.6	15.3	5.1	29.5	16.2
41-55	36.1	31.8	39.6	30.0	32.0	34.5
56 and older	32.5	56.0	43.8	64.5	19.5	43.3
Race nonwhite (%)	36.2 *	26.8	26.4	23.0	47.5 *	32.4
Highest grade in school (%)	#				#	
Did not complete HS or GED	23.1	32.7	15.2	21.3	32.2	46.6
High school or equivalent	44.8	40.8	42.6	41.2	47.4	40.2
Some college	23.5	19.3	29.9	25.0	16.1	10.9
4-year degree or higher	8.6	7.2	12.3	10.5	4.3	2.3
Years since initial SSA award (%)						
Fewer than 5	23.8	23.8	24.6	27.2	22.8	18.6
5 to 10	27.8	26.2	33.6	31.6	21.1	18.3
More than 10	48.3	49.5	41.9	40.8	55.7	62.5
Unknown	0.1	0.4	0.0	0.3	0.3	0.6
Married (%)	22.5 *	35.3	34.3 *	48.6	8.9 *	15.4
Has own children under age 18 (%)	20.5 *	12.8	19.2 *	12.2	22.1 *	13.7
Lives with parents, spouse, or partner (%)	63.0	65.9	64.4 *	73.0	61.4 *	55.3
Household income as a percentage of FPL (%)	#		#			
Less than 100	51.2	44.5	33.7	26.2	71.4	71.9
100 to 299	38.1	41.0	51.5	52.4	22.6	24.0
300 or more	10.7	14.4	14.7	21.4	6.0	4.1

Source: 2015 National Beneficiary Survey.

/# Work-oriented value () or distribution (#) is significantly different from the corresponding not-work-oriented value or distribution at the $p < 0.05$ level.

FPL = federal poverty level.

Table 3. Health and functional status of beneficiaries who are and are not work-oriented

	All beneficiaries		DI-only		SSI	
	Work-oriented	Not work-oriented	Work-oriented	Not work-oriented	Work-oriented	Not work-oriented
SSA primary or secondary impairments (%) ^a						
Mental health condition	45.3*	37.2	41.6*	33.1	49.6	43.3
Musculoskeletal condition	25.7*	34.9	34.6*	44.8	15.5	20.2
Intellectual disability	13.8*	9.0	8.6*	3.3	19.7	17.5
Sensory disorder	4.3	3.6	4.0	4.0	4.6	3.0
Other	8.4*	5.2	9.8	6.2	6.8*	3.8
Self-reported <u>main</u> reason for limitation (%)	#		#		#	
Mental health condition	23.2	17.8	17.9	14.0	29.3	23.5
Musculoskeletal condition	17.7	26.0	23.0	30.3	11.6	19.6
Intellectual disability	4.9	3.3	3.7	1.4	6.3	6.3
Sensory disorder	2.3	2.2	2.1	2.4	2.6	1.9
Other	40.2	45.4	45.4	48.3	34.2	41.0
No condition limits activities	11.7	5.3	7.9	3.7	16.0	7.7
Disability onset before age 18 (%)	26.6*	16.7	13.0	8.3	42.1*	29.1
General health (%)	#		#		#	
Excellent or very good	14.5	6.4	10.4	5.3	19.1	8.0
Good or fair	56.2	44.1	53.5	44.8	59.2	43.0
Poor or very poor	29.4	49.5	36.0	49.9	21.7	48.9
Obese (body mass index of 30 or more) (%)	47.3	48.8	47.2	50.7	47.4	46.0
Difficulty with ADLs (%) ^a						
Getting into or out of bed	30.0*	40.4	36.5	41.1	22.6*	39.2
Bathing or dressing	21.0*	33.8	22.2*	30.8	19.5*	38.3
Getting around inside the house	15.4*	25.1	19.4	25.9	10.7*	23.9
Eating	11.1*	17.9	11.4	14.7	10.8*	22.7
None of the above	55.7*	38.8	49.5*	40.5	62.7*	36.3
Difficulty with IADLs (%) ^a						
Getting around outside of the home	45.3*	58.1	43.4*	53.0	47.4*	65.8
Preparing meals	30.1*	39.1	30.7	32.9	29.4*	48.2
Shopping for personal items	26.7*	38.2	26.8*	33.0	26.5*	46.0
None of the above	45.9*	33.8	46.0*	39.3	45.8*	25.4
Number of ADL/IADL difficulties (%)	#		#		#	
0	32.1	18.3	30.0	20.0	34.5	15.8
1-2	37.9	36.8	39.4	41.3	36.3	30.2
3 or more	30.0	44.9	30.6	38.7	29.2	54.0

Source: 2015 National Beneficiary Survey.

^a/# Work-oriented value (*) or distribution (#) is significantly different from the corresponding not work-oriented value or distribution at the $p < 0.05$ level.

^a Multiple responses or options possible.

ADL = activity of daily living; IADL = instrumental activity of daily living.

Table 4. Sources of personal income and assistance during the month before interview for beneficiaries who are and are not work-oriented

	All beneficiaries		DI-only		SSI	
	Work-oriented	Not work-oriented	Work-oriented	Not work-oriented	Work-oriented	Not work-oriented
Personal income sources and other benefits received in month before interview (%)						
SSA disability benefits	93.6 *	96.8	95.9	98.0	91.0 *	95.0
Medicare or Medicaid	89.6	91.8	90.3	90.7	88.8 *	93.5
Food stamps (Supplemental Nutrition Assistance Program)	38.2	33.4	25.1 *	18.3	53.3	55.8
Private health insurance (any source)	14.7 *	19.3	22.0 *	29.3	6.4	4.2
Earnings	13.3 *	1.1	14.7 *	1.3	11.7 *	0.8
Veteran's benefits or public cash assistance/welfare	5.6	5.4	4.6	5.9	6.7	4.7
Pension or retirement income	4.2 *	10.0	6.3 *	15.9	1.8	1.1
Private disability, workers' compensation, or unemployment insurance	3.3	4.5	4.3	6.5	2.3	1.5

Source: 2015 National Beneficiary Survey.

*Work-oriented value is significantly different from the corresponding not-work-oriented value at the $p < 0.05$ level.

Table 5. Employment and related activities of beneficiaries who are and are not work-oriented

	All beneficiaries		DI-only		SSI	
	Work-oriented	Not work-oriented	Work-oriented	Not work-oriented	Work-oriented	Not work-oriented
Ever worked for pay (%)	84.5	82.2	94.0	93.1	73.6 *	65.8
Recent work-related activities (%)						
Worked in calendar year before interview	20.7 *	2.4	22.5 *	3.2	18.6 *	1.2
Employed at interview	16.7 *	1.3	18.4 *	1.4	14.8 *	1.1
Not employed, looked for work in past four weeks	12.2 *	0.4	9.8 *	0.3	14.8 *	0.6
<i>Any of the above recent work-related activities</i>	32.9 *	2.8	32.7 *	3.3	33.1 *	2.0
Employment service use in year before interview (%)						
Used employment-specific services in previous year	14.9 *	3.7	12.9 *	3.9	17.1 *	3.5
Used employment or other services in previous year to get a job or increase income	5.9 *	0.5	4.1 *	0.4	7.9 *	0.7
<i>Either of the above employment service-related activities</i>	16.0 *	4.0	13.7 *	4.0	18.6 *	4.0
Did not receive needed employment services (%)	15.8 *	6.7	13.6 *	6.8	18.4 *	6.6

Source: 2015 National Beneficiary Survey.

*Work-oriented value is significantly different from the corresponding not-work-oriented value at the $p < 0.05$ level.

Table 6. Reasons for not working among beneficiaries who were neither working nor seeking employment, by work-orientation status

	All beneficiaries		DI-only		SSI	
	Work-oriented	Not work-oriented	Work-oriented	Not work-oriented	Work-oriented	Not work-oriented
Not working and not seeking employment at interview						
Unweighted number	1,554	1,666	602	749	952	917
Weighted number	4,145,175	6,948,818	2,236,522	4,158,808	1,908,653	2,790,010
Selected reasons for not working (%)^a						
Physical or mental condition prevents work	93.0*	97.8	94.5*	97.5	91.4*	98.2
Cannot find a job ^b	49.4*	26.4	48.8*	24.2	50.2*	29.6
Discouraged by previous work attempts	36.6*	22.5	37.2*	19.9	36.0*	26.4
Workplaces are not accessible	33.9*	24.6	30.5*	23.1	37.9*	26.9
Lacks reliable transportation to/from work	26.4*	13.2	23.2*	9.0	30.2*	19.6
Doesn't want to lose cash/health insurance benefits	16.4*	11.4	15.7*	9.0	17.3*	15.1

Source: 2015 National Beneficiary Survey.

* Work-oriented value is significantly different from the corresponding not work-oriented value at the $p < 0.05$ level.

^a Multiple responses possible.

^b Includes the following reasons for not working: could not find a job for which they were qualified, employers would not give them a chance to show that they could work, or they could not find a job they wanted.

Table 7. Awareness of selected SSA work supports among beneficiaries who are and are not work-oriented

Aware of supports (%)	All beneficiaries		DI-only		SSI	
	Work-oriented	Not work-oriented	Work-oriented	Not work-oriented	Work-oriented	Not work-oriented
DI program supports						
Trial work period	41.2 *	29.5	44.2 *	31.9	31.2 *	19.2
Extended period of Medicare eligibility	19.7 *	13.4	20.5 *	14.1	17.2	10.4
SSI program supports						
Section 1619(b) continued Medicaid coverage	13.6 *	8.1	NA	NA	13.6 *	8.1
Plan for achieving self support	8.5	8.1	NA	NA	8.5	8.1
Supports applicable to DI and SSI						
Ticket to Work	37.6 *	17.8	44.4 *	19.7	29.8 *	15.1
Benefit specialist (BPAO/WIPA)	23.2 *	13.3	28.7 *	16.1	16.8 *	9.0
Impairment-related or blind work expenses	11.6 *	7.8	15.4 *	8.8	7.3	6.4

Source: 2015 National Beneficiary Survey.

Note: We computed the statistics for each work support among those to whom the support was applicable based on a respondent’s SSI/DI status at sampling.

*Work-oriented value is significantly different from the corresponding not-work-oriented value at the $p < 0.05$ level.

BPAO = Benefits Planning, Assistance, and Outreach; NA = not applicable; WIPA = Work Incentives Planning and Assistance.