



Fact Sheet

SOCIAL SECURITY

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>.