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## How Disability Beneficiaries Fared Before and After the Great Recession

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*The Great Recession (December 2007 to June 2009) had far-reaching impacts on the U.S. economy, but it likely had a different effect on beneficiaries of the Social Security Administration (SSA) disability programs than on other working-age individuals. This may be due to beneficiaries' weak attachment to the labor force and the recession's minimal impact on a primary source of their income, SSA benefits. This brief describes the experiences of working-age beneficiaries of Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) from 2006 to 2010 (a period beginning before and ending after the Great Recession), comparing their experiences with those of working-age nonbeneficiaries. We also present post-recession statistics through 2012 for selected measures of employment and economic well-being.*

### A. Introduction

The U.S. recession of the late 2000s, which began in December 2007 and officially ended in June 2009, had profound effects on the economy. This downturn, commonly referred to as the Great Recession, was far-reaching but likely had a different impact on SSA disability beneficiaries relative to other working-age people, given beneficiaries' tenuous attachment to the labor market and because the recession had little effect on their SSA disability benefits, a key source of their income. Although only a small percentage of beneficiaries work, their experience before and after the recession is of interest to SSA and others seeking to help these individuals find jobs, achieve greater independence, and improve their economic well-being. This data brief describes how the employment, work expectations, and economic well-being of SSI and SSDI beneficiaries changed following the Great Recession.

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We used two nationally representative surveys to describe the experiences of working-age (age 18 to 64) SSI and SSDI beneficiaries before and after the Great Recession relative to their nonbeneficiary counterparts. Drawing on data from the Annual Social and Economic Supplement of the 2006–2013 Current Population Survey (CPS) administered in March of each year, we examined changes in beneficiary employment and household income over this period compared with nonbeneficiaries. We defined SSA disability beneficiaries in the CPS as working-age people who reported receiving income from SSDI or SSI during the previous year because of blindness or a disability.<sup>1</sup> To supplement the CPS data, we used selected data from two rounds of the National Beneficiary Survey (NBS) fielded in 2006 and 2010. The NBS provides information not found in the CPS about beneficiary work goals and use of employment services.<sup>2</sup> Table 1 shows the sample sizes for the CPS samples used in our analyses. The NBS sample sizes are shown in the tables that present the NBS findings.

We present statistics for nonbeneficiaries and for beneficiaries overall and by program: SSDI-only and SSI. The SSI group includes people also receiving SSDI benefits. We tested whether the 2010 statistics (distributions or point estimates) were significantly different from the corresponding 2006 estimates at the 5 percent level for all groups (nonbeneficiaries, beneficiaries, SSDI-only beneficiaries, and SSI recipients). We also compared the 2010 distributions and point estimates for all beneficiaries with those of nonbeneficiaries.<sup>3</sup>

In the discussion that follows, we briefly describe the personal characteristics, employment, and indicators of the economic well-being of SSI and SSDI beneficiaries before and after the recession, comparing the findings with those for nonbeneficiaries. We also include 2012 estimates for selected outcomes to illustrate how they changed as the economy slowly recovered.

## B. Personal characteristics

Not surprisingly, beneficiaries as a group differ significantly from nonbeneficiaries (Table 2). Comparing the two groups (based on 2010 characteristics), we see significant differences for all characteristics shown except sex. Relative to working-age nonbeneficiaries, beneficiaries were significantly older and more likely to be black. They were also less likely to be Hispanic,

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<sup>1</sup> Davies and Fisher (2009) describe the limitations of using self-reported data on program participation from national surveys to identify and study beneficiaries. They reported findings presented by Koenig (2003), based on the March 1997 CPS data matched to SSA administrative data, indicating that receipt of Old Age, Survivors, and Disability Insurance benefits was identified fairly well (95 percent identification), but SSI receipt was more poorly measured (69 percent identification). Despite these limitations, the CPS remains the best available source of information on the employment and economic well-being of working-age people over the time period studied.

<sup>2</sup> The NBS was developed and implemented as part of an evaluation of the SSA's Ticket to Work program. The survey collects cross-sectional data from a national sample of SSDI and SSI beneficiaries age 18 to full retirement age. The sample sizes range from about 2,500 to 6,500 beneficiaries across the four rounds. The samples for each round are representative of beneficiaries on the SSI and SSDI rolls as of June of the calendar year before each survey year. The primary purpose of the survey is to provide information on the work-related activities of beneficiaries. For more information about the 2006 and 2010 NBS, see Livermore et al. (2009) and Wright et al. (2012), respectively.

<sup>3</sup> All analyses incorporated the CPS and NBS person weights. In conducting statistical tests of significance, the standard errors of the CPS and NBS estimates were adjusted for their respective survey designs.

educated beyond high school, or married. And as expected, disability beneficiaries were significantly less likely to report their health as very good or excellent.

For beneficiaries, few characteristics changed markedly from 2006 to 2010, and most did so in ways similar to nonbeneficiaries (Table 2). The patterns among beneficiaries were also fairly similar by program, with a few exceptions. The largest change (in percentage terms) for SSDI-only beneficiaries was the increase in the proportion of Hispanic individuals (from 7.7 to 9.6 percent). For SSI, the largest changes in percentage terms were increases in those with education beyond high school (from 21.7 to 27.6) and in those ages 56 to 64 (from 23.6 percent to 28.7 percent).

Working beneficiaries differ from working nonbeneficiaries in similar but less substantial ways than the two groups as a whole (Table 3). Relative to all beneficiaries (Table 2, based on the 2010 statistics), working beneficiaries were younger, more highly educated, more likely to be white, in better health, and more likely to live in households with income below the federal poverty level.

Overall, we observed some small but statistically significant changes in the composition of beneficiary and nonbeneficiary workers from 2006 to 2010. Both groups saw substantial increases in the shares of older workers (age 56 to 64), workers with more education, and workers living in poor households. These findings might reflect the effects of the recession if older workers with more experience and workers with more education were, because of their greater skills, more likely to retain employment than younger or less-educated workers. Higher poverty among workers would also be expected given the general declines in employment, earnings, and income after the recession, which we describe in subsequent sections. From 2006 to 2010, beneficiary workers also saw a relatively large increase in the share of black workers (from 12.6 to 15.0 percent) that is not evident among nonbeneficiary workers.

### C. Employment-related activities and job characteristics

Table 4 shows selected employment-related measures, focusing on the changes from 2006 to 2010. It presents estimates of annual employment, defined as any employment during the calendar year before the interview year, and estimates of labor force participation and unemployment at the time of the March CPS interview. Many discussions of labor market changes over the business cycle focus on the labor force participation rate (the percentage working or looking for work at a given point in time) and the unemployment rate (those looking for work as a percentage of the labor force at a given point in time). When comparing disability beneficiaries to others, however, these statistics can be misleading because disability benefits reduce the incentive for beneficiaries to report that they are looking for work relative to comparable nonbeneficiaries. These point-in-time measures also tend to be more sensitive to short-term fluctuations, particularly for groups with small sample sizes. We therefore focus first on the annual employment rate—the percentage of all people in a population who were employed at any time during the calendar year—and believe it to be a more relevant gauge of the recession's impact on beneficiaries.

**Annual employment.** Not surprisingly, the annual employment rates of beneficiaries were substantially lower than those of nonbeneficiaries before and after the recession. All groups experienced significant declines (about 3 to 4 percentage points) in annual employment from

2006 to 2010, but the declines were much larger for beneficiaries in percentage terms (22 percent versus 5 percent) because of their generally lower employment rates. Annual employment for beneficiaries dropped from 12.6 percent in 2006 to 9.9 percent in 2010, and this pattern did not differ markedly between SSI and SSDI-only beneficiaries. The decline probably reflects two factors: a recession-induced rise in the number of new beneficiaries, who are not likely to be employed when they first enter the rolls, and a decline in employment among those already on the rolls. Similarly, nonbeneficiaries experienced a decline in annual employment from 82.1 to 78.0 percent. As of 2012, neither group had returned to their pre-recession levels of annual employment.

**Labor force participation.** We calculated the labor force participation rate as the number of people in the group who were employed or looking for work at the time of the CPS interview divided by the total number of people in the group. Only nonbeneficiaries experienced a statistically significant decline in labor force participation from March 2006 to March 2010—from 80.3 to 79.8 percent. Labor force participation among beneficiaries did not change significantly; however, the overall statistic for beneficiaries masks patterns that differ by benefit type. Among SSDI-only beneficiaries, labor force participation fell significantly from March 2006 to March 2010 (from 9.9 percent to 8.4 percent), whereas it did not change significantly for SSI recipients over the same period.

**Unemployment.** We calculated the unemployment rate as the number of people in the group actively looking for work divided by the number of labor force participants (those with jobs and those looking for jobs) in the group. Unemployment rose more markedly among nonbeneficiaries than beneficiaries, but the overall level of unemployment was substantially higher for beneficiaries in all years. For nonbeneficiaries, unemployment more than doubled—from 4.8 percent in March 2006 to 10.2 percent in March 2010—and then declined to 8.4 percent in March 2012. For beneficiaries, unemployment also jumped significantly, from 15.6 percent in March 2006 to 21.3 percent in March 2010, and then continued to increase to 25.6 percent in March 2012.<sup>4</sup> These changes make it appear that nonbeneficiaries fared worse than beneficiaries, but they reflect differences in labor force participation that, as noted previously, can be misleading. Unlike the rates for nonbeneficiaries, the unemployment rate for beneficiaries had not yet begun to decline as of March 2012.

Tables 5 and 6 present data from the 2006 and 2010 NBS, showing changes in several other employment-related activities and expectations among disability beneficiaries.

**Work goals and expectations.** In 2006, 43.7 percent of all beneficiaries reported having personal goals that included work or saw themselves working in the next five years (Table 5). In 2010, 41.0 percent reported the same. In percentage terms, this reduction in the share of beneficiaries with work goals or expectations (6 percent) was smaller than the 22 percent decline in employment noted previously, and was not statistically significant. It therefore seems that the

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<sup>4</sup> As a point of reference, the seasonally-adjusted official unemployment rates (measured among labor force participants age 16 and over) were similar to the rates for nonbeneficiaries age 18 - 64 (4.7 percent in March 2006 and 9.9 percent in March 2010) (Bureau of Labor Statistics 2015).

decline in beneficiary employment reflects a lack of opportunities to work more than a lack of desire to work.

**Employment service use.** The statistics on employment service use also support the conclusion that declining work opportunities were the primary reason for the decline in employment. Beneficiary use of these services did not change significantly from 2006 to 2010 (Table 5). In both years, about 10 percent of all beneficiaries used such services during the previous calendar year.

**Ever worked for pay.** Part of the decline in employment may be attributed to a reduction in the share of beneficiaries who had ever worked for pay, especially among SSI recipients (Table 5). The share of beneficiaries who reported ever working for pay dropped considerably from 2006 to 2010 (from 87.7 percent to 82.0 percent), with a larger percentage-point decline for SSI recipients than for SSDI-only beneficiaries (8.5 versus 3.9 percentage points). The recession probably reduced the likelihood that new, younger beneficiaries had any paid work experience before entering the rolls. We would expect this to affect new SSI recipients more than SSDI beneficiaries because SSDI requires most enrollees to have work experience. The only SSDI beneficiaries who would have never worked for pay are those who receive benefits based on a parent's or deceased spouse's work history, and these individuals are a fairly small fraction of all SSDI beneficiaries.

**Reasons for not working.** Although other statistics suggest that lack of opportunity is the primary reason for the drop in beneficiary employment, we did not find that a larger share of those with work goals and expectations who were not employed cited the inability to find a suitable job as the primary reason for not working (Table 6). Among work-oriented beneficiaries without jobs, the reasons for not working generally did not change over the 2006 to 2010 period. Poor health was the primary reason, reported by over 90 percent of beneficiaries. About one-third or more cited discouraging previous attempts to work, a belief that others do not think they can work, inaccessible workplaces, and the inability to find a job they wanted. The only statistically significant change from 2006 to 2010 was the decline in the share of work-oriented SSI-recipients who reported the inability to find a job as their reason for not working (from 25.8 percent to 19.5 percent). This statistic conflicts with what we would expect given other findings. Among work-oriented SSDI beneficiaries, however, there were two large changes in the reasons for not working that support the other findings: more were fearful of losing benefits, and more indicated that employers would not give them a chance. But because the sample of nonworking, work-oriented SSDI beneficiaries was small, these changes were not statistically significant.

Table 7 shows selected characteristics of the longest-held job during calendar years 2006 and 2010 for beneficiaries and nonbeneficiaries who held jobs at any time during those years.

**Full-time, full-year employment.** Relative to nonbeneficiary workers (based on 2010 characteristics), working beneficiaries were significantly less likely to be employed full time for the entire year, and they were much more likely to work both part time and part year. Just 12.4 percent of beneficiary workers were employed full time and full year in 2010, compared with 66.7 percent of nonbeneficiary workers. SSDI-only workers did not have a significant change in the distribution of full- versus part-time and part-year work status, but the share of SSI recipients working full time and full year fell substantially (from 16.5 percent in 2006 to 6.5 percent in

2010). Nonbeneficiaries also saw a significant decline in full-year, full-time employment from 2006 to 2010 (from 71.1 percent to 66.7 percent). As of 2012, all groups were still below the 2006 rates for full-time, full-year work.

**Occupation and industry.** The distribution of occupations differed significantly between beneficiaries and nonbeneficiaries. Compared with nonbeneficiaries, beneficiaries were less likely to work in management, professional, and administrative occupations and more likely to have service and blue-collar jobs, based on the 2010 distribution. (Most workers were in the service industry, regardless of beneficiary status.) Relative to nonbeneficiaries, much smaller shares of beneficiaries worked in goods-producing jobs (19.2 percent versus 9.1 percent in 2010). Beneficiaries also saw more dramatic changes in occupation and industry from 2006 to 2010 compared with nonbeneficiaries. A larger share of working beneficiaries were in service jobs and smaller shares were in office and administrative occupations and blue-collar jobs. Nonbeneficiaries experienced similar declines in the share of blue-collar jobs. Beneficiaries also saw large declines in the share of jobs in the goods-producing industry; nonbeneficiaries experienced similar changes that were statistically significant but smaller.

#### D. Economic well-being

Table 8 presents annual measures of household income, earnings, and poverty from 2006 to 2012. We describe the general findings below, focusing on the changes from 2006 to 2010.

**Household income.** Among beneficiary households, both the average and median annual incomes were less than half of those of nonbeneficiaries in all years. The household incomes of nonbeneficiaries did, however, drop more than those of beneficiaries from 2006 to 2010, both in percentage and absolute terms (from about \$96,000 to \$89,000). The relatively larger decline for nonbeneficiaries reflects the relative importance of earnings in their household incomes.

**Earnings.** Two factors likely contributed to the drop in household income for beneficiaries—an estimated 9.1 percent decline in mean earnings for those who worked and the fall in the employment rate—although the decline in earnings was not statistically significant. The earnings decrease for nonbeneficiaries was just 4.5 percent, but due to the larger sample size, it was statistically significant. Not unexpectedly, the average and median annual earnings of nonbeneficiaries who worked during the year were about four to five times higher than their beneficiary counterparts. Among all beneficiaries with earnings, inflation-adjusted annual earnings were \$13,844 in 2006 and \$12,579 in 2010. The 25 percent decline in annual earnings among SSI recipients was not statistically significant, likely because of the small number of working SSI recipients in the CPS samples. Nonbeneficiaries with earnings experienced a statistically significant loss in average annual earnings from 2006 to 2010 (from \$47,883 to \$45,715, adjusted for inflation). As of 2012, only the median earnings for SSDI-only beneficiaries had returned to pre-recession levels.

**Poverty.** SSA benefits appear to have cushioned the effects of job loss and earnings declines on the percentage of beneficiaries living in poverty, but the already high poverty rate for beneficiaries still increased. Nearly one-half of SSI recipients lived in families with income below the federal poverty threshold compared with about 21 percent of SSDI-only beneficiaries. From 2006 to 2010, both beneficiaries and nonbeneficiaries experienced significant increases in poverty of about three percentage points. For beneficiaries, poverty grew from 30.1 percent in

2006 to 33.1 percent in 2010, mostly due to the large increase in poverty among SSI recipients. For nonbeneficiaries, poverty grew from 10 percent to 12.7 percent. Although the increases for both groups were similar in absolute terms, they were relatively larger for nonbeneficiaries because of their generally lower poverty rates. As of 2012, the poverty rates for both beneficiaries and nonbeneficiaries remained at the 2010 levels.

#### E. Summary and implications of the findings

Several changes occurred for beneficiaries and nonbeneficiaries before, during, and after the recession:

- In absolute terms, beneficiaries and nonbeneficiaries had similar declines in annual employment and labor force participation. These declines were greatest among SSI recipients, but in percentage terms, all beneficiaries experienced larger decreases in labor force participation and employment compared with nonbeneficiaries.
- In absolute terms, beneficiaries and nonbeneficiaries experienced similar increases in unemployment, but in percentage terms, nonbeneficiaries saw much greater increases in unemployment than beneficiaries because a smaller percentage was unemployed before the recession. As of March 2012, unemployment among nonbeneficiaries had fallen from the March 2010 level, but it continued to rise among beneficiaries.
- Following the recession, working beneficiaries had larger declines in full-time, full-year employment, and somewhat greater losses of blue-collar and goods-producing jobs, compared with nonbeneficiaries. For both populations, people who were older and better educated comprised slightly higher proportions of workers after the recession than before.
- There was a statistically significant drop from 2006 to 2010 in the share of beneficiaries reporting that they had ever worked for pay.
- Absolute increases in poverty were similar for beneficiaries and nonbeneficiaries, but in percentage terms, nonbeneficiaries were disproportionately affected because a smaller percentage was in poverty before the recession.

The findings represent mixed news for disability beneficiaries. Although beneficiaries as a group experienced a significant drop in labor force participation and employment, among those who worked, their earnings were less dramatically affected in 2006 to 2010. Unlike nonbeneficiaries, beneficiaries also did not see significant declines in annual household income. This is likely because, overall, earnings make up a much smaller share of household income for beneficiaries than for nonbeneficiaries, and for many beneficiaries, reductions in earnings can be replaced with SSA benefits. Steady income from SSDI, SSI, and other safety-net programs no doubt contributed to the relative stability of beneficiary income from 2006 to 2010 and weakened the effects of the recession. However, both beneficiaries and nonbeneficiaries saw significant increases in poverty. Although beneficiaries did not have significant reductions in annual household income, because of their generally lower average incomes, even small declines in income could push some households into poverty.

The more negative implications of our findings concern the larger share of beneficiaries who have never held a job and their continued rise in unemployment several years after the official

end of the recession. This trend is especially concerning given that prior work experience is a strong predictor of future work activity. The recession no doubt limited the ability of low-skill workers with disabilities and no job experience to find jobs, and their lack of experience will continue to hurt their employment prospects while they are on the rolls. The persistent high unemployment among beneficiaries might further dampen their work expectations and pursuit of jobs. Among beneficiaries who indicated that they wanted to work, being discouraged by prior work attempts was reported second only to poor health as a reason for not working. Discouraging job search experiences, exacerbated by the recession and continued high unemployment rates, might lead some beneficiaries to stop seeking work altogether.

For beneficiaries, employment is one of the few means of improving their economic well-being. Recovery in blue-collar or goods-producing industries, jobs that relatively more beneficiary workers held before the recession, may improve their employment outlook for in the short run, but it is not a long-term solution. Programs and policies that promote work, coupled with employment and training programs to introduce workers with disabilities to growing occupations and industries, may be important to enhancing the economic well-being of disability beneficiaries, and in the long term, reducing the number of working-age people who rely on SSA disability benefits.

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Table 1. Sample sizes and proportion of sample with a disability

	2006	2007	2008	2009	2010	2011	2012	2013
Unweighted number ages 18–64	24,608	123,775	123,939	125,040	126,486	124,163	121,617	121,664
Weighted number ages 18–64	183,459,000	185,920,000	187,026,000	188,247,000	189,692,000	191,096,460	192,276,907	192,723,697
<b>All Beneficiaries</b>								
Unweighted number	5,032	5,008	5,111	5,454	5,514	5,592	5,824	5,686
Weighted number	8,060,904	8,064,716	8,295,652	8,986,828	8,887,469	9,360,229	9,808,633	9,701,186
Weighted percentage of sample	4.4	4.3	4.4	4.8	4.7	4.9	5.1	5.0
<b>SSDI-Only Beneficiaries</b>								
Unweighted number	2,791	2,890	2,910	3,089	3,106	3,183	3,181	3,123
Weighted number	4,537,152	4,668,534	4,834,010	5,105,511	5,075,529	5,377,016	5,474,961	5,374,034
Weighted percentage of sample	2.5	2.5	2.6	2.7	2.7	2.8	2.8	2.8
<b>SSI Recipients</b>								
Unweighted number	2,241	2,118	2,201	2,365	2,408	2,409	2,643	2,563
Weighted number	3,523,752	3,396,182	3,461,642	3,881,317	3,811,940	3,983,213	4,333,672	4,327,152
Weighted percentage of sample	1.9	1.8	1.9	2.1	2.0	2.1	2.3	2.2
<b>Nonbeneficiaries</b>								
Unweighted number	119,576	118,767	118,828	119,586	120,972	118,571	115,793	115,978
Weighted number	175,397,814	177,855,657	178,730,136	179,260,107	180,804,411	181,736,231	182,468,275	183,022,511
Weighted percentage of sample	95.6	95.7	95.6	95.2	95.3	95.1	94.9	95.0

Source: March 2006–2013 CPS.

Table 2. Characteristics of working-age people by beneficiary status, 2006 and 2010

	All beneficiaries			SSDI-only beneficiaries			SSI recipients			Nonbeneficiaries		
	2006	2010	Percentage change	2006	2010	Percentage change	2006	2010	Percentage change	2006	2010	Percentage change
Number (weighted, 1,000s)	8,061	8,887	10.3	4,537	5,076	11.9	3,524	3,812	8.2	175,398	180,804	3.1
Percentage ages 18–64	4.4	4.8	10.3	2.5	2.7	8.2	1.9	2.0	4.6	95.6	95.3	-0.3
Male (%)	49.5	48.4	-2.2	52.1	50.7	-2.7	46.1	45.3	-1.8	49.2	49.4	0.2
Age (%)												
18–25	6.6	6.9 <sup>a,c</sup>	5.2	3.8	3.4	-10.8	10.1	11.6 <sup>a</sup>	14.5	18.0	18.1 <sup>a</sup>	0.6
26–40	19.4	16.5 <sup>a,c</sup>	-14.9	15.3	13.0	-14.7	24.6	21.0 <sup>a</sup>	-14.4	33.3	32.7 <sup>a</sup>	-1.7
41–55	40.9	39.9 <sup>a,c</sup>	-2.6	40.3	40.7	1.1	41.7	38.7 <sup>a</sup>	-7.3	34.7	33.7 <sup>a</sup>	-2.8
56–64	33.2	36.8 <sup>a,c</sup>	10.9	40.6	42.8	5.5	23.6	28.7 <sup>a</sup>	21.7	14.0	15.5 <sup>a</sup>	10.4
Mean age (years)	47.8	48.6 <sup>b,d</sup>	1.6	50.2	50.9 <sup>b</sup>	1.5	44.8	45.5	1.6	39.8	40.1 <sup>b</sup>	0.7
Race (%)												
White only	73.7	73.1 <sup>c</sup>	-0.9	77.6	77.8	0.3	68.7	66.8	-2.8	80.9	80.3 <sup>a</sup>	-0.7
Black only	20.8	22.0 <sup>c</sup>	5.5	17.9	17.9	0.3	24.6	27.4	11.2	11.9	12.1 <sup>a</sup>	1.8
Other	5.4	4.9 <sup>c</sup>	-9.5	4.5	4.3	-5.3	6.6	5.8	-12.8	7.3	7.6 <sup>a</sup>	5.2
Spanish, Hispanic, or Latino (%)	9.9	11.1 <sup>d</sup>	11.9	7.7	9.6 <sup>b</sup>	23.8	12.8	13.2	3.1	14.3	15.5 <sup>b</sup>	7.8
Education (%)												
Did not complete high school	30.9	27.0 <sup>a,c</sup>	-12.6	24.8	22.1	-11.0	38.8	33.7 <sup>a</sup>	-13.2	12.8	11.7 <sup>a</sup>	-9.0
High school/GED	39.5	39.3 <sup>a,c</sup>	-0.4	39.4	39.8	0.8	39.5	38.7 <sup>a</sup>	-2.1	30.2	29.5 <sup>a</sup>	-2.3
Beyond high school	29.6	33.7 <sup>a,c</sup>	13.6	35.8	38.2	6.7	21.7	27.6 <sup>a</sup>	27.5	57.0	58.8 <sup>a</sup>	3.2
Married (%)	35.1	34.3 <sup>d</sup>	-2.3	43.6	44.3	1.5	24.1	21.0 <sup>b</sup>	-13.1	56.5	54.5 <sup>b</sup>	-3.6
Excellent/very good health (%)	10.4	9.9 <sup>d</sup>	-4.4	9.0	9.0	-0.4	12.2	11.2	-7.9	66.6	64.5 <sup>b</sup>	-3.2

Source: March 2006 and 2010 CPS.

<sup>a</sup> 2010 distribution is significantly different from 2006 at the 0.05 level, chi-squared test.

<sup>b</sup> 2010 value is significantly different from 2006 value at the 0.05 level, two-tailed t-test.

<sup>c</sup> 2010 distribution for beneficiaries is significantly different from the 2010 distribution for nonbeneficiaries at the 0.05 level, chi-squared test.

<sup>d</sup> 2010 value for beneficiaries is significantly different from the 2010 value for nonbeneficiaries at the 0.05 level, two-tailed t-test.

Table 3. Worker characteristics, 2006 and 2010

Characteristics	All beneficiary workers			SSDI-only workers			SSI workers			Nonbeneficiary workers		
	2006	2010	Percentage change	2006	2010	Percentage change	2006	2010	Percentage change	2006	2010	Percentage change
Number (weighted, 1,000s)	1,019	926	-9.1	627	558	-11.0	392	369	-6.0	146,076	141,834	-2.9
Number (unweighted)	695	598	-14.0	427	364	-14.8	231	203	-12.1	98,615	93,865	-4.8
Percentage ages 18–64 (weighted)	0.7	0.6	-6.3	0.4	0.4	-8.3	0.3	0.3	-3.2	99.3	99.4	0.0
Male (%)	45.8	49.6	8.5	47.3	52.5	10.9	43.2	45.3	4.8	53.1	52.6 <sup>b</sup>	-0.8
Age (%)												
18–25	9.1	9.9 <sup>c</sup>	8.4	4.7	4.0	-15.4	16.2	18.8	16.4	16.2	15.3 <sup>a</sup>	-5.8
26–40	30.7	26.1 <sup>c</sup>	-15.0	25.9	21.7	-16.0	38.3	32.6	-14.9	34.6	34.1 <sup>a</sup>	-1.3
41–55	39.0	38.3 <sup>c</sup>	-1.8	44.5	44.2	-0.9	30.2	29.5	-2.4	36.6	35.7 <sup>a</sup>	-2.4
56–64	21.2	25.7 <sup>c</sup>	21.4	24.9	30.1	21.1	15.3	19.0	24.8	12.7	14.9 <sup>a</sup>	17.8
Mean age (years)	43.8	44.9 <sup>d</sup>	2.6	46.4	47.8	3.1	39.6	40.5	2.3	39.9	40.6 <sup>b</sup>	1.7
Education (%)												
Did not complete high school	21.3	12.7 <sup>a,c</sup>	-40.4	17.5	7.3 <sup>a</sup>	-58.6	27.4	21.0	-23.5	10.6	8.8 <sup>a</sup>	-17.3
High school/GED	38.0	41.9 <sup>a,c</sup>	10.3	36.2	41.3 <sup>a</sup>	14.0	40.7	42.8	5.0	29.5	27.9 <sup>a</sup>	-5.4
Beyond high school	40.7	45.4 <sup>a,c</sup>	11.6	46.2	51.4 <sup>a</sup>	11.3	31.8	36.2	13.8	59.9	63.3 <sup>a</sup>	5.7
Race (%)												
White only	80.8	76.4 <sup>c</sup>	-5.4	81.5	81.3	-0.2	79.5	68.8	-13.4	81.7	81.5 <sup>a</sup>	-0.2
Black only	13.9	19.2 <sup>c</sup>	38.7	13.6	15.2	12.4	14.3	25.2	76.0	11.3	11.2 <sup>a</sup>	-0.6
Other	5.4	4.4 <sup>c</sup>	-17.9	4.9	3.4	-30.3	6.1	5.9	-3.4	7.0	7.3 <sup>a</sup>	3.5
Spanish, Hispanic, or Latino ethnicity (%)	10.1	8.5 <sup>d</sup>	-15.9	7.2	5.8	-19.7	14.7	12.6	-14.6	14.1	14.7 <sup>b</sup>	4.1
Married (%)	29.5	33.7 <sup>d</sup>	14.1	35.2	43.1	22.5	20.4	19.4	-5.1	57.1	55.5 <sup>b</sup>	-2.8
Household income <100% of poverty (%)	13.2	16.2 <sup>d</sup>	22.3	8.4	6.8	-18.9	21.0	30.4	44.8	6.0	7.2 <sup>b</sup>	21.0
Excellent/very good health (%)	27.4	27.8 <sup>d</sup>	1.7	27.3	28.3	3.4	27.4	27.1	-1.0	69.6	68.3 <sup>b</sup>	-1.9

Source: March 2007, 2011, and 2013 CPS.

Note: Statistics are for working-age people who held a job at any time during the calendar year.

<sup>a</sup> 2010 distribution is significantly different from the 2006 distribution at the 0.05 level, chi-squared test.

<sup>b</sup> 2010 value is significantly different from the 2006 value at the 0.05 level, two-tailed t-test.

<sup>c</sup> 2010 distribution for beneficiaries is significantly different from the 2010 distribution for nonbeneficiaries at the 0.05 level, chi-squared test.

<sup>d</sup> 2010 value for beneficiaries is significantly different from the 2010 value for nonbeneficiaries at the 0.05 level, two-tailed t-test.

Table 4. Annual employment, labor force participation, and unemployment, 2006–2012

	2006	2007	2008	2009	2010	Percentage change, 2006 to 2010	2012
<b>Annual Employment (%)</b>							
All beneficiaries	12.6	10.7	11.3	9.9	9.9 <sup>a,b</sup>	-21.7	10.2
SSDI-only beneficiaries	13.4	10.7	11.4	9.9	10.4 <sup>a</sup>	-22.7	10.8
SSI recipients	11.5	10.7	11.2	9.9	9.3	-19.9	9.5
Nonbeneficiaries	82.1	82.2	81.8	79.3	78.0 <sup>a</sup>	-5.0	78.7
<b>March Labor Force Participation Rate (%)<sup>c</sup></b>							
All beneficiaries	9.3	10.9	9.2	9.5	9.1 <sup>b</sup>	-2.1	9.0
SSDI-only beneficiaries	9.9	10.8	9.1	9.4	8.4 <sup>a</sup>	-14.8	9.0
SSI recipients	8.5	11.0	9.3	9.5	10.0	17.0	8.9
Nonbeneficiaries	80.3	80.3	80.4	80.1	79.8 <sup>a</sup>	-0.7	78.8
<b>March Unemployment Rate (%)<sup>c, d</sup></b>							
All beneficiaries	15.6	14.4	17.6	17.9	21.3 <sup>a,b</sup>	36.2	25.6
SSDI-only beneficiaries	12.6	11.0	16.0	13.1	18.4	46.5	21.3
SSI recipients	20.2	19.0	19.7	24.1	24.5	21.5	31.1
Nonbeneficiaries	4.8	4.5	5.1	9.1	10.2 <sup>a</sup>	113.0	8.4

Source: March 2006–2013 CPS.

<sup>a</sup> 2010 value is significantly different from the 2006 value at the 0.05 level, two-tailed t-test.

<sup>b</sup> 2010 value for beneficiaries is significantly different from the 2010 value for nonbeneficiaries at the 0.05 level, two-tailed t-test.

<sup>c</sup> Labor force participation and unemployment are measured based on a respondent's status (employed or unemployed and seeking work) at the time of interview. In contrast, annual employment is computed based on any employment during the calendar year.

<sup>d</sup> The unemployment rate is defined as the percentage of labor force participants who are not employed.

Table 5. Additional employment-related activities and expectations of beneficiaries

	All beneficiaries			SSDI-only beneficiaries			SSI recipients		
	2006	2010	Percentage change	2006	2010	Percentage change	2006	2010	Percentage change
Unweighted number	2,508	2,298		894	883		1,614	1,415	
Weighted number	9,645,921	11,102,096		5,052,870	6,003,764		4,593,050	5,098,333	
Weighted percentage of sample	100.0	100.0		52.4	54.1		47.6	45.9	
Goals include work and/or sees self working in next five years (%)	43.7	41.0	-6.2	38.0	37.2	-2.0	50.0	45.5	-9.1
Ever used employment services (%)	15.8	15.2	-3.4	14.0	14.5	3.4	17.8	16.2	-9.1
Used employment-related services and training in calendar year before interview (%)	10.3	9.7	-6.0	9.3	9.4	1.0	11.3	10.0	-12.2
Ever worked for pay (%)	87.7	82.0 <sup>a</sup>	-6.5	96.0	92.1 <sup>a</sup>	-4.1	78.6	70.1 <sup>a</sup>	-10.8

Source: 2006 and 2010 NBS.

<sup>a</sup> 2010 value is significantly different from 2006 value at the 0.05 level, two-tailed t-test.

Table 6. Reasons for not working among work-oriented beneficiaries who were not working at interview

	All beneficiaries			SSDI-only beneficiaries			SSI recipients		
	2006	2010	Percentage change	2006	2010	Percentage change	2006	2010	Percentage change
Unweighted number of work-oriented beneficiaries not working or seeking employment at interview	932	825		281	285		651	540	
Weighted number of work-oriented beneficiaries not working or seeking employment at interview	2,895,627	3,267,628		1,281,006	1,571,650		1,614,621	1,695,979	
Weighted percentage of sample	30.0	29.4		25.4	26.2		35.2	33.3	
<b>Reasons for Not Working (%)</b>									
Physical or mental condition prevents work	90.6	92.8	2.4	91.1	95.0	4.3	90.3	90.8	0.6
Discouraged by previous work attempts	37.9	40.9	7.8	37.7	44.9	19.0	38.1	37.1	-2.4
Others do not think he/she can work	30.7	29.1	-5.3	30.1	27.8	-7.6	31.1	30.2	-3.0
Workplaces are not accessible	33.4	35.2	5.1	32.0	31.2	-2.6	34.6	38.8	12.3
Cannot find a job for which he/she is qualified	34.2	30.6	-10.6	29.0	25.6	-11.6	38.4	35.2	-8.2
Lacks reliable transportation to/from work	25.6	22.3	-12.7	16.1	15.4	-4.2	33.2	28.8	-13.2
Doesn't want to lose cash/health insurance benefits	18.6	21.0	13.0	14.1	20.8	47.6	22.2	21.3	-4.2
Employers will not give him/her a chance	23.9	25.7	7.7	19.5	26.0	33.2	27.3	25.5	-6.8
Cannot find a job he/she wants	21.9	19.1	-12.4	16.8	18.8	11.7	25.8	19.4 <sup>a</sup>	-24.7
Is caring for someone else	13.8	13.8	0.6	11.9	12.8	8.0	15.3	14.8	-3.1
Waiting to finish school/training program	9.5	9.0	-5.3	4.3	4.9	14.1	13.6	12.7	-6.2
Other reason	5.2	3.2	-39.5	4.7	2.9	-38.1	5.6	3.4	-39.9

Source: 2006 and 2010 NBS.

<sup>a</sup> 2010 value is significantly different from 2006 value at the 0.05 level, two-tailed t-test.

Table 7. Job characteristics, 2006 and 2010

	All beneficiary workers			SSDI-only workers			SSI workers			Nonbeneficiary workers		
	2006	2010	Percentage change	2006	2010	Percentage change	2006	2010	Percentage change	2006	2010	Percentage change
Number (weighted, 1,000s)	1,019	926		627	558		392	369		146,076	141,834	
Number (unweighted)	695	598		427	364		231	203		98,615	93,865	
Percentage ages 18–64 (weighted)	0.7	0.6		0.4	0.4		0.3	0.3		99.3	99.4	
<b>Full-Time Status (%)</b>												
Full year, full time	16.8 <sup>a</sup>	12.4 <sup>b</sup>	-26.2	17.0	16.2	-4.2	16.5	6.5 <sup>c</sup>	-60.3	71.1	66.7 <sup>c</sup>	-6.1
Full year, part time	26.7 <sup>a</sup>	30.4 <sup>b</sup>	14.1	25.6	28.3	10.6	28.4	33.7 <sup>c</sup>	18.5	8.6	10.4 <sup>c</sup>	20.1
Part year, full time	20.3 <sup>a</sup>	20.3 <sup>b</sup>	0.3	19.6	20.7	5.7	21.3	19.7 <sup>c</sup>	-7.5	12.6	13.7 <sup>c</sup>	8.5
Part year, part time	36.3 <sup>a</sup>	36.9 <sup>b</sup>	1.6	37.9	34.8	-8.2	33.7	40.0 <sup>c</sup>	18.6	7.7	9.2 <sup>c</sup>	19.9
<b>Occupation (%)</b>												
Management/business	4.2 <sup>a</sup>	5.3 <sup>b,c</sup>	24.7	4.2	7.4	76.2	4.3	2.1	-51.5	14.3	14.7 <sup>c</sup>	3.0
Professional	12.2 <sup>a</sup>	10.1 <sup>b,c</sup>	-17.0	12.3	10.4	-15.5	12.0	9.7	-19.2	20.5	21.8 <sup>c</sup>	6.5
Services	26.1 <sup>a</sup>	35.8 <sup>b,c</sup>	37.3	24.0	31.0	29.2	29.4	43.0	46.3	16.3	17.8 <sup>c</sup>	9.1
Sales	11.8 <sup>a</sup>	10.8 <sup>b,c</sup>	-8.6	13.4	10.5	-21.8	9.2	11.2	22.0	11.5	10.8 <sup>c</sup>	-5.7
Office/administrative	14.4 <sup>a</sup>	11.2 <sup>b,c</sup>	-22.4	15.3	13.3	-13.0	13.1	8.1	-38.5	13.4	13.0 <sup>c</sup>	-3.1
Blue collar	31.3 <sup>a</sup>	26.4 <sup>b,c</sup>	-15.4	30.8	26.8	-13.0	32.0	25.9	-19.1	24.0	21.8 <sup>c</sup>	-9.2
<b>Industry (%)</b>												
Goods-producing	14.6 <sup>a</sup>	9.1 <sup>b,c</sup>	-37.5	15.7	10.3	-34.2	13.0	7.4	-43.2	21.9	19.2 <sup>c</sup>	-12.5
Service-providing	83.0 <sup>a</sup>	87.0 <sup>b,c</sup>	4.8	81.8	84.1	2.8	85.0	91.5	7.6	73.4	75.7 <sup>c</sup>	3.2
Public administration	2.4 <sup>a</sup>	3.5 <sup>b,c</sup>	46.2	2.6	5.0	93.7	2.1	1.2	-43.0	4.6	5.0 <sup>c</sup>	8.7

Source: March 2007, 2011, and 2013 CPS.

<sup>a</sup> 2006 distribution for beneficiaries is significantly different from the 2006 distribution for nonbeneficiaries at the 0.05 level, chi-squared test.

<sup>b</sup> 2010 distribution for beneficiaries is significantly different from the 2010 distribution for nonbeneficiaries at the 0.05 level, chi-squared test.

<sup>c</sup> 2010 distribution is significantly different from the 2006 distribution at the 0.05 level, chi-squared test.

Table 8. Annual earnings, household income, and poverty, 2006–2012

	2006	2007	2008	2009	2010	Percentage change, 2006 to 2010	2012
<b>Average Annual Household Income<sup>c</sup> (\$)</b>							
All beneficiaries	42,693	43,462	41,826	42,802	40,991 <sup>b</sup>	-4.0	40,992
SSDI-only beneficiaries	48,735	49,241	45,308	47,117	46,753	-4.1	44,981
SSI recipients	34,388	35,392	37,245	37,057	33,210	-3.4	36,038
Nonbeneficiaries	95,540	93,968	91,379	90,752	89,233 <sup>a</sup>	-6.6	89,461
<b>Median Annual Household Income<sup>c</sup> (\$)</b>							
All beneficiaries	28,916	28,663	29,445	28,490	27,673	-4.3	26,690
SSDI-only beneficiaries	36,434	34,989	34,296	34,122	34,350	-5.7	31,497
SSI recipients	20,499	21,712	22,654	22,525	19,219	-6.2	21,431
Nonbeneficiaries	74,026	75,298	72,514	70,748	70,545	-4.7	69,846
<b>Average Annual Earnings of Those with Earnings<sup>c</sup> (\$)</b>							
All beneficiaries	13,844	13,426	12,676	11,985	12,579 <sup>b</sup>	-9.1	11,459
SSDI-only beneficiaries	14,260	16,220	14,164	13,058	14,359	0.7	12,661
SSI recipients	13,182	9,546	10,731	10,589	9,933	-24.7	9,767
Nonbeneficiaries	47,883	47,173	46,047	46,051	45,715 <sup>a</sup>	-4.5	45,940
<b>Median Annual Earnings of Those with Earnings<sup>c</sup> (\$)</b>							
All beneficiaries	7,972	6,646	6,398	6,421	6,570	-17.6	7,000
SSDI-only beneficiaries	7,972	7,886	6,676	6,635	8,423	5.7	8,000
SSI recipients	6,422	4,457	5,113	5,779	4,633	-27.9	5,200
Nonbeneficiaries	34,166	34,327	33,058	32,108	33,693	-1.4	33,000
<b>Household Income &lt;100% of Poverty (%)</b>							
All beneficiaries	30.1	31.4	30.0	29.8	33.1 <sup>a,b</sup>	10.1	33.3
SSDI-only beneficiaries	19.3	22.1	19.3	20.4	21.0	8.9	23.0
SSI recipients	44.9	44.4	44.0	42.4	49.5 <sup>a</sup>	10.1	46.1
Nonbeneficiaries	10.0	9.9	10.8	12.2	12.7 <sup>a</sup>	27.2	12.7

Source: March 2007–2013 CPS.

Note: Dollar values are expressed in 2012 dollars and are adjusted using the CPI-U. Statistical tests of significance were not performed on median values.

<sup>a</sup> 2010 value is significantly different from the 2006 value at the 0.05 level, two-tailed t-test.

<sup>b</sup> 2010 value for beneficiaries is significantly different from the 2010 value for nonbeneficiaries at the 0.05 level, two-tailed t-test.

<sup>c</sup> Calculations include those with positive values only. Individuals who were farmers, self-employed, or business owners could have negative income values, which we excluded from our calculations.