





*DI & SSI Program Participants: Characteristics & Employment, 2021* examines the work activity of working-age adult Social Security Disability Insurance (DI) beneficiaries and Supplemental Security Income (SSI) recipients before and after disability award. It covers work activity, employment expectations and characteristics, employment service use, and factors affecting employment. This chartbook is a companion to *National Beneficiary Survey: Disability Statistics, 2019*, which presents statistics on beneficiary characteristics from National Beneficiary Survey data.

Policymakers seek effective ways to encourage DI beneficiaries and SSI recipients to return to work, and to help, SSA offers numerous work supports and services. This chartbook provides context for beneficiaries' and recipients' return-to-work efforts by presenting detailed information on their work patterns before and after award.

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Direct any questions, ideas, or comments about the publication to [ORDES.DAF@ssa.gov](mailto:ORDES.DAF@ssa.gov).

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May 2025

# Abbreviations

CPI-W	Consumer Price Index for Urban Wage Earners and Clerical Workers
CPS	Current Population Survey
DAF	Disability Analysis File
DI	Disability Insurance
EN	employment network
FRA	full retirement age
IRS	Internal Revenue Service
MEF	Master Earnings File
NBS	National Beneficiary Survey
SGA	substantial gainful activity
SSA	Social Security Administration
SSI	Supplemental Security Income
SVRA	state vocational rehabilitation agency
TTW	Ticket to Work
TWP	trial work period
WIPA	Work Incentives Planning and Assistance

## About This Chartbook

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Data sources . . . . .	1
Data notes . . . . .	1
Program notes . . . . .	3

## Work Activity Before and After Award

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Last year of employment . . . . .	5
Earnings before award and age at award. . . . .	6
Employment and earnings before and after award. . . . .	7
Earnings before award compared with benefits and earnings after award. . . . .	8
Employment status and earnings after award . . . . .	9
Employment milestones within 5 years after award . . . . .	10
Long-term employment activity. . . . .	11

## Employment Expectations and Characteristics

---

Employment expectations. . . . .	12
Employment rates and hours . . . . .	13
Employment rates and earnings by education level . . . . .	14
Reservation wages compared with actual wages. . . . .	15
Employer-provided benefits . . . . .	16
Occupation and industry of working beneficiaries and recipients. . . . .	17
Employment supports and accommodations . . . . .	18

## **Employment Services**

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Awareness of Social Security work incentives . . . . .	19
Ticket to Work usage . . . . .	20
Employment rate after award and service usage . . . . .	21
Average earnings after award and service usage . . . . .	22
Service costs and benefit reductions for Ticket to Work users and non-users. . . . .	23

## **Factors Related to Employment**

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Reasons for not working . . . . .	24
Difficulty with specific activities. . . . .	25
General health and insurance status . . . . .	26

<b>Further Resources . . . . .</b>	<b>27</b>
------------------------------------	-----------

<b>Appendix . . . . .</b>	<b>28</b>
---------------------------	-----------

<b>Glossary . . . . .</b>	<b>29</b>
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### **Errata Policy**

If there are any additions or corrections to the data published herein, they will be posted as errata on the web at <https://www.ssa.gov/policy/docs/chartbooks/di-ssi-employment/2021/index.html>.

## Data Sources

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This publication uses data from the 2019 National Beneficiary Survey (NBS) and from the 2021 Disability Analysis File (DAF21) linked to the Master Earnings File (MEF).

### **NBS**

The 2019 NBS collected 9,092 responses from DI beneficiaries and SSI recipients aged 18 to full retirement age (FRA). Respondents included DI beneficiaries (disabled workers, disabled adult children, and disabled widow(er)s) as well as SSI blind and disabled recipients. The pool of respondents includes two independent subsamples. The first is a representative sample of beneficiaries and recipients from all 50 states and the District of Columbia. The second is a “successful workers” subsample of individuals who met the criteria for inclusion in the representative sample and (a) were younger than 62 at sample selection, (b) had earnings above the level defined as “substantial gainful activity” for nonblind workers for 3 or more consecutive months after August 1, 2018, and (c) had worked recently (within the 6 months prior to interview). Data collection began in February 2019 and ended in December 2019. Use of the NBS is restricted to SSA staff and other approved researchers.

### **DAF**

The DAF21 is a longitudinal administrative data file from SSA. It includes detailed information about DI beneficiaries and SSI recipients aged 18 to FRA who have received disability benefits in any month from March 1996 through December 2021. It includes data on DI beneficiaries (disabled workers, disabled adult children, and disabled widow(er)s) as well as SSI blind and disabled recipients. It also includes data on SSI child recipients aged 10–17 who have received payments in any month from January 2005 through December 2021. Use of the DAF is restricted to SSA staff and other approved researchers.

### **MEF**

Each year, SSA receives Internal Revenue Service (IRS) records containing work and earnings information for U.S. workers. SSA stores this information as the MEF. The MEF contains data derived from IRS Form W-2 and annual income tax forms (Form 1040 Schedule SE), including regular wages and salaries, tips, self-employment income, and deferred compensation. The DAF includes a version of the MEF for disability-program beneficiaries. Use of the DAF MEF is restricted to SSA staff.

## Data Notes

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### **Weights**

All NBS statistics are weighted to represent the national adult DI beneficiary and SSI recipient population or the 2019 NBS successful worker population, as applicable.

### **Employment**

In the NBS, employed individuals are those who worked at a job or business for pay or profit at the time of the interview.

# About This Chartbook

## Data Notes (Continued)

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### **Earnings**

All earnings are converted to 2022 dollars using the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), unless otherwise indicated. When we compare earnings to substantial gainful activity (SGA) level, we use the 2022 SGA amount for nonblind workers (\$1,350 per month).

Data for individuals with MEF earnings above \$1 million a year are excluded. Individuals with missing MEF earnings are considered to have no earnings.

Unless otherwise noted, average earnings estimates include those of beneficiaries and recipients with no earnings.

### **Cohorts**

Many of the charts based on DAF data use an award cohort to examine beneficiaries' and recipients' activity before and/or after award. Beneficiaries and recipients are included in the award cohort if they received their first payment as an adult in that year. SSI recipients who previously received child benefits are included if they were newly entitled as an adult in the year of the cohort. Charts that use an award cohort exclude beneficiaries and recipients in pre-award years in which they were younger than 16 and post-award years in which they had reached FRA, died, or were no longer a beneficiary or recipient for a reason other than work. Many charts use the 2012 award cohort. We chose this cohort to ensure that we had sufficient data on beneficiaries and recipients before and after award. Some charts use the 2007 cohort to allow a longer follow-up period.

For the award cohort charts, the program (DI only, SSI only, and concurrent DI and SSI) is determined as of December of the award cohort year; beneficiaries and recipients in current-pay status or suspension or termination status because of work are counted.

### **Suspensions or terminations**

Estimates of suspension or termination of benefits because of work come from DAF variables constructed using information on program status, benefit payment, income, and other work indicators.

### **Benefits forgone for work**

Estimates of benefits forgone for work come from DAF variables that calculate the inflation-adjusted cash benefits given up each month when beneficiaries or recipients start working and reduce their reliance on SSA program benefits. This measure is the sum of the dollar values of the monthly cash benefits the beneficiaries or recipients would have received if their benefits had not been reduced, suspended, or terminated because of work.

Measures of both suspension and termination for work and benefits forgone for work exclude months in which beneficiaries or recipients are ineligible for benefits for reasons other than work, including medical recovery, excess resources (for SSI), death, and retirement. Although both measures are imperfect, we believe they provide reasonable estimates of suspensions and terminations for work and of the cash benefits forgone as a result of work activity.

### **Ticket to Work**

For Ticket to Work (TTW) charts, we split ticket assignments into two groups based on employment service type: those who received services from a state vocational rehabilitation agency (SVRA) under SSA's traditional reimbursement method (whether formally or informally assigned) and those who received services from an SVRA or an employment network (EN) under SSA's milestone-outcome or outcome-only payment systems. SVRAs can choose whether to serve clients under traditional reimbursement or one of the EN payment systems on a case-by-case basis. More information on TTW payment systems for SVRAs and ENs is available at <https://yourtickettowork.ssa.gov>.

## Program Notes

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### ***Social Security work incentives and employment supports***

The DI and SSI programs include several work incentives designed to protect cash and medical benefits while beneficiaries earn limited income from work. These programs also offer tools that beneficiaries can use to reduce their “countable” earnings to continue receiving cash benefits while also earning employment income. Some work incentives are available to SSI recipients only, some are available to DI beneficiaries only, and some are offered to both SSI and DI beneficiaries.

SSA also offers employment supports to help beneficiaries find jobs, start businesses, and obtain other support services needed to get or keep jobs, including services provided through the Ticket to Work (TTW) Program. TTW increases a beneficiary’s choices when obtaining employment services, vocational rehabilitation services, and other supports needed to maintain a job. Beneficiaries who are actively participating in TTW services are generally exempt from undergoing medical Continuing Disability Reviews that can impact eligibility for disability payments.

Work incentives and employment supports can help beneficiaries enter, re-enter, or continue in employment by protecting their eligibility for cash payments and/or health insurance coverage. For detailed information on Social Security work incentives and employment supports see “The Social Security Red Book—A Guide to Work Incentives and Employment Supports for People Who Have a Disability Under the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) Programs” at <https://www.ssa.gov/redbook/>.

### ***Medicare eligibility for DI beneficiaries***

Medicare Part A is Hospital Insurance. Most people do not have to pay for Part A. Part B is Supplementary Medical Insurance. Most people pay a monthly premium for Part B. Everyone who is eligible for DI benefits is also eligible for Medicare after a 24-month qualifying (waiting) period. SSA counts 1 month for each month of disability benefit entitlement. SSA also counts months in previous periods of disability under any of the three following conditions:

1. the current disabling impairment is the same as, or directly related to, the impairment on which the previous entitlement was based;
2. the new disability begins within 60 months of the end of a prior DI disabled-worker benefit entitlement; or
3. the new disability begins within 84 months of the end of disabled widow(er) or childhood disability benefits.

DI beneficiaries with Medicare coverage may receive at least 93 months of Hospital Insurance and Supplementary Medical Insurance after completing their trial work period as long as they still have a disabling impairment, even if cash benefits cease. The beneficiary does not pay a premium for Hospital Insurance during this time, which is known as extended Medicare eligibility. After premium-free Medicare coverage ends because of work, beneficiaries can purchase Medicare Hospital Insurance and Supplementary Medical Insurance if they continue to have a disability at the end of the 93-month period. This provision is known as Medicare for the Working Disabled.

## Program Notes (Continued)

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### *Medicaid eligibility*

Medicaid is a jointly funded federal-state health insurance program for low-income and needy people. It covers children and aged, blind, and/or disabled people who are eligible to receive federally assisted income maintenance payments.

Thirty-four states and the District of Columbia provide Medicaid eligibility to people who are eligible for SSI payments. In these states, the SSI application is also the Medicaid application. Medicaid eligibility starts in the same month as SSI eligibility.

Alaska, Idaho, Kansas, Nebraska, Nevada, Oklahoma, Oregon, Utah, and the Northern Mariana Islands use the same rules to determine Medicaid eligibility that SSA uses for SSI, but those jurisdictions require the SSI applicant to file a separate Medicaid application. Connecticut, Hawaii, Illinois, Minnesota, Missouri, New Hampshire, North Dakota, and Virginia use their own Medicaid eligibility rules, which differ from SSA's rules for SSI eligibility. These states also require an SSI applicant to file a separate application for Medicaid.

In states that provide Medicaid coverage to SSI recipients, a recipient who starts working will retain Medicaid coverage for as long as the disabling condition continues. This is true even if the recipient's earnings, along with other income, become too high to receive ongoing SSI payments. In this case, Medicaid coverage will continue if the recipient:

- is still blind or has a disability;
- has been eligible for an SSI cash payment for at least 1 month;
- was eligible for Medicaid in the month before earnings exceeded the limit for receiving an SSI cash payment;
- still met all other SSI eligibility rules (including the resources test) except those pertaining to earnings;
- needs Medicaid in order to work (known as the Medicaid use test); and
- has gross earned income that is insufficient to replace SSI, Medicaid, and any publicly funded attendant care (known as the Medicaid threshold test).

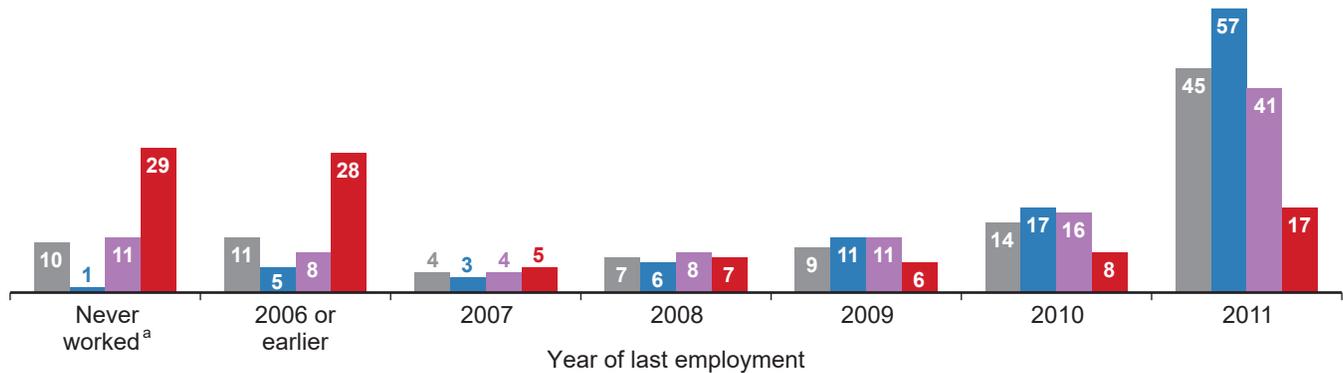
In such cases, the recipient enters SSI special recipient status, also known as 1619(b) continued Medicaid coverage. As long as these conditions are met, the recipient can remain eligible for Medicaid indefinitely.

## Last Year of Employment

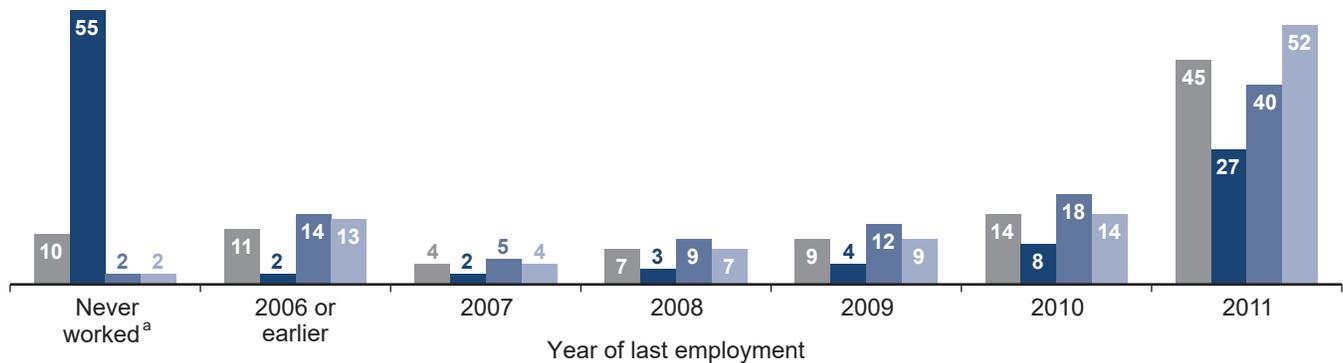
Consistent with the fact that SSI does not require a work history, more than half of SSI-only recipients have never worked or last worked more than 5 years before award. Forty-one percent of concurrent DI and SSI beneficiaries and 57 percent of concurrent DI and SSI beneficiaries and 57 percent of DI-only beneficiaries worked in the year prior to award. More than half of beneficiaries and recipients aged 18–29 have never worked.

### 2012 award cohort's last year of employment, by program and age at award (in percent)

Program: ■ All ■ DI only ■ Concurrent DI and SSI ■ SSI only



Age at award: ■ All ■ 18–29 ■ 30–49 ■ 50 or older



SOURCE: DAF21.

NOTE: Percentages do not necessarily sum to 100 because of rounding.

a. Includes disabled adult children and disabled spouses receiving benefits based on the insured status of their parent or spouse.

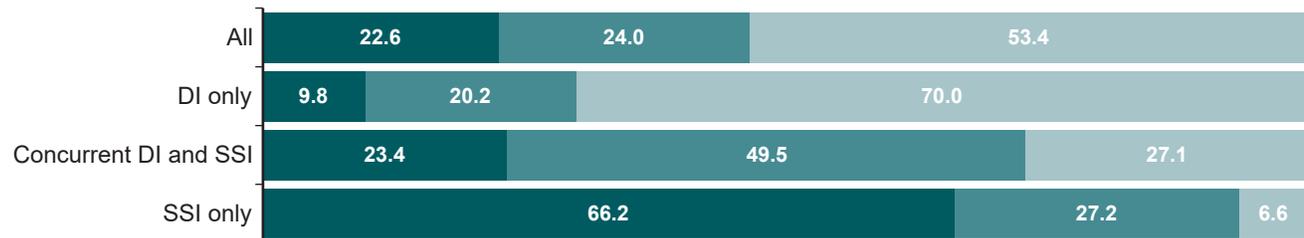
# Work Activity Before and After Award

## Earnings Before Award and Age at Award

More than half of all beneficiaries and recipients (53 percent) had earnings at or above the annualized SGA level in the 5<sup>th</sup> year before benefit award. Twenty-four percent of beneficiaries and recipients had earnings below the annualized SGA level and 23 percent had no earnings at all in the 5<sup>th</sup> year before award. SSI-only recipients and concurrent DI and SSI beneficiaries were much more likely to have no earnings or to be earning below the annualized SGA level in the 5<sup>th</sup> year before award than were DI-only beneficiaries. This is consistent with program definitions, and is likely partly because of their younger age at award: individuals aged 18–29 at the time of their benefit award made up more than one-third of SSI-only recipients and about one-quarter of concurrent DI and SSI beneficiaries, compared with less than 5 percent of DI-only beneficiaries.

### 2012 award cohort's pre-award earnings relative to SGA level, by program (in percent)

Earnings in the 5<sup>th</sup> year before award: ■ No earnings ■ Less than SGA level ■ At least SGA level



### Age distribution of the 2012 award cohort, by program (in percent)

Age at award: ■ 18–29 ■ 30–49 ■ 50 or older



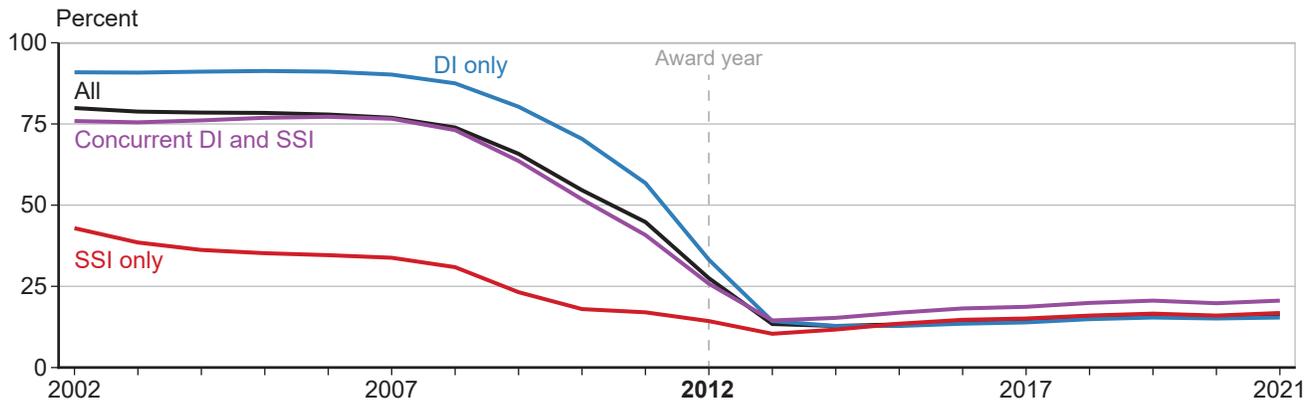
SOURCE: DAF21.

NOTE: Rounded components of percentage distributions may not sum to 100.0.

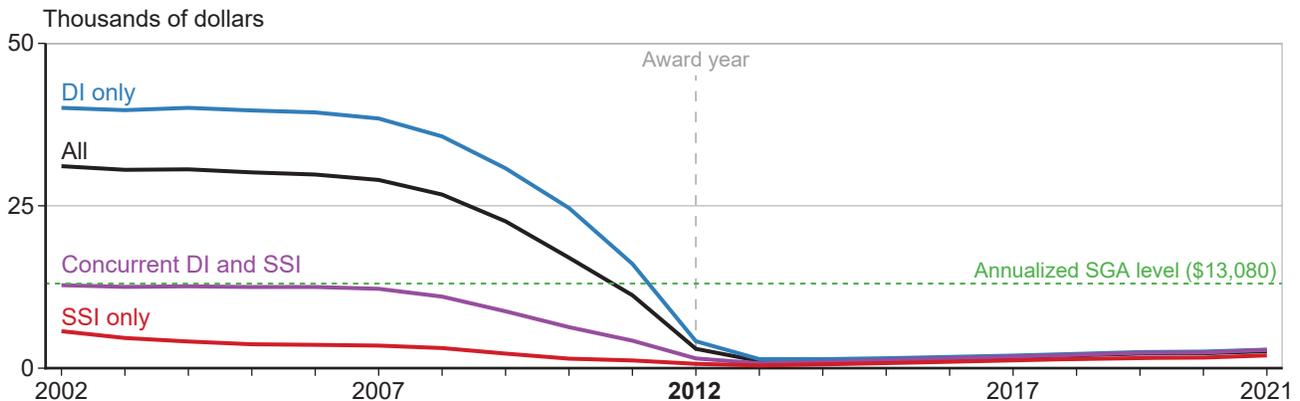
## Employment and Earnings Before and After Award

Employment rates began to decline steeply 4 years before benefit award and rose slightly, but steadily, after award. Average earnings followed a similar pattern. SSI-only recipients had a much lower employment rate 10 years before award than DI-only and concurrent DI and SSI beneficiaries: about 43 percent for SSI only, compared with about 91 percent for DI only and 76 percent for concurrent DI and SSI beneficiaries.

### Employment rates of 2012 award cohort, by program, 2002–2021



### Average annual earnings of 2012 award cohort, by program, 2002–2021



SOURCE: DAF21.

# Work Activity Before and After Award

## Earnings Before Award Compared with Benefits and Earnings After Award

For DI-only beneficiaries, average benefits plus earnings in the 2<sup>nd</sup> year after award totaled \$20,248, or about 53 percent of their average earnings in the 5<sup>th</sup> year before award (\$38,431). SSI-only recipients and concurrent DI and SSI beneficiaries had lower benefit and earnings amounts after award, yet the totals exceeded their earnings before award. SSI-only recipients averaged \$10,693 in benefits plus earnings in the 2<sup>nd</sup> year after award, more than 300 percent of their average earnings in the 5<sup>th</sup> year before award (\$3,472). This is largely because SSI-only recipients were more likely to have had no earnings or to be earning below the SGA level before benefit award, as illustrated in an earlier chart.

### 2012 award cohort's average benefits and earnings in the 2<sup>nd</sup> year after award compared with average earnings in the 5<sup>th</sup> year before award, by program (in dollars)

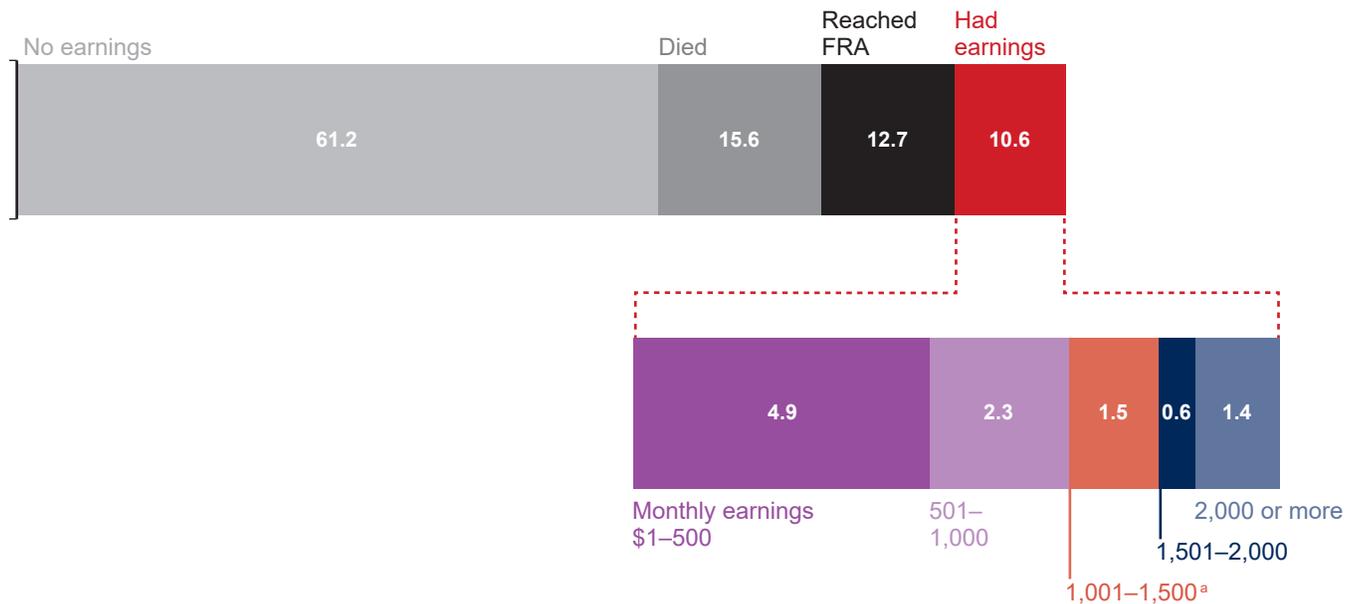


SOURCE: DAF21.

## Employment Status and Earnings After Award

By the 5<sup>th</sup> year after benefit award, the vast majority of beneficiaries and recipients (89 percent) either did not work or had died or reached full retirement age. Most of those who were working in the 5<sup>th</sup> year after award earned small amounts each month, on average. Slightly more than 2 percent of beneficiaries and recipients worked and earned more than the SGA level.

### Percentage distribution of 2012 award cohort in the 5<sup>th</sup> year after award, by employment status and monthly earnings level



SOURCE: DAF21.

NOTES: Monthly earnings are determined by dividing annual earnings by 12.

Rounded components of percentage distribution do not sum to 100.0.

a. 2022 SGA level = \$1,350.

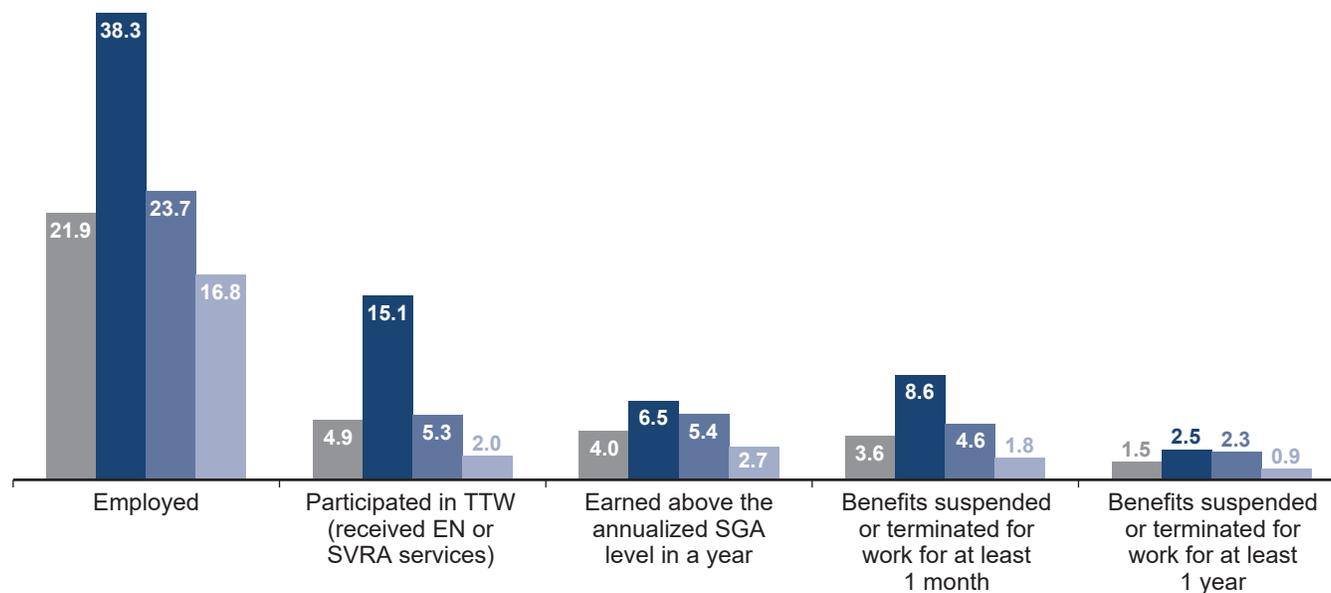
# Work Activity Before and After Award

## Employment Milestones Within 5 Years After Award

About 22 percent of all beneficiaries and recipients, and 38 percent of those aged 18–29, worked at some point within 5 years following award. However, most of them earned below the annualized SGA level. Four percent of beneficiaries and recipients earned above the annualized SGA level at some point within the 5 years following award, and almost 4 percent had their benefits suspended or terminated for at least 1 month because of work.

### Percentage of 2012 award cohort who achieved employment milestones within 5 years after award, by age at award

■ All ■ 18–29 ■ 30–49 ■ 50 or older



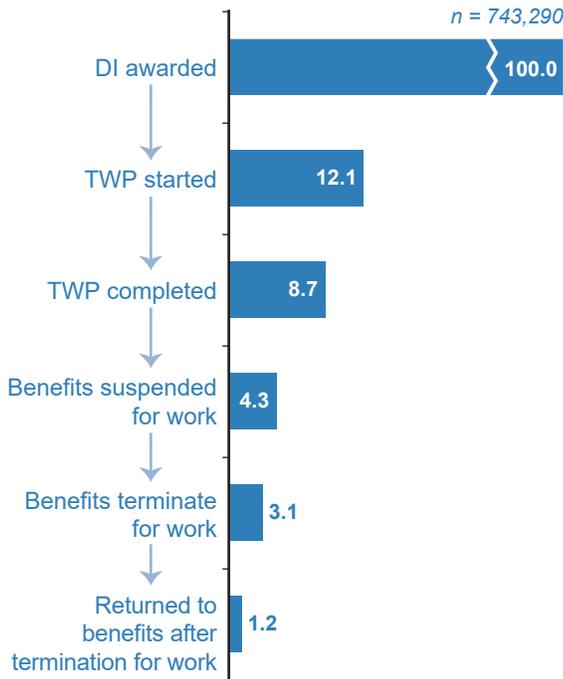
SOURCE: DAF21.

## Long-Term Employment Activity

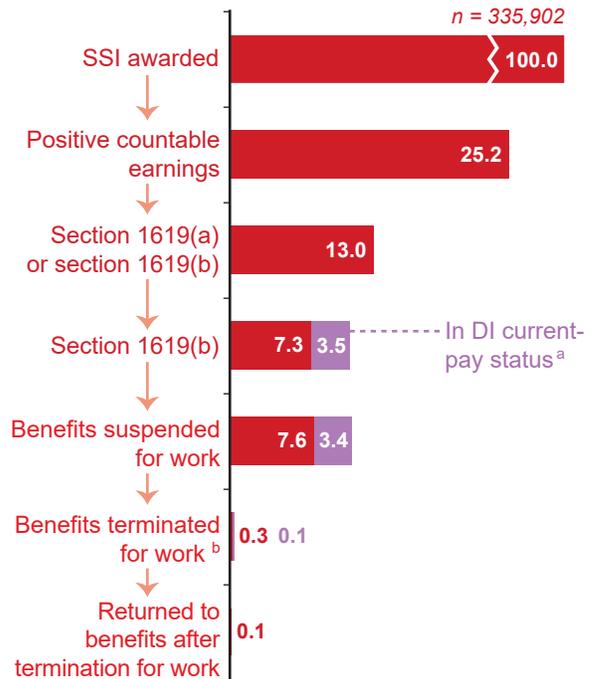
When observed over 15 years, some SSI recipients and DI beneficiaries met employment milestones, with around 8 percent of SSI recipients and 4 percent of DI beneficiaries having all cash benefits suspended because of work.

### Percentages of 2007 award cohort meeting successive employment milestones as of 2021

#### DI beneficiaries



#### SSI recipients



SOURCE: DAF21.

NOTE: Scale has been adjusted to show detail on smaller bars.

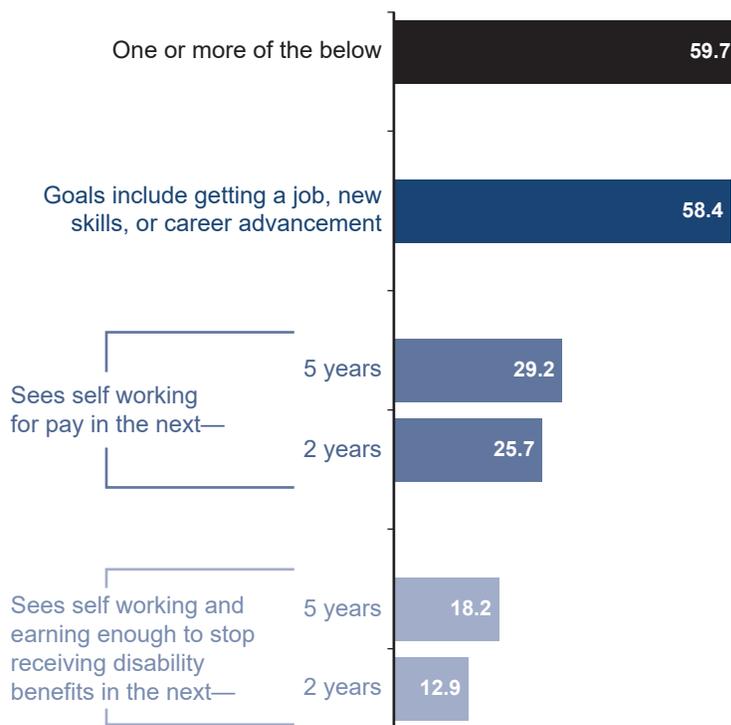
- Because SSI and DI have different rules and work incentives, some recipients (shown in light purple) may still be receiving DI cash benefits at the same time their SSI payment is reduced or eliminated because of work.
- SSA terminates SSI payments because of work activity only if a recipient no longer qualifies for Medicaid under Section 1619(b), usually as a result of failing to meet the Medicaid Use and Threshold Tests. For more information, see the SSA Red Book at <https://www.ssa.gov/redbook/>.

# Employment Expectations and Characteristics

## Employment Expectations

About 60 percent of beneficiaries and recipients reported being “work-oriented,” meaning they said their goals included working or advancing in their careers or that they saw themselves working in the next 2 years or next 5 years. A majority of beneficiaries and recipients had near-term work goals, more than one-quarter saw themselves working in the next 2 years, and 18 percent saw themselves working and earning enough to leave disability benefits in the next 5 years.

### Percentage of beneficiaries and recipients who agreed with statements about employment expectations in 2019



SOURCE: 2019 NBS.

NOTES: Multiple responses possible. Includes respondents who answered “yes” or “strongly agree” or “agree.” Excludes “don’t know” and “refused” responses.

For more information, see Table 23 of *National Beneficiary Survey: Disability Statistics, 2019*, <https://www.ssa.gov/policy/docs/statcomps/nbs/2019/employment-activity.html#table23>.

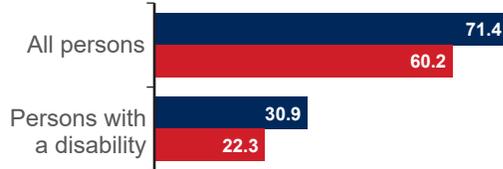
## Employment Rates and Hours

Thirteen percent of concurrent DI and SSI beneficiaries, 10 percent of DI-only beneficiaries, and 8 percent of SSI-only recipients reported working, compared with 31 percent of working-age persons with a disability and 71 percent of the working-age U.S. population overall. Of those employed, 23 percent of beneficiaries and recipients worked full-time (35 hours or more per week). More than one-quarter of working beneficiaries and recipients worked 10 or fewer hours per week.

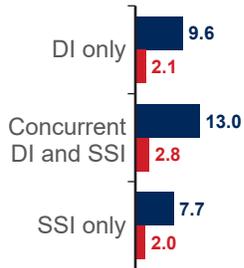
### Percentage of employed beneficiaries and recipients compared with U.S. population in 2019

■ Employed ■ Employed full time

#### U.S. population aged 16–64



#### Beneficiaries and recipients aged 18–FRA



SOURCES: Bureau of Labor Statistics (BLS) analysis of Census Bureau's 2019 CPS (U.S. population; see [https://www.bls.gov/news.release/archives/disabl\\_02262020.htm](https://www.bls.gov/news.release/archives/disabl_02262020.htm)); and 2019 NBS (beneficiaries and recipients).

NOTES: Disability and employment definitions differ. See <https://www.bls.gov/news.release/pdf/disabl.pdf> for CPS' definitions, glossary for SSA's disability definition, and data notes for NBS' employment definition.

Aligning the age ranges of the BLS and NBS data would not significantly affect the employment-rate differences between the U.S. population and disability-program participants.

### Working beneficiaries' and recipients' reported usual hours worked per week in 2019 (in percent)



SOURCE: 2019 NBS.

NOTES: For beneficiaries and recipients who held multiple jobs at the time of the interview, the usual hours per week are those of the main job, as designated by the respondent.

Rounded components of percentage distribution do not sum to 100.0.

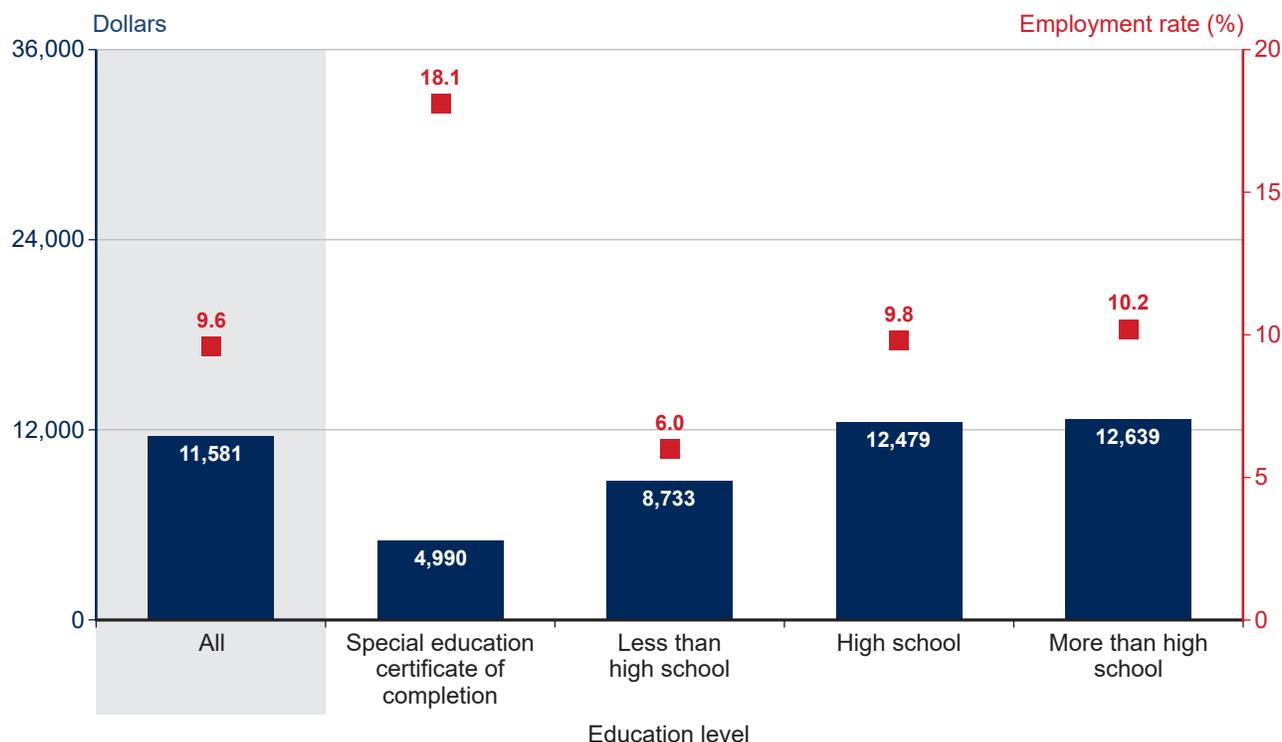
For more information, see Table 27 of *National Beneficiary Survey: Disability Statistics, 2019*, <https://www.ssa.gov/policy/docs/statcomps/nbs/2019/job-characteristics.html#table27>.

# Employment Expectations and Characteristics

## Employment Rates and Earnings by Education Level

The employment rate in 2019 for beneficiaries and recipients aged 25 or older was 6 percent for those with less than a high school education and about 10 percent for those with a high school education and those with more than a high school education. Those with at least a high school education had higher median earnings (\$12,479 or more) than other groups. Beneficiaries and recipients with a special education certificate of completion had a relatively high employment rate (18 percent) but lower median annual earnings (\$4,990).

### 2019 employment rate, and median annual earnings among working beneficiaries and recipients aged 25 or older, by education level in 2019

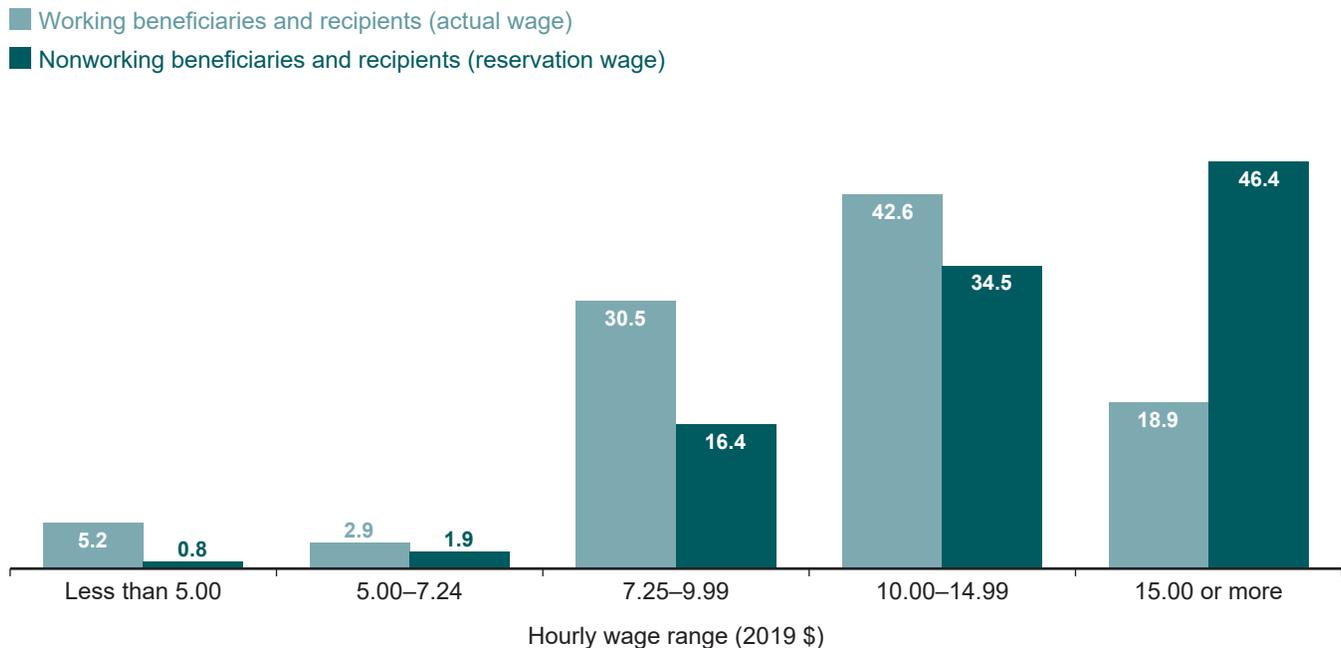


SOURCES: 2019 NBS (education levels) and DAF21 (employment rates and earnings).

## Reservation Wages Compared with Actual Wages

Most nonworking beneficiaries and recipients had modest expectations of how much they would need to earn to accept a job (the reservation wage) relative to the actual wages of working beneficiaries and recipients. For example, 35 percent of nonworking respondents had a reservation wage of \$10.00–\$14.99 per hour while 43 percent of working beneficiaries and recipients were earning at that level. Some expectations were unsupported by actual earnings. Close to half of nonworking beneficiaries and recipients expected to earn more than \$15 per hour, yet fewer than one in five were earning at that level.

## Working and nonworking beneficiaries and recipients, by reported actual or reservation wage in 2019 (in percent)



SOURCE: 2019 NBS.

NOTES: The hourly reservation wage is the lowest hourly wage for which the respondent would be willing to work. Only nonproxy respondents who were not working at interview and were either seeking work or indicated a nonhealth reason for not working were asked the hourly reservation wage question. Respondents with an unknown or missing hourly reservation wage are omitted. The federal minimum hourly wage was \$7.25 in 2018.

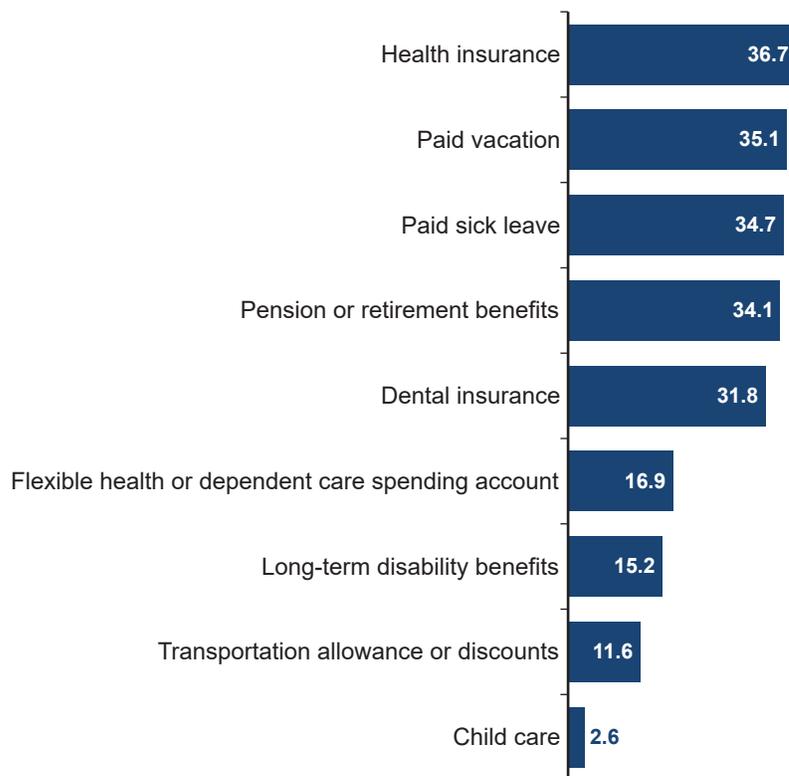
For more information, see Tables 16 and 27 of *National Beneficiary Survey: Disability Statistics, 2019*, <https://www.ssa.gov/policy/docs/statcomps/nbs/2019/employment-interest.html#table16> and <https://www.ssa.gov/policy/docs/statcomps/nbs/2019/job-characteristics.html#table27>.

# Employment Expectations and Characteristics

## Employer-Provided Benefits

Fifty-four percent of working beneficiaries and recipients received benefits from their employer (not shown). About one-third received one or more of employer-sponsored health insurance, dental insurance, paid vacation, paid sick leave, and pension or retirement benefits.

### Percentage of working beneficiaries and recipients who reported receiving specified employer-provided benefits in 2019



SOURCE: 2019 NBS.

NOTES: Multiple responses possible. Excludes “don’t know” and “refused” responses.

For beneficiaries and recipients who held multiple jobs at the time of the interview, the benefits reported are those of the main job, as designated by the respondent.

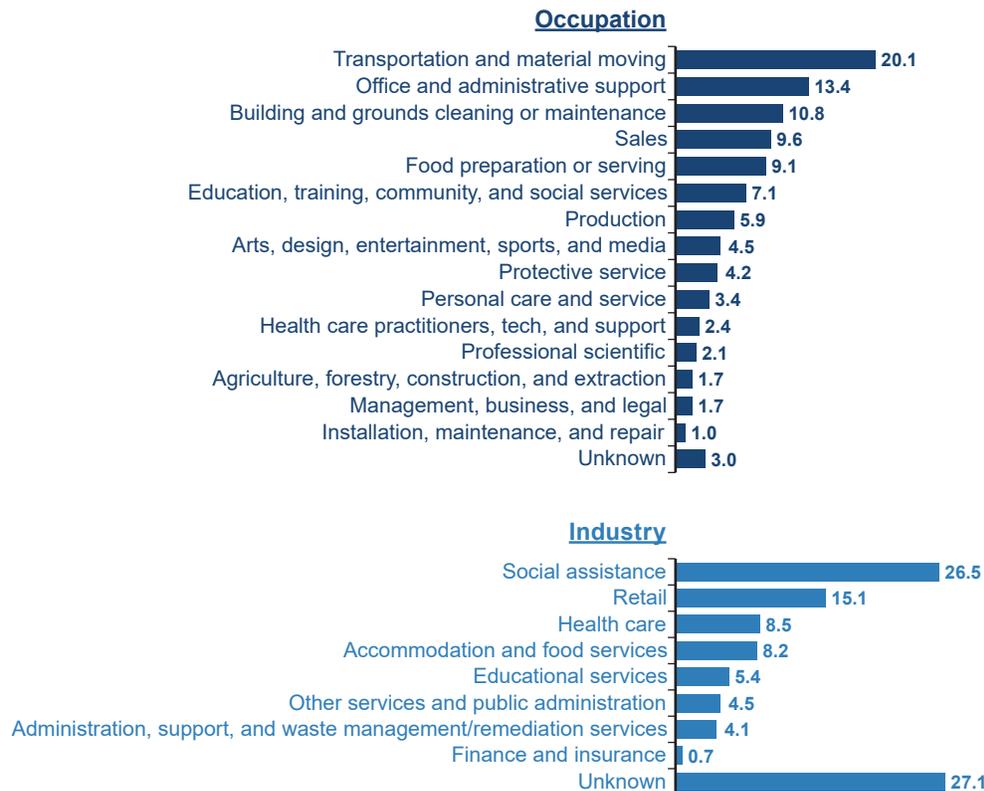
Excludes self-employed beneficiaries and recipients.

For more information, see Table 29 of *National Beneficiary Survey: Disability Statistics, 2019*, <https://www.ssa.gov/policy/docs/statcomps/nbs/2019/job-characteristics.html#table29>.

## Occupation and Industry of Working Beneficiaries and Recipients

Working beneficiaries and recipients held a wide variety of occupations across a range of industries. The most common occupations included transportation and material moving (20 percent), office and administrative support (13 percent), and building and grounds cleaning or maintenance (11 percent). By industry, about 27 percent of beneficiaries and recipients worked in social assistance and 15 percent worked in retail.

### Percentages of working beneficiaries and recipients in specified occupations and industries in 2019



SOURCE: 2019 NBS.

NOTES: For beneficiaries and recipients who held multiple jobs at the time of the interview, the characteristics reported are those of the main job, as designated by the respondent.

Rounded components of percentage distributions may not sum to 100.0.

For more information, see Table 27 of *National Beneficiary Survey: Disability Statistics, 2019*, <https://www.ssa.gov/policy/docs/statcomps/nbs/2019/job-characteristics.html#table27>.

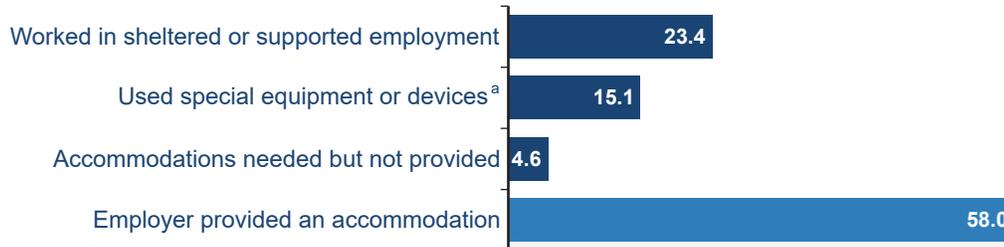
# Employment Expectations and Characteristics

## Employment Supports and Accommodations

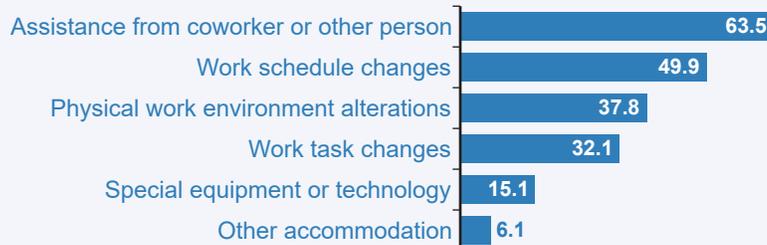
About one-quarter of working beneficiaries and recipients worked in sheltered employment and 15 percent used special equipment at work. More than half (58 percent) of working beneficiaries and recipients received at least one accommodation from their employer. The most common was an arrangement for coworkers or others to assist the beneficiary or recipient (used by 64 percent of those with accommodations), followed by work schedule changes (used by 50 percent). About 5 percent of employed beneficiaries and recipients needed accommodations that were not provided by their employers.

### Percentage of beneficiaries and recipients who reported using specified employment supports and job accommodations in 2019

#### Employment supports among employed beneficiaries and recipients



#### Types of job accommodations<sup>b</sup>



SOURCE: 2019 NBS.

NOTES: Multiple responses possible. Excludes “don’t know” and “refused” responses.

For more information, see Table 30 of *National Beneficiary Survey: Disability Statistics, 2019*, <https://www.ssa.gov/policy/docs/statcomps/nbs/2019/job-characteristics.html#table30>.

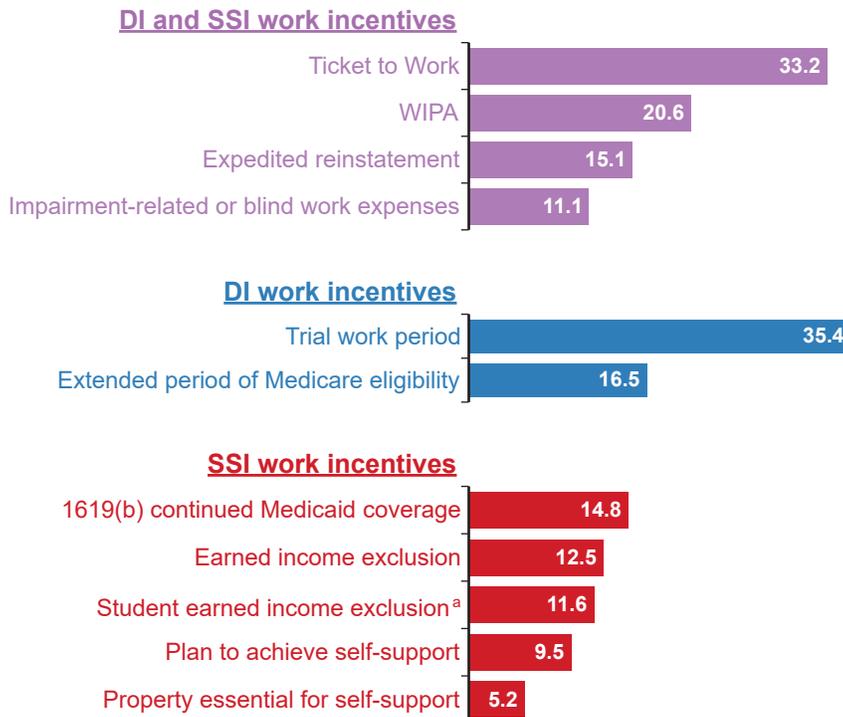
a. Can include canes, braces, walkers, wheelchairs, and modified computer hardware or software.

b. Among beneficiaries and recipients who receive job accommodations, excluding the self-employed.

## Awareness of Social Security Work Incentives

Awareness of SSA disability program work incentives, especially those for SSI, was low among beneficiaries and recipients. The most widely known work incentive was the trial work period, but only 35 percent of DI beneficiaries had heard of it. About one-third of beneficiaries and recipients had heard of Ticket to Work and 21 percent had heard of Work Incentives Planning and Assistance (WIPA) services. Less than 20 percent of beneficiaries and recipients reported awareness of each of the other work incentives. None of the SSI-only work incentives exceeded a 15 percent awareness rate.

### Percentage of eligible beneficiaries and recipients who had ever heard of disability program work incentives as of 2019



SOURCE: 2019 NBS.

NOTES: Excludes “don’t know” and “refused” responses.

For more information, see Table 35 of *National Beneficiary Survey: Disability Statistics, 2019*, <https://www.ssa.gov/policy/docs/statcomps/nbs/2019/interactions.html#table35>.

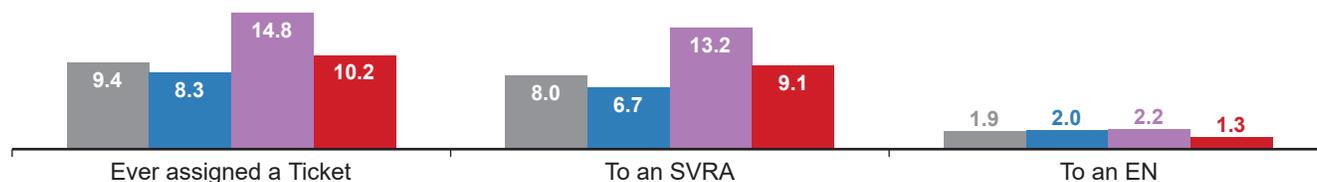
a. Awareness among SSI recipients aged 25 or younger who began receiving benefits before age 22, as only SSI recipients under age 22 can claim this exclusion.

## Ticket to Work Usage

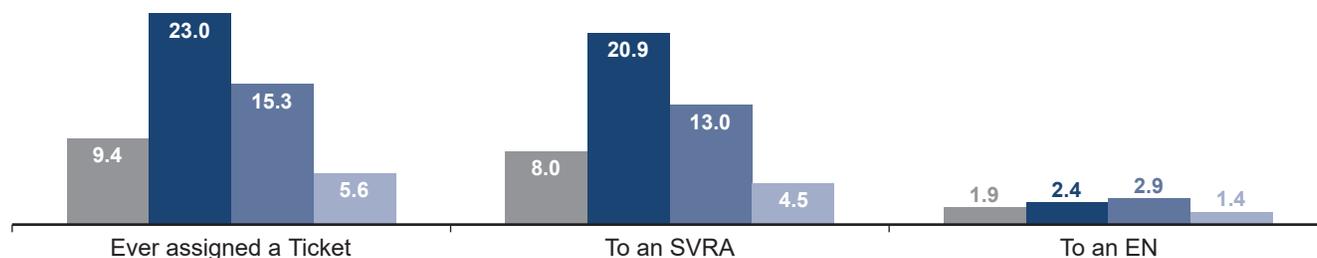
Around 9 percent of beneficiaries and recipients had ever used Ticket to Work, and of those, most (85 percent) assigned their ticket to an SVRA. Concurrent DI and SSI beneficiaries were more likely to assign their ticket than DI-only beneficiaries or SSI-only recipients: 15 percent of concurrent DI and SSI beneficiaries had ever used their ticket, compared with 10 percent of SSI-only recipients and 8 percent of DI-only beneficiaries. Younger beneficiaries and recipients were more likely to assign their ticket than older beneficiaries and recipients: 23 percent of those aged 18–29 had ever assigned their ticket, compared with 6 percent of those aged 50 or older.

### Ticket to Work usage among 2021 beneficiaries and recipients, by program and age (in percent)

**Program:** ■ All ■ DI only ■ Concurrent DI and SSI ■ SSI only



**Age at award:** ■ All ■ 18–29 ■ 30–49 ■ 50 or older



SOURCE: DAF21.

NOTES: Includes beneficiaries and recipients aged 18 or older and in current-pay status or suspension or termination status because of work in December 2021.

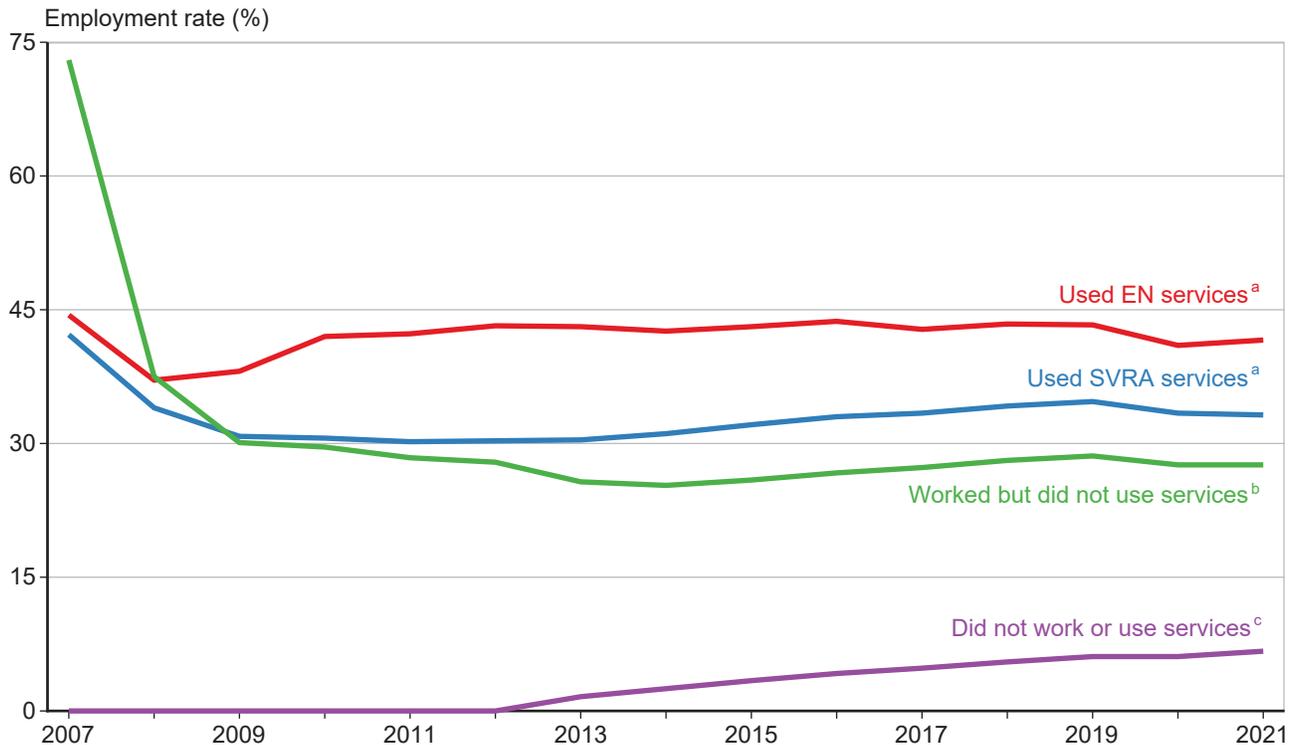
Because Ticket participants may switch from one provider type to another, the sum of the percentages of beneficiaries and recipients who have used an SVRA and an EN exceeds the percentage who have ever assigned a Ticket.

Because the methodology for this chart differs from that of the same chart in the 2015 edition of this chartbook, the figures in the two versions are not comparable.

## Employment Rate After Award and Service Usage

The small group of beneficiaries and recipients who used EN or SVRA services within 5 years after award experienced higher rates of employment than workers who did not use those services. The employment rate for those who used EN services increased from 2008 through 2012 and the rate for those who used SVRA services increased from 2013 through 2019. After 2008, the employment rates for service recipients exceeded the rate for those who worked but did not receive services by 2012. Among those who neither worked nor received services by 2012, only 7 percent worked for earnings in 2021.

### 2007 award cohort's employment rate after award, by 2012 employment and service status, 2007–2021



SOURCE: DAF21.

NOTE: Beneficiaries and recipients who had died by 2012 (15.7 percent) or reached FRA by 2012 (10.9 percent) are not shown.

a. First received services by year-end 2012.

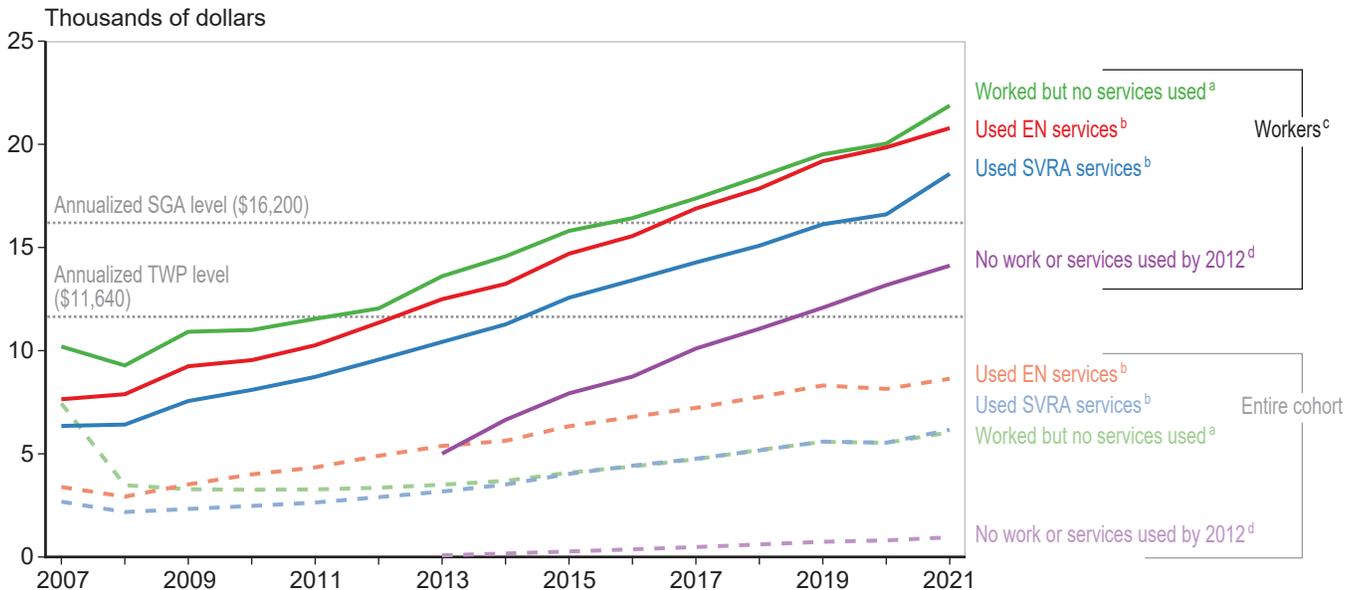
b. Had not assigned ticket by year-end 2012 but had earnings in at least 1 year during 2007–2012; may have received services after 2012.

c. Had not worked or received services by year-end 2012; may have received services after 2012.

## Average Earnings After Award and Service Usage

Beneficiaries and recipients who used EN or SVRA services within 5 years after award started with lower average earnings than other working beneficiaries and recipients, but quickly surpassed the earnings of those who did not receive services (dashed lines). However, average earnings for all groups remained well below the annualized TWP and SGA levels. Average earnings among working beneficiaries and recipients increased over time for all groups (solid lines). For employment service non-users and EN service users, the average earnings of workers exceeded the SGA level by 2017; for SVRA service users, average earnings did not surpass the SGA threshold until 2020. Earnings were notably lower for those who neither worked nor received services by 2012.

### 2007 award cohort's average earnings after award, by 2012 employment and service status, 2007–2021



SOURCE: DAF21.

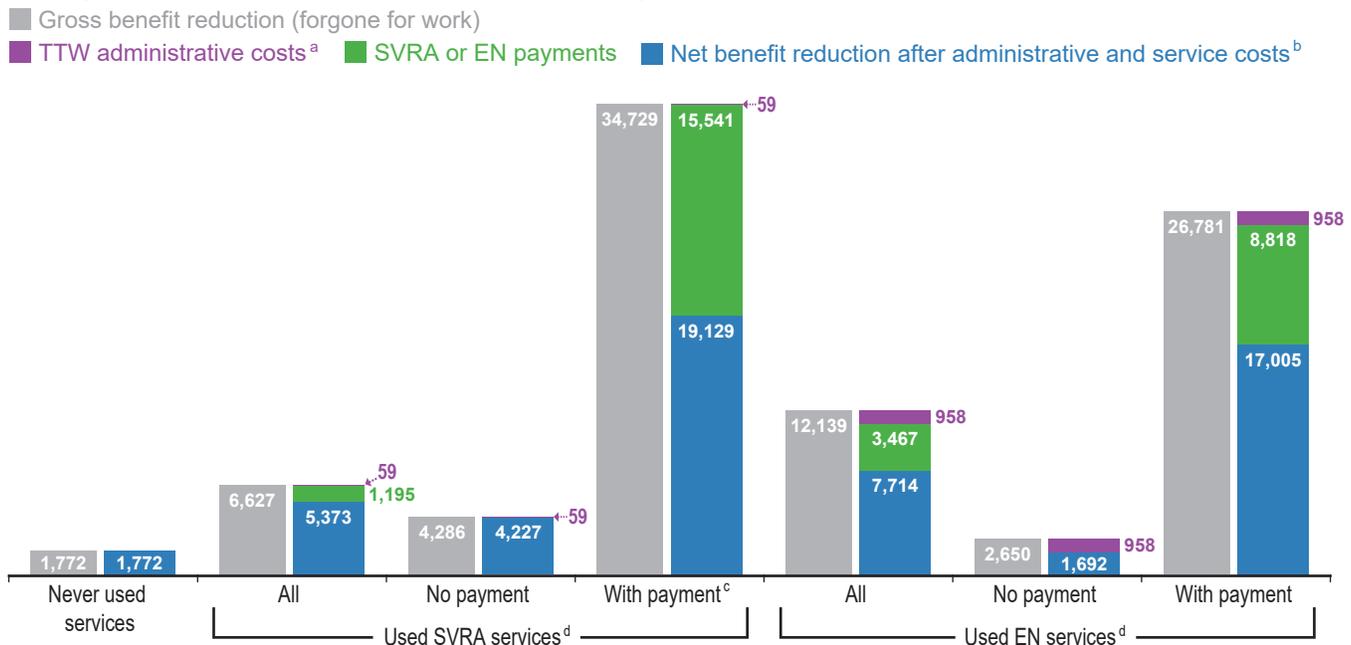
NOTE: Beneficiaries and recipients who had died by 2012 (15.7 percent) or reached FRA by 2012 (10.9 percent) are not shown.

- Had not assigned ticket by year-end 2012 but had earnings in at least 1 year during 2007–2012; may have received services after 2012.
- First received services by year-end 2012.
- Workers may have positive earnings in some years and zero earnings in others. Data for workers in their zero-earnings years are omitted.
- Had not worked or received services by year-end 2012; may have received services after 2012.

## Service Costs and Benefit Reductions for Ticket to Work Users and Non-Users

Beneficiaries and recipients who received TTW services from an SVRA or EN had greater benefit reductions on average over time than those who did not receive TTW services, thus generating net benefit reductions for SSA. After deducting SSA administrative costs and SVRA or EN service payments, SVRA service users had an average of \$5,373 in net benefit reductions because of their work activity, while net benefit reductions for EN service users averaged \$7,714. Most beneficiaries and recipients who use EN or SVRA services do not generate payments to their service providers, but those who do have much larger benefit reductions because of their work activity. Those generating payments to SVRAs averaged \$19,129 in net benefit reductions while those generating payments to ENs averaged \$17,005 in net benefit reductions.

### Average service costs and benefit reductions through 2021 for 2012 TTW users and non-users (in dollars)



SOURCES: DAF21 and an internal SSA analysis of administrative costs.

NOTES: Includes all DI beneficiaries and SSI recipients who were in current-pay status in any month of 2012.

More information on TTW payment systems for SVRAs and ENs is available at <https://yourtickettowork.ssa.gov/>.

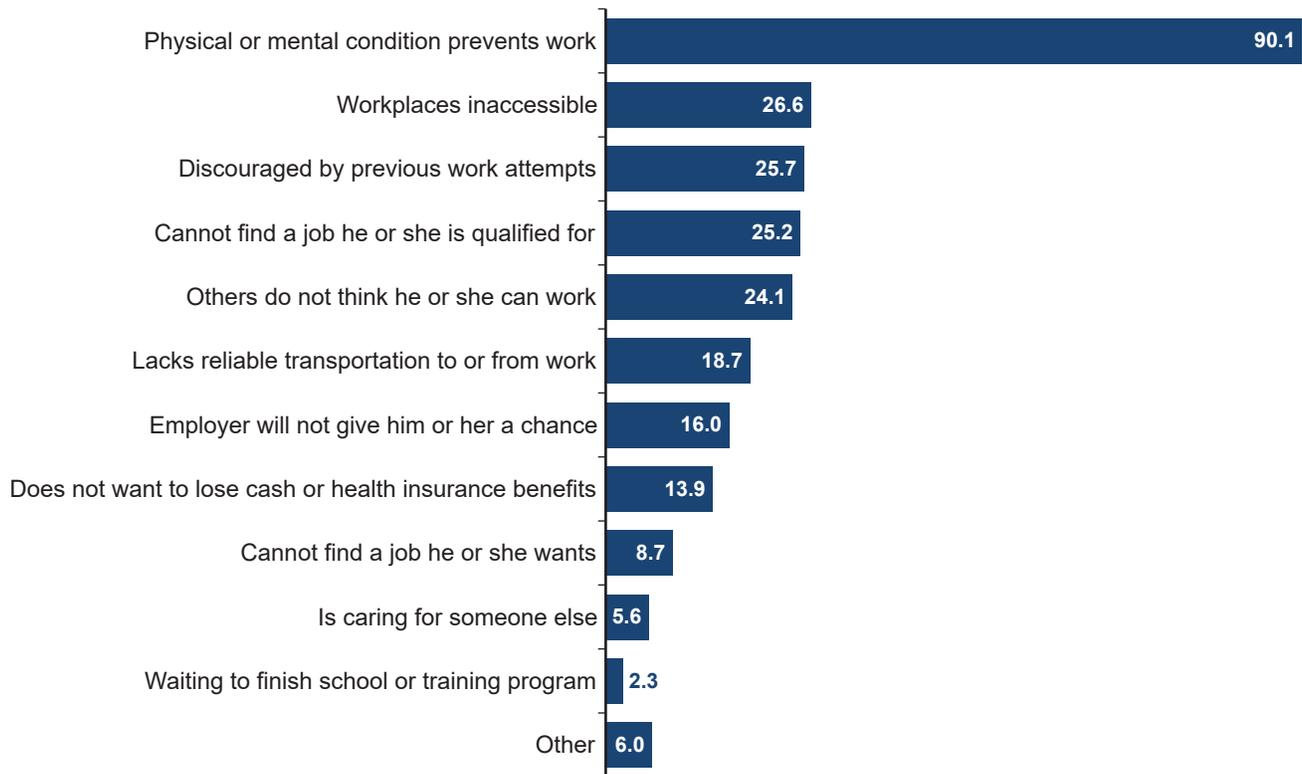
- Includes estimated nationwide labor and overhead costs plus contract costs to manage the SVRA and EN systems. Total estimated SVRA and EN administrative costs are divided by their total respective 2012 assignments and adjusted for inflation.
- Gross benefits forgone for work minus SVRA and EN service payments and SSA's administrative costs.
- Includes cases with both SVRA and EN service payments under a single TTW assignment. See glossary under "Partnership Plus."
- Excludes (1) any SVRA or EN service payments made or benefits forgone for work generated after a subsequent ticket assignment, and (2) federal block grants to states for SVRA programs.

# Factors Related to Employment

## Reasons for Not Working

About 90 percent of beneficiaries and recipients were not working at the time of the survey interview (not shown), and most of them (90 percent) said they could not work because of their physical or mental conditions. Other reasons for not working included the lack of accessible workplaces, discouragement from previous attempts, and the inability to find a job the beneficiary or recipient qualified for.

### Nonworking beneficiaries' and recipients' reported reasons for not working in 2019 (in percent)



SOURCE: 2019 NBS.

NOTES: Multiple responses possible.

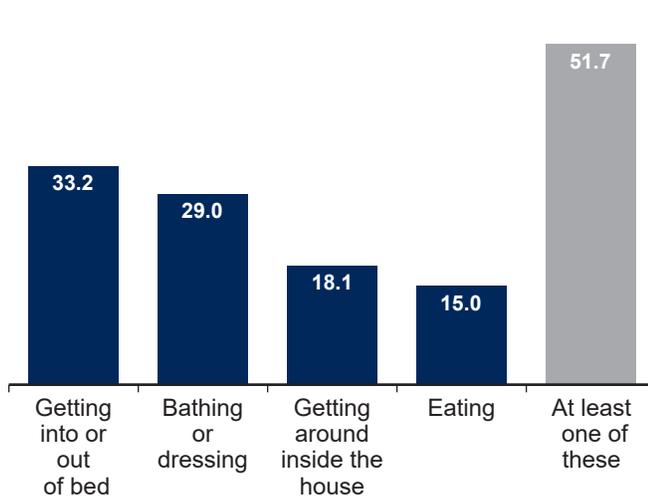
For more information, see Table 15 of *National Beneficiary Survey: Disability Statistics, 2019*, <https://www.ssa.gov/policy/docs/statcomps/nbs/2019/employment-interest.html#table15>.

## Difficulty with Specific Activities

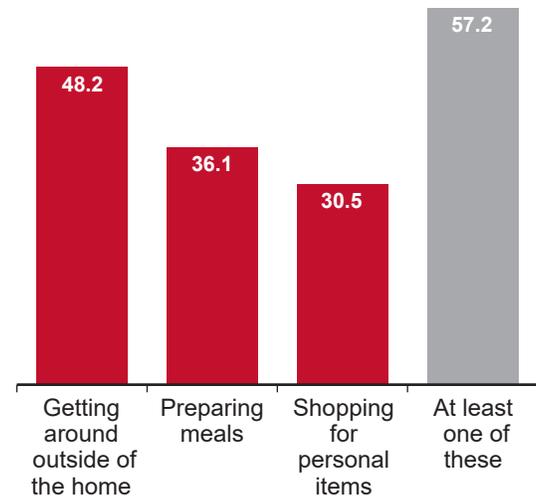
More than half (52 percent) of beneficiaries and recipients reported difficulty with activities of daily living, such as getting into or out of bed or bathing or dressing. A higher percentage (57 percent) reported difficulty with instrumental activities of daily living, such as getting around outside the home or preparing meals.

### Percentage of beneficiaries and recipients who reported difficulty in 2019 with—

*Activities of Daily Living*



*Instrumental Activities of Daily Living*



SOURCE: 2019 NBS.

NOTES: Multiple responses possible.

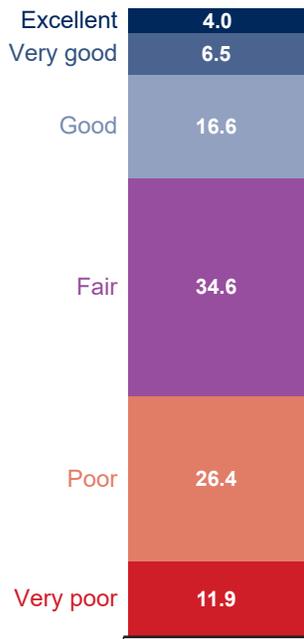
For more information, see Table 5 of *National Beneficiary Survey: Disability Statistics, 2019*, <https://www.ssa.gov/policy/docs/statcomps/nbs/2019/health.html#table5>.

# Factors Related to Employment

## General Health and Insurance Status

More than one-third of beneficiaries and recipients (38 percent) rated their health during the month preceding the survey as poor or very poor. More than one-quarter rated their health as good, very good, or excellent. Almost all beneficiaries and recipients (nearly 97 percent) were covered by health insurance, with the vast majority (92 percent) covered by Medicare or Medicaid. Less than 20 percent had private insurance coverage.

**Percentage distribution of beneficiaries and recipients, by general health status in 2019**

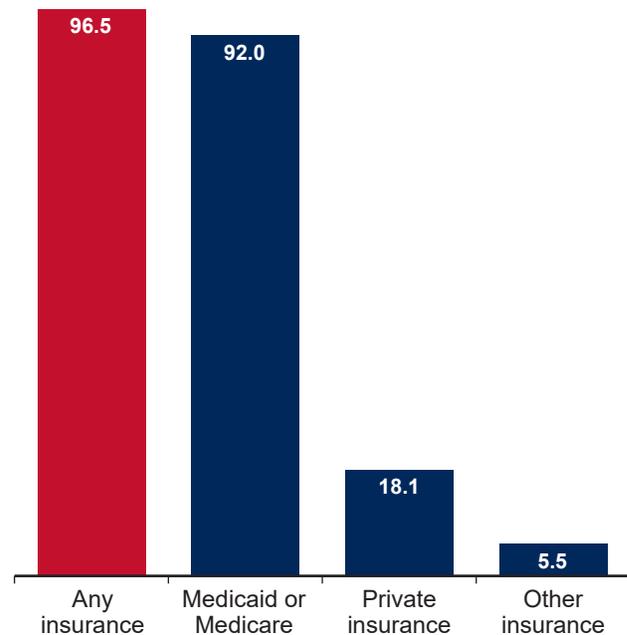


SOURCE: 2019 NBS.

NOTES: Disability and health, although often related, are separate concepts. People who do not often feel sick or need acute medical attention are likely to regard themselves as in good health, independent of any long-lasting disabilities such as paralysis or intellectual disability.

For more information, see Table 4 of *National Beneficiary Survey: Disability Statistics, 2019*, <https://www.ssa.gov/policy/docs/statcomps/nbs/2019/health.html#table4>.

**Percentage of beneficiaries and recipients with health insurance in 2019, by insurance type**



SOURCE: 2019 NBS.

NOTES: Multiple responses possible.

For more information, see Table 6 of *National Beneficiary Survey: Disability Statistics, 2019*, <https://www.ssa.gov/policy/docs/statcomps/nbs/2019/health.html#table6>.

## National Beneficiary Survey

- *National Beneficiary Survey: Disability Statistics, 2015*: <https://www.ssa.gov/policy/docs/statcomps/nbs/2015/index.html>
- *National Beneficiary Survey: Disability Statistics, 2019*: <https://www.ssa.gov/policy/docs/statcomps/nbs/2019/index.html>

## Work Incentives

- *SSA Red Book—A Guide to Work Incentives*: <https://www.ssa.gov/redbook/>
- Ticket to Work program home page: <https://yourtickettowork.ssa.gov/>

## Past Research

- Stapleton, David, Su Liu, Dawn Phelps, and Sarah Prenovitz. “Work Activity and Use of Employment Supports Under the Original Ticket to Work Regulations: Longitudinal Statistics for New Social Security Disability Insurance Beneficiaries.” Washington, DC: Mathematica Policy Research, 2010.
- Ben-Shalom, Yonatan, David Stapleton, Dawn Phelps, and Maura Bardos. “Longitudinal Statistics for New Supplemental Security Income Beneficiaries.” Washington, DC: Mathematica Policy Research, 2012.
- Social Security Administration. “DI and SSI Program Participants: Characteristics and Employment, 2015.” Washington, DC: SSA. <https://www.ssa.gov/policy/docs/chartbooks/di-ssi-employment/2015/index.html>.
- O’Leary, Paul and Emily Roessel. “Effects of the Ticket to Work Program: Return on Investment and Overall Assessment of Outcomes Versus Design.” *Social Security Bulletin* 83(1): 1–39, 2023. <https://www.ssa.gov/policy/docs/ssb/v83n1/v83n1p1.html>.

## Population Counts

To provide context for charts presenting percentages of DI beneficiaries and SSI recipients with selected characteristics, this table provides the underlying population counts.

Characteristic	Bureau of Labor Statistics, 2019	NBS, 2019 (weighted)	DAF			
			DI beneficiaries and SSI recipients in—		Award cohort	
			2021	2012	2012	2007 <sup>a</sup>
U.S. population aged 16–64						
Total	206,270,000	...	...	...	...	...
Persons with a disability	15,231,000	...	...	...	...	...
DI beneficiaries and SSI recipients	...	12,666,165	12,518,225	...	1,218,490	1,029,942
Program participation						
DI only	...	7,387,330	7,983,217	...	797,477	...
SSI only	...	3,507,145	3,359,384	...	323,138	...
Concurrent DI and SSI	...	1,771,690	1,175,624	...	97,875	...
Age group						
18–29	...	...	985,283	...	180,579	...
30–49	...	...	3,182,276	...	324,143	...
50 or older	...	...	8,350,666	...	713,768	...
Use of services						
Used EN services	...	...	...	15,845	...	4,779
No payment	...	...	...	9,614	...	...
With payment	...	...	...	6,231	...	...
Used SVRA services	...	...	...	135,395	...	81,422
No payment	...	...	...	124,985	...	...
With payment	...	...	...	10,410	...	...
Never used services	...	...	...	13,414,498	...	...
Worked but did not use services	...	...	...	...	...	253,906
Did not work or use services	...	...	...	...	...	415,834
Died <sup>b</sup>	...	...	...	...	...	161,283
Reached FRA <sup>b</sup>	...	...	...	...	...	112,718
Referenced on chartbook page(s)—	13	<sup>c</sup> 13–14	14, 20	23	5–10	21–22

NOTE: ... = not applicable.

a. Counts by service-use category are as of 2012.

b. Not shown in this chartbook.

c. Charts that refer to specific tables in *National Beneficiary Survey: Disability Statistics, 2019* are not listed here because those tables include population counts.

**1619(a).** Continuation of SSI benefits for disabled individuals whose gross earned income is at or above SGA level. All other eligibility rules still apply. Also known as special cash payment.

**1619(b) continued Medicaid coverage.** For Medicaid purposes, provides special status to working individuals who are disabled or blind when their earnings make them ineligible for SSI cash payments. Also known as special recipient status.

**award cohort.** A group of recipients or beneficiaries who received their first SSI or DI payment as an adult in a given year. There is frequently a gap between the first month of eligibility and first month of payment because of the time it takes to make a determination that the beneficiary is disabled. We use first payment month rather than first eligibility month because it is the earliest month at which eligibility affects the awardee financially.

**benefits specialist.** An individual who works at a Work Incentives Planning and Assistance program, which is a local organization that gives beneficiaries Ticket to Work and other program information to help them understand how work affects their Social Security benefits.

**current-pay status.** Status of a beneficiary or recipient who is paid a benefit for a given month, with or without deductions, provided the deductions add to less than a full month's benefit.

**disability.** The inability to engage in SGA by reason of any medically determinable physical or mental impairment that can be expected to result in death or to last for a continuous period of not less than 12 months.

**Disability Insurance—DI.** See **Social Security Disability Insurance.**

**disabled adult child.** A disabled person aged 18 or older—a son, daughter, or eligible grandchild of a retired, deceased, or disabled worker—whose disability began before age 22.

**disabled widow(er).** A widow(er) or surviving divorced widow(er) of a worker fully insured at the time of death, if he or she is aged 50–59 and has been disabled through a waiting period of 5 consecutive calendar months

that began no later than 7 years after the month in which the worker died or after the end of his or her entitlement to benefits as a widowed mother or father. A surviving divorced widow(er)'s marriage to a worker must have lasted 10 years before the divorce became final. Benefits payable after December 1983 are continued for disabled widow(er)s and surviving divorced widow(er)s who remarry after the age of first eligibility for benefits.

**disabled worker.** A person who has earnings creditable for Social Security purposes on the basis of services for wages in covered employment or on the basis of income from covered self-employment.

**earned income exclusion.** The first \$65 (up to a maximum of \$85 if the individual has no income other than earnings) of any monthly earned income plus one-half of remaining earnings are excluded for SSI benefit computation purposes.

**employment network—EN.** A private or public organization that enters into an agreement with SSA to provide services such as career counseling and assistance with job placement to disability-program beneficiaries and recipients.

**expedited reinstatement.** A program provision stating that if a beneficiary's Social Security or SSI disability benefits have ended because of earnings from work and he or she becomes unable to work again within 60 months because of his or her impairment, he or she can request reinstatement of benefits, including Medicare and Medicaid, without filing a new initial disability application.

**extended period of eligibility—EPE.** A period of 36 consecutive months that follows a trial work period (TWP). During the EPE, DI beneficiaries may still receive benefits depending on how much they work and earn. SSA can pay beneficiaries disability benefits during their EPE if:

- their condition is still disabling, and
- their work is not substantial.

Benefits end if the beneficiary engages in substantial work after the end of the EPE. See also **trial work period** and **substantial gainful activity.**

**full retirement age—FRA.** The age at which a person becomes entitled to unreduced retirement benefits.

**hourly reservation wage.** The lowest hourly wage for which the survey respondent would be willing to work.

**impairment-related or blind work expenses.** The costs of items or services that a disabled or blind person needs to work. The expenses, when paid by the beneficiary or recipient, are deducted from his or her gross earnings when determining if the work is considered substantial gainful activity.

**insured status.** The status required to be eligible for DI benefits. To be insured, a worker must make payroll-tax contributions to Social Security for work that meets or exceeds statutory thresholds. Insured status is also generally extended to the disabled adult children and disabled spouses of insured workers who receive DI or retirement benefits or have died.

**Medicaid.** A federal-state program that provides medical assistance for certain individuals and families with low incomes and limited resources.

**Medicare.** A federal health insurance program for most persons aged 65 or older and for certain other individuals with disabilities. People who qualify because of disability are eligible for Medicare after the first 24 months of DI benefit entitlement. Medicare coverage consists of one or more of the following:

- Hospital Insurance (Part A),
- Supplementary Medical Insurance (Part B),
- Prescription drug coverage (Part D).

**Partnership Plus.** A TTW program in which SVRAs partner with ENs to provide services to a beneficiary or recipient after SVRA services end.

**plan to achieve self-support—PASS.** A formal plan, requiring SSA approval, for attaining a specific work goal. With a PASS, an SSI recipient may set aside other income besides SSI and resources for a specified period of time as needed to pay for training, equipment, or other employment-supporting goods or services. SSA does not count the income and resources set aside under a PASS when deciding SSI eligibility and payment amount.

**positive countable earnings.** The amount of earned income used for the SSI payment calculation. It is generally equal to half of actual earned income minus deductions and exclusions.

**property essential for self support.** Property used for a business or personal property used for work as an employee that is excluded from resources when determining continuing eligibility for SSI.

**proxy.** An individual who answers survey questions on behalf of a sample member whose disabilities prevent him or her from responding.

**sheltered employment.** A program that provides employment with subsidized wages (or special wages that would not be available in a regular job) for people with disabilities.

**Social Security Disability Insurance—DI.** The program that provides monthly benefits to disabled or blind persons who are insured by workers' payroll-tax contributions to the Social Security trust fund. The contributions are based on the worker's earnings. A worker's dependents may also be eligible for benefits based on the worker's earnings record.

**state vocational rehabilitation agency—SVRA.** Every state has a vocational rehabilitation agency to help individuals with disabilities meet their employment goals. Vocational rehabilitation agencies assist individuals with disabilities to prepare for, obtain, maintain, or regain employment. SVRAs serve SSA program beneficiaries and recipients under the traditional reimbursement system or as an EN under the TTW program.

**student earned income exclusion.** A provision that allows all individuals on an SSI record who are under age 22, regularly attending school, and receiving earned income to exclude a certain amount of earnings from their countable income before SSA calculates their SSI payment.

**substantial gainful activity—SGA.** A measure of work activity with which SSA evaluates the capacity for work of individuals applying for or receiving DI disabled-worker benefits or those applying for SSI payments because of a disability (other than blindness). SSA generally uses an earnings threshold to determine whether an applicant's or beneficiary's work is substantial, and whether that individual is considered disabled under the law.

**Supplemental Security Income—SSI.** A federal program for low-income aged, blind, and disabled individuals who meet income and resource requirements. Beginning in 1974, SSI replaced the former federal and state programs of Old-Age Assistance, Aid to the Blind, and Aid to the Permanently and Totally Disabled. SSI is funded by general tax revenues, not Social Security taxes.

**suspension because of work.** Benefit non-payment status because of suspension for work.

**termination because of work.** Benefit non-payment status because of termination for work. A beneficiary or recipient is presumed terminated for work if he or she had benefits terminated in an earlier month that were never reinstated, and is alive and has not attained FRA.

**Ticket to Work—TTW.** A program that helps DI and SSI beneficiaries return to work through employment services.

**trial work period—TWP.** A period in which DI beneficiaries test their ability to work or run a business for at least 9 months while receiving full DI benefits, if they report their work activity and their impairments do not improve. A disabled beneficiary would exhaust the TWP only if substantial work was performed in any 9 months within a rolling period of 60 months.

**weighted statistics.** Statistics that have been adjusted using the sampling weights. Sampling weights are computed from the inverse selection probability that incorporates the stages of sampling in the survey, adjusted for nonresponse. The weighted statistics represent the national population of beneficiaries.

**work-oriented.** A category of beneficiaries who have indicated that their personal goals include getting a job, moving up in a job, or learning new job skills or who saw themselves working for pay in the next 2 years or in the next 5 years.