



# Fact Sheet

SOCIAL SECURITY

## Women Who Receive Social Security Disability Insurance Benefits <sup>1</sup>

Between 1970 and 2012, the female labor force participation rate increased from 43 percent to 58 percent.<sup>1</sup> 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.<sup>2</sup>

- 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.
- 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.

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<sup>1</sup> Women in the Labor Force: A Databook [http://www.bls.gov/opub/reports/cps/womenlaborforce\\_2013.pdf](http://www.bls.gov/opub/reports/cps/womenlaborforce_2013.pdf)

<sup>2</sup> [http://www.ssa.gov/policy/docs/statcomps/di\\_asr/2013/sect01c.html#table27](http://www.ssa.gov/policy/docs/statcomps/di_asr/2013/sect01c.html#table27)

- 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.

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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>.