

# Fact Sheet

## SOCIAL SECURITY

### **Individuals Who Receive Social Security Disability Insurance Benefits, by Age Group <sup>1</sup>**

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.

---

<sup>1</sup> 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/>.