



Fact Sheet

SOCIAL SECURITY

African Americans Receiving Social Security Disability Insurance Benefits ¹

- About 2.3 million African Americans received disability insurance benefits in 2013.
- The median annual personal income level for African Americans receiving disability insurance benefits in 2013 was \$13,908, while the mean income level was \$17,705.
- Disability insurance benefits constituted at least 75 percent of personal income for 50 percent of African Americans receiving disability insurance benefits in 2013.
- Among African Americans receiving disability insurance benefits in 2013, 28 percent were in poverty. If disability insurance benefits were not included, 57 percent would have been poor.
- Among African Americans receiving disability insurance benefits in 2013, 45 percent had family income below 150 percent of the poverty level. If disability insurance benefits were not included, 64 percent would have had family income below 150 percent of the poverty level.
- The aggregate annual poverty gap for African Americans receiving disability insurance benefits in 2013 was approximately \$12.9 billion when family income did not include disability insurance benefits compared to \$2.5 billion with disability insurance benefits included in family income. The poverty gap measures the dollar amount of additional income necessary to lift members of a group to just above the poverty level.
- Approximately 7 percent of African Americans receiving disability insurance benefits in 2013 did not have public or private health insurance. Disability insurance beneficiaries are eligible for Medicare, but only after a two-year waiting period.
- In 2013, about 41 percent of African Americans receiving disability insurance benefits also received Supplemental Security Income (SSI) payments. SSI is a

program that provides additional income to families with low income and limited resources.

1 Estimates are based on the Survey of Income and Program Participation (SIPP) merged with Social Security Administration data for individuals who received a payment in their final interview month (between January and July of 2013). Social Security disability insurance benefits include disabled worker, disabled widow(er), and disabled adult child benefits paid from the Old-Age and Survivors Insurance and Disability Insurance Trust Funds. For additional information on data and methods, please see: <http://www.ssa.gov/policy/docs/rsnotes/rsn2014-02.html>.



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Women Who Receive Social Security Disability Insurance Benefits ¹

Between 1970 and 2012, the female labor force participation rate increased from 43 percent to 58 percent.¹ As a result, more women have become insured for, and ultimately received, disability insurance benefits. Women comprised 48 percent of all disabled workers in 2013.²

- Approximately 4.8 million women received disability insurance benefits in 2013.
- The median annual personal income level for women receiving disability insurance benefits in 2013 was \$13,176, while the mean income level was \$16,737.
- Disability insurance benefits constituted at least 75 percent of personal income for 60 percent of women receiving disability insurance benefits in 2013.
- Among women receiving disability insurance benefits in 2013, 23 percent were in poverty. If disability insurance benefits were not included, 51 percent would have been poor.
- Among women receiving disability insurance benefits in 2013, 39 percent had family income below 150 percent of the poverty level. If disability insurance benefits were not included, 58 percent would have had family income below 150 percent of the poverty level.
- The aggregate annual poverty gap for women receiving disability insurance benefits in 2013 was approximately \$24.6 billion when family income did not include disability insurance benefits compared to \$4.1 billion with disability insurance benefits included in family income. The poverty gap measures the dollar amount of additional income necessary to lift members of a group to just above the poverty level.

¹ Women in the Labor Force: A Databook http://www.bls.gov/opub/reports/cps/womenlaborforce_2013.pdf

² http://www.ssa.gov/policy/docs/statcomps/di_asr/2013/sect01c.html#table27

- Approximately 7 percent of women receiving disability insurance benefits in 2013 did not have public or private health insurance. Disability insurance beneficiaries are eligible for Medicare, but only after a two-year waiting period.
- In 2013, about 24 percent of women receiving disability insurance benefits also received Supplemental Security Income (SSI) payments. SSI is a program that provides additional income to families with low income and limited resources.

1 Estimates are based on the Survey of Income and Program Participation (SIPP) merged with Social Security Administration data for individuals who received a payment in their final interview month (between January and July of 2013). Social Security disability insurance benefits include disabled worker, disabled widow(er), and disabled adult child benefits paid from the Old-Age and Survivors Insurance and Disability Insurance Trust Funds. For additional information on data and methods, please see: <http://www.ssa.gov/policy/docs/rsnotes/rsn2014-02.html>. Labor force participation rates of women over time can be found at <http://www.bls.gov/cps/wlf-databook-2012.pdf>.



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Widowed Individuals Receiving Social Security Disability Insurance Benefits ¹

Marital status is an important determinant of economic well-being and can be a factor in some types of Social Security benefits. This fact sheet reports information on all disabled beneficiaries who report a marital status of widow or widower.

- About 877,000 individuals with a marital status of widowed received disability insurance benefits in 2013.
- The median annual personal income level for widow(er)s receiving disability insurance benefits in 2013 was \$16,368, while the mean income level was \$20,518.
- Disability insurance benefits constituted at least 75 percent of personal income for 32 percent of widow(er)s receiving disability insurance benefits in 2013.
- Among widowed individuals receiving disability insurance benefits in 2013, 14 percent were in poverty. If disability insurance benefits were not included, 41 percent would have been poor.
- Among widowed individuals receiving disability insurance benefits in 2013, 31 percent had family income below 150 percent of the poverty level. If disability insurance benefits were not included, 47 percent would have had family income below 150 percent of the poverty level.
- The aggregate annual poverty gap for widow(er)s receiving disability insurance benefits in 2013 was approximately \$3.5 billion when family income did not include disability insurance benefits compared to \$310 million with disability insurance benefits included in family income. The poverty gap measures the dollar amount of additional income necessary to lift members of a group to just above the poverty level.
- Approximately 5 percent of widow(er)s receiving disability insurance benefits in 2013 did not have public or private health insurance. Disability insurance beneficiaries are eligible for Medicare, but only after a two-year waiting period.

- In 2013, about 48 percent of widowed individuals receiving disability insurance benefits also received Supplemental Security Income (SSI) payments. SSI is a program that provides additional income to families with low income and limited resources.

1 Estimates are based on the Survey of Income and Program Participation (SIPP) merged with Social Security Administration data for individuals who received a payment in their final interview month (between January and July of 2013). Social Security disability insurance benefits include disabled worker, disabled widow(er), and disabled adult child benefits paid from the Old-Age and Survivors Insurance and Disability Insurance Trust Funds. For additional information on data and methods, please see: <http://www.ssa.gov/policy/docs/rsnotes/rsn2014-02.html>.



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Hispanics Receiving Social Security Disability Insurance Benefits ¹

- About 1.2 million Hispanics received disability insurance benefits in 2013.
- The median annual personal income level for Hispanics receiving disability insurance benefits in 2013 was \$12,497 while the mean income level was \$18,632.
- Disability insurance benefits constituted at least 75 percent of personal income for 64 percent of Hispanics receiving disability insurance benefits in 2013.
- Among Hispanics receiving disability insurance benefits in 2013, 22 percent were in poverty. If disability insurance benefits were not included, 49 percent would have been poor.
- Among Hispanics receiving disability insurance benefits in 2013, 38 percent had family income below 150 percent of the poverty level. If disability insurance benefits were not included, 65 percent would have had family income below 150 percent of the poverty level.
- The aggregate annual poverty gap for Hispanics receiving disability insurance benefits in 2013 was approximately \$6.3 billion when family income did not include disability insurance benefits compared to \$1.4 billion with disability insurance benefits included in family income. The poverty gap measures the dollar amount of additional income necessary to lift members of a group to just above the poverty level.
- Approximately 8 percent of Hispanics receiving disability insurance benefits in 2013 did not have public or private health insurance. Disability insurance beneficiaries are eligible for Medicare, but only after a two-year waiting period.

- In 2013, about 24 percent of Hispanics receiving disability insurance benefits also received Supplemental Security Income (SSI) payments. SSI is a program that provides additional income to families with low income and limited resources.

1 Estimates are based on the Survey of Income and Program Participation (SIPP) merged with Social Security Administration data for individuals who received a payment in their final interview month (between January and July of 2013). Social Security disability insurance benefits include disabled worker, disabled widow(er), and disabled adult child benefits paid from the Old-Age and Survivors Insurance and Disability Insurance Trust Funds. For additional information on data and methods, please see: <http://www.ssa.gov/policy/docs/rsnotes/rsn2014-02.html>.



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Military Veterans Who Receive Social Security Disability Insurance Benefits ¹

Social Security has covered earnings from active duty military service since 1957. Veterans can receive disability insurance benefits in addition to service-connected disability insurance benefits from the Department of Veterans Affairs. Receipt of service-connected disability insurance benefits does not affect disability insurance benefits for veterans. The percentage of veterans receiving disability insurance benefits has grown from 2.9 percent in 1992 to 6.7 percent in 2008.²

- Approximately 961,000 military veterans received disability insurance benefits in 2013.
- The median annual personal income level for veterans receiving disability insurance benefits in 2013 was \$23,410, while the mean income level was \$30,200.
- Disability insurance benefits constituted at least 75 percent of personal income for 49 percent of veterans receiving disability insurance benefits in 2013.
- Among veterans receiving disability insurance benefits in 2013, 9 percent were in poverty. If disability insurance benefits were not included, 43 percent would have been poor.
- Among veterans receiving disability insurance benefits in 2013, 23 percent had family income below 150 percent of the poverty level. If disability insurance benefits were not included, 52 percent would have had family income below 150 percent of the poverty level.
- The aggregate annual poverty gap for veterans receiving disability insurance benefits in 2013 was approximately \$4.1 billion when family income did not include disability insurance benefits compared to \$370 million with disability insurance benefits included in family income. The poverty gap measures the dollar amount of additional income necessary to lift members of a group to just above the poverty level.

- Approximately 7 percent of veterans receiving disability insurance benefits in 2013 did not have health insurance. Disability insurance beneficiaries are eligible for Medicare, but only after a two-year waiting period.
- In 2013, about 3 percent of veterans receiving disability insurance benefits also received Supplemental Security Income (SSI) payments. SSI is a program that provides additional income to families with low income and limited resources.

1 Estimates are based on the Survey of Income and Program Participation (SIPP) merged with Social Security Administration data for individuals who received a payment in their final interview month (between January and July of 2013). Social Security disability insurance benefits include disabled worker, disabled widow(er), and disabled adult child benefits paid from the Old-Age and Survivors Insurance and Disability Insurance Trust Funds. For additional information on data and methods, please see: <http://www.ssa.gov/policy/docs/rsnotes/rsn2014-02.html>.

2 The Use of VA Disability benefits and Social Security Disability Insurance Among Veterans <http://crr.bc.edu/working-papers/the-use-of-va-disability-benefits-and-social-security-disability-insurance-among-veterans/>



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Individuals Who Receive Social Security Disability Insurance Benefits, by Age Group ¹

In 2013, the Social Security Administration paid disability insurance benefits to about 8.3 million beneficiaries aged 40 or older and to about 1.3 million disability insurance beneficiaries under age 40.

- In 2013, the median annual personal income level for disability insurance beneficiaries aged 40 or older was \$14,988 compared to \$11,880 for disability insurance beneficiaries under age 40. The mean annual personal income level for disability insurance beneficiaries in the respective groups was \$20,208 and \$14,620.
- Disability insurance benefits constituted at least 75 percent of personal income for 61 percent of disability insurance beneficiaries aged 40 or older and 52 percent disability insurance beneficiaries under age 40.
- Among disability insurance beneficiaries aged 40 or older, 19 percent were in poverty. If disability insurance benefits were not included, 50 percent would have been poor.
- Among disability insurance beneficiaries under age 40, 24 percent were in poverty. If disability insurance benefits were not included, 52 percent would have been poor.
- Among disability insurance beneficiaries aged 40 or older, 37 percent had family income below 150 percent of the poverty level. If disability insurance benefits were not included, 59 percent would have had family income below 150 percent of the poverty level.
- Among disability insurance beneficiaries under age 40, about 46 percent had family income below 150 percent of the poverty level. If disability insurance benefits were not included, 62 percent would have had family income below 150 percent of the poverty level.
- The aggregate annual poverty gap for disability insurance beneficiaries aged 40 or older who received disability insurance benefits in 2013 was approximately \$42.4 billion when

family income did not include disability insurance benefits compared to \$5.6 billion with disability insurance benefits included in family income. The poverty gap measures the dollar amount of additional income necessary to lift members of a group to just above the poverty level.

- The aggregate annual poverty gap for disability insurance beneficiaries under age 40 who received disability insurance benefits in 2013 was approximately \$6.9 billion when family income did not include disability insurance benefits compared to \$1.7 billion with disability insurance benefits included in family income.
- Approximately 7 percent of disability insurance beneficiaries aged 40 or older receiving disability insurance benefits in 2013 did not have health insurance compared to 8 percent of disability insurance beneficiaries under age 40. Disability insurance beneficiaries are eligible for Medicare, but only after a two-year waiting period.
- Only 18 percent of disabled beneficiaries aged 40 or older received Supplemental Security Income (SSI) payments in 2013 compared to 35 percent of disability insurance beneficiaries under age 40. SSI is a program that provides additional income to families with low income and limited resources.

¹ Estimates are based on the Survey of Income and Program Participation (SIPP) merged with Social Security Administration data for individuals who received a payment in their final interview month (between January and July of 2013). Social Security disability insurance benefits include disabled worker, disabled widow(er), and disabled adult child benefits paid from the Old-Age and Survivors Insurance and Disability Insurance Trust Funds. For additional information on data and methods, please see: <http://www.ssa.gov/policy/docs/rsnotes/rsn2014-02.html>. Data on educational trends in the U.S. can be found at: <http://www.census.gov/hhes/socdemo/education/data/cps/historical/>.



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Individuals Who Receive Social Security Disability Insurance Benefits, by Education Level ¹

In 2013, 32 percent of Americans age 25 and older had a 4-year college education, while 12 percent had not completed high school. Although individuals with limited education (less than 12 years of education) are more likely to receive disability insurance benefits, the program provides income replacement for all socioeconomic groups including those with high levels of education (16 years or more of education).

- In 2013, the Social Security Administration paid disability insurance benefits to about 1.6 million beneficiaries with 16+ years of education and to about 1.3 million disability beneficiaries with less than 12 years of education.
- In 2013, the median annual personal income level for disability insurance beneficiaries with 16+ years of education was \$18,125 compared to \$11,658 for disability insurance beneficiaries with less than 12 years of education. The mean annual personal income level for disability insurance beneficiaries in the respective groups was \$23,859 and \$14,927.
- Disability insurance benefits constituted at least 75 percent of personal income for 60 percent of disability insurance beneficiaries with 16+ years of education and 60 percent of disability insurance beneficiaries with less than 12 years of education.
- Among disability insurance beneficiaries with 16+ years of education, 12 percent were in poverty. If disability insurance benefits were not included, 40 percent would have been poor.
- Among disability insurance beneficiaries with less than 12 years of education, 32 percent were in poverty. If disability insurance benefits were not included, 66 percent would have been poor.

- Among disability insurance beneficiaries with 16+ years of education, 23 percent had family income below 150 percent of the poverty level. If disability insurance benefits were not included, 49 percent would have had family income below 150 percent of the poverty level.
- Among disability insurance beneficiaries with less than 12 years of education, 58 percent had family income below 150 percent of the poverty level. If disability insurance benefits were not included, 79 percent would have had family income below 150 percent of the poverty level.
- The aggregate annual poverty gap for disability insurance beneficiaries with 16+ years of education who received disability insurance benefits in 2013 was approximately \$6.6 billion when family income did not include disability insurance benefits compared to \$720 million with disability insurance benefits included in family income. The poverty gap measures the dollar amount of additional income necessary to lift members of a group to just above the poverty level.
- The aggregate annual poverty gap for disability insurance beneficiaries with less than 12 years of education who received disability insurance benefits in 2013 was approximately \$8.3 billion when family income did not include disability insurance benefits compared to \$1.4 billion with disability insurance benefits included in family income.
- Approximately 10 percent of disability insurance beneficiaries with 16+ years of education receiving disability insurance benefits in 2013 did not have health insurance compared to 7 percent of those with less than 12 years of education. Disability insurance beneficiaries are eligible for Medicare, but only after a two-year waiting period.
- Only 7 percent of disabled beneficiaries with 16+ years of education received Supplemental Security Income (SSI) payments in 2013 compared to 33 percent of disability insurance beneficiaries with less than 12 years of education. SSI is a program that provides additional income to families with low income and limited resources.

1 Estimates are based on the Survey of Income and Program Participation (SIPP) merged with Social Security Administration data for individuals who received a payment in their final interview month (between January and July of 2013). Social Security disability insurance benefits include disabled worker, disabled widow(er), and disabled adult child benefits paid from the Old-Age and Survivors Insurance and Disability Insurance Trust Funds. For additional information on data and methods, please see: <http://www.ssa.gov/policy/docs/rsnotes/rsn2014-02.html>. Data on educational trends in the U.S. can be found at: <http://www.census.gov/hhes/socdemo/education/data/cps/historical/>.