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Young Adult SSI and SSDI Beneficiaries

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About 9 percent of working-age beneficiaries of Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) are young adults under the age of 30. Because these beneficiaries could remain on the disability rolls for decades and experience a lifetime of poverty, they are an important target group for human capital development and employment interventions. This brief presents a profile of young adult beneficiaries and compares them to other beneficiaries. We find young adult beneficiaries differ significantly from others in many ways that both justify targeting this group for intensive supports and highlight the challenges of helping young beneficiaries to become employed and achieve economic independence.

Introduction

Young adults under the age of 30 represent about 9 percent of all working-age SSI and SSDI beneficiaries. Although a relatively small group, these young beneficiaries may utilize significant public resources in both cash benefits and health insurance. One study estimates SSI and SSDI beneficiaries who enter the disability programs before age 30 remain on benefits an average of 33 years and incur cumulative SSDI, SSI, Medicare, and Medicaid, expenditures averaging nearly \$600,000 during that period—about twice the amount estimated for all working-age beneficiaries (Riley and Rupp 2015).

Many young adult beneficiaries are former SSI child recipients, and about two-thirds of child SSI recipients have disabilities severe enough to qualify them for SSI as adults (Hemmeter et al. 2009). As adults, these beneficiaries are likely to be significantly disadvantaged by both the

consequences of childhood poverty and limited opportunities for human capital development. Thus, the effective targeting of young beneficiaries for services designed to promote human capital development and employment could result in substantial savings to the federal government, as well as help some of these individuals escape a lifetime of poverty and dependence.

The purpose of this brief is to provide information about young adult beneficiaries, an important target group for resources and supports that will enable and sustain long-term employment and reduced dependence on SSI and SSDI benefits. We describe their personal characteristics, employment, and income sources and compare them with those of other beneficiaries. The brief is one in a series that highlights data from the National Beneficiary Survey (NBS), and makes descriptive statistics available on specific beneficiary subgroups to help provide a better understanding of disability beneficiaries.

Data and methods

We used data from four NBS waves fielded, respectively, in 2004, 2005, 2006, and 2010¹ and pooled these data to obtain a larger sample of beneficiaries under age 30. We classified beneficiaries as young adults if they were ages 18 to 29 at the time of NBS interview. We then grouped these and other beneficiaries into three subgroups based on their disability program participation status at the time of sampling: SSDI only, concurrent (participating in both SSI and SSDI), and SSI only.

We report here statistics for sample members who were of working age (18 to 64) at the time of the NBS interview. Table 1 shows the weighted and unweighted sample sizes. All statistics are derived using the relevant survey weights, and all standard errors and tests of statistical significance account appropriately for the complex NBS sampling design. Monetary values are expressed in 2010 dollars. All differences between young adults and other beneficiaries noted in the text are statistically significant at the 0.05 level.

How do young adult beneficiaries differ from others?

Disability program participation. Most young adult beneficiaries (68 percent) were SSI-only recipients; just 10 percent were SSDI-only beneficiaries (Table 2). In contrast, the majority of older beneficiaries (57 percent) were SSDI only. These differences are likely due to the large majority of young adult beneficiaries (81 percent, as shown in Table 3) having experienced the onset of their disabilities during childhood, as early onset can negatively affect labor force participation (Loprest and Maag 2007) and SSDI-insured status.

¹ The NBS was developed and implemented as part of an evaluation of the Social Security Administration's Ticket to Work program. The survey collects cross-sectional data from a national sample of SSI and SSDI beneficiaries from the age of 18 to full retirement age. The cross-sectional beneficiary sample sizes ranged from approximately 2,500 to 6,500 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 SSI and SSDI beneficiaries. For more information about the 2004, 2005, 2006, and 2010 NBS, see Thornton et al. (2006), Stapleton et al. (2008), Livermore et al. (2009), and Wright et al. (2012), respectively.

Although young adult beneficiaries had, on average, been on the disability rolls for a shorter time than others—perhaps owing to the high prevalence of childhood disability onset—a sizeable share (35 percent) had been on the rolls for more than 10 years (Table 2). In particular, young adult SSI-only recipients had been on the rolls an average of about 10 years (118 months), nearly double the average duration of their SSDI-only counterparts.

Personal characteristics. In contrast to their older counterparts, young adult beneficiaries were more likely to be male (57 percent versus 49 percent), nonwhite (37 percent versus 30 percent), and Hispanic or Latino (16 percent versus 11 percent) (Table 2). The racial and ethnic differences are partly due to the general shift in the racial and ethnic composition of the U.S. population as a whole.

In terms of educational attainment, about equal shares of young adult and other beneficiaries did not complete high school or GEDs. Although a greater share of young adult beneficiaries completed high school (50 percent versus 36 percent), a substantially larger share (12 percent versus 3 percent) received high school certificates of completion rather than diplomas or GEDs.² Only a small proportion of young adults (17 percent) had continued with postsecondary education at the time of interview, a lower percentage than among their older counterparts (26 percent). Some of this difference may be a consequence of age; as the young adults get older, some will pursue postsecondary education, and the distribution of educational attainment may more closely mirror that of older beneficiaries.

Young adult beneficiaries may be more likely to receive family support than older ones. About three-quarters of young adults lived with family members (spouses, partners, or other relatives), compared with 63 percent of older beneficiaries (Table 2). Because relatively few were married (6 percent), many likely continued to live with parents or other relatives into adulthood. Although much less likely to be married than older beneficiaries (6 percent versus 34 percent), young beneficiaries were equally likely to have children under age 18 (about 20 percent).

Health and functional status. Overall, young adult beneficiaries were most likely to report psychiatric conditions (38 percent) and intellectual or developmental disabilities (19 percent) as reasons for limitation, and the rates for these conditions were higher than among older beneficiaries (32 percent and 5 percent, respectively) (Table 3). Among older beneficiaries, musculoskeletal conditions were most commonly reported (40 percent). As noted previously, most young adult beneficiaries experienced disability onset before age 18 (81 percent), and the rate was highest among SSI-only beneficiaries (87 percent). In comparison, just 18 percent of older beneficiaries experienced disability onset before age 18.

On average, younger beneficiaries reported more favorable general health and fewer activity limitations. These findings were consistent across programs. Young adult beneficiaries were significantly more likely than their older counterparts to report their health as excellent or very good (29 percent versus 8 percent). They were also less likely to be obese (33 percent versus 43 percent) or to report difficulties in any of the four activities of daily living (ADLs) queried (39

² A certificate may be given to signify a student has completed high school but has not met the requirements for a diploma.

percent versus 56 percent). This is likely due to the large percentage reporting nonphysical health conditions (for example psychiatric conditions and intellectual disabilities) as the main reasons for limitation. In terms of instrumental activities of daily living (IADLs), young adults were less likely to report having trouble getting around outside of the home than older beneficiaries (32 percent versus 48 percent) but more likely to report difficulty preparing meals (42 percent versus 36 percent).

To what extent do young adult beneficiaries work, and what are their job characteristics?

Employment. Young adult beneficiaries were more interested in working and had much higher rates of employment and use of employment services than older beneficiaries (Table 4). These findings are consistent with those of other studies that have documented higher rates of employment and service use among younger beneficiaries based on administrative data (Ben-Shalom and Mamun 2015; Ben-Shalom and Stapleton 2015; Liu and Stapleton 2011). The majority of young adult beneficiaries (73 percent) reported their goals included work or that they saw themselves working in the near future. In contrast, 38 percent of older beneficiaries reported such goals and expectations. The employment rate among young adult beneficiaries, both at interview and during the previous calendar year, was roughly double that of older beneficiaries (17 percent versus 7 percent were employed at interview; 26 percent versus 11 percent had worked during the previous calendar year). Young adult SSDI-only and concurrent beneficiaries exhibited higher employment rates than concurrent and SSI-only recipients, a pattern also present among older beneficiaries.

Despite their greater desire to work and relatively high employment rates, significantly fewer young adults than older beneficiaries had ever worked for pay (61 percent versus 88 percent). Even among young adult SSDI beneficiaries (SSDI-only and concurrent), many had never worked for pay (about 25 percent). These individuals may have been disabled adult children whose SSDI benefits were based on their parents' earning histories, although the NBS data do not permit us to distinguish them from other SSDI beneficiaries. Beneficiaries who had never worked for pay were likely to have major employment barriers related to their health conditions and to their limited education and skill levels which, for some, may have been related to disability in childhood.

Some young adult beneficiaries (9 percent) were enrolled in school and may have delayed their entry into the labor market until they completed their educations. Although the share of young adults in school was relatively small, it was significantly greater than among older beneficiaries (2 percent). In addition, young adults were much more likely than other beneficiaries to have used employment-related services during the previous calendar year (17 percent versus 8 percent).

Job characteristics. In general, the average hours, wages, and earnings of young adult and other beneficiaries were much the same, but the distributions of these job features differed in small, but statistically significant, ways (Table 5). Regardless of age, a majority of beneficiaries worked part time, averaging 21 hours per week, and earned an average of approximately \$8.00 per hour and \$700–750 per month. Similar shares of both groups (about 25 percent) were earning above the monthly substantial gainful activity level. About equal shares (21 percent) were

offered health insurance by their employers. Among both young adult and older beneficiaries, those who were SSDI only had the highest monthly earnings, and concurrent beneficiaries the lowest. The patterns for wages and hours varied across the two groups.

The distribution of occupations differed significantly between young adults and other beneficiaries, although, in most cases, the differences were fairly small. Young adults were significantly more likely than older beneficiaries to work in transportation, building and grounds cleaning or maintenance, or food preparation. Employed young adults were also more likely than other employed beneficiaries to work in sheltered or supported employment settings (43 percent versus 36 percent).

What employment barriers do young adult beneficiaries report, and how do they differ from those reported by other beneficiaries?

Young adult beneficiaries who were neither employed at interview nor seeking work reported a variety of employment barriers at significantly higher rates than their older counterparts (Table 6). They were significantly more likely to report as reasons for not working accessibility and transportation problems; difficulties finding jobs they wanted or for which they were qualified; the perception that employers would not give them a chance; concerns about losing their cash benefits; caring for children; and a desire to finish school or job training before seeking work. Young adult beneficiaries were less likely, however, to report a health condition as the reason for not working (87 percent versus 97 percent). These findings were consistent across program type and suggest that the employment needs of a significant share of young adults (69 percent), the majority of whom have indicated a desire to work, are not addressed, either through their own resources or existing public supports.

What are the unearned income sources and in-kind benefits of young adult beneficiaries, and how does their economic well-being compare with that of other beneficiaries?

Social Security Administration (SSA) income. Nearly all beneficiaries, regardless of age, reported receiving cash benefits from one or both of the SSA disability programs (Table 7). Young adult beneficiaries received an average of \$635 per month, which was significantly less than their older counterparts (\$931). Furthermore, only 6 percent of young adults received monthly SSA benefits of \$1,000 or more, compared with 39 percent of other beneficiaries. This difference is expected, given young adults' greater reliance on SSI.

Non-SSA income. Young adults also received lower levels of public income support from non-SSA sources (Table 7). Most (72 percent) received no non-SSA benefits. On average, young adult beneficiaries received \$79 in non-SSA benefits per month, which is less than half the average of other beneficiaries (\$210). Although young adults and other beneficiaries overall were equally likely (at about 26 percent) to have received food assistance through the Supplemental Nutrition Assistance Program (SNAP), the pattern of SNAP receipt across the SSDI and SSI programs differed markedly between the two groups. Relative to older beneficiaries, young adult SSDI-only beneficiaries were much less likely to receive SNAP, while concurrent and SSI-only beneficiaries were much more likely. The differences might reflect the differences in living arrangements noted previously—young adults were more likely to reside

with parents or other family members, and those households might have been less likely to qualify for SNAP.

Other sources of income. Relative to older beneficiaries, young adults were significantly less likely to receive income from pensions, private disability insurance, workers' compensation, unemployment insurance, veteran's benefits, or retirement; less than one percent received income from these sources (Table 7). As these income sources are generally tied to past employment, this finding is not surprising, given the large share of young adult beneficiaries who had never worked for pay and the likely limited work histories of those who had.

Health insurance. A large share of young adults received health insurance through Medicare or Medicaid, although the share was slightly less than among older beneficiaries (88 percent versus 91 percent) (Table 7). About 14 percent of young adults received health insurance through a private source, including an employer or family member. This was significantly less than for older beneficiaries (22 percent), which may in part reflect the markedly lower marriage rates among young adult beneficiaries (shown in Table 2) and the lack of access to health insurance through a spouse's employment. An exception was the rate of private insurance among SSI-only beneficiaries: young adult SSI recipients were more than twice as likely as other SSI-only recipients to be covered by private insurance (15 percent versus 4 percent). It may be that many young adults were covered under a parent's plan.³

Poverty. Overall, young adult beneficiaries were more likely than their older counterparts to live in households with income below the federal poverty threshold (57 percent versus 48 percent) (Table 7). Young adult concurrent and SSI-only beneficiaries had lower poverty rates than their older beneficiary counterparts, however. As in the case of food stamps, this might have been a reflection of differences in living arrangements and higher household incomes among young adults living with family members.⁴

Implications of the findings

Individuals under age 30 represent a relatively small, but potentially important, group of SSI and SSDI beneficiaries who differ from other beneficiaries in many respects. In the NBS surveys conducted between 2004 and 2010, young adult respondents were more likely to report favorable health and less likely to report activity limitations. The large majority indicated an interest in employment, and their employment rates were more than twice those of older respondents. Most who worked, however, did so part time, and few had high-paying jobs. Relative to older beneficiaries, young adult beneficiaries received less public and other income support and experienced higher rates of poverty. The findings suggest that, despite their strong interest in work, young beneficiaries face numerous significant barriers to employment and independence.

³ The NBS data presented here generally precede the implementation of the 2010 Affordable Care Act (ACA), which now allows children to remain on a parent's health care plan until age 26. Prior to the ACA, coverage for a child on a parent's plan often ended at age 19 or upon graduation from college (Goldman 2013). Some plans allow children with disabilities to remain on a parent's plan even longer.

⁴ If the SSI recipient is not a dependent or spouse of the other family members with whom he or she resides, the income of the other family members in the household is not considered in the SSI eligibility determination.

A very large share has no experience in the labor market, and many have less than a high school level of education.

Programs and policies that promote human capital development and employment are potentially important tools for reducing poverty and dependence on public programs among young beneficiaries. Such supports would need to address their low levels of education and lack of work experience, as well as the numerous other employment challenges they reported, including issues related to job qualifications, transportation, accommodations, and child care.

SSA demonstration projects, such as the Youth Transition Demonstration (YTD) and Promoting the Readiness of Minors in SSI (PROMISE), are examples of interventions designed to address some of these barriers among transition-age youth and young adults. Findings from YTD have shown how fairly modest investments in interventions focused on attainment of paid work experiences among youth and young adults can lead to positive, although also modest, impacts on employment, earnings, and income, even three years after the intervention (Fraker et al. 2014).

Whether the provision of more intensive supports could lead to significant long-term improvements in the economic well-being of young adults with disabilities in ways that also reduce federal expenditures remains unclear. But given this population's projected average lifetime SSDI, SSI, Medicare and Medicaid expenditures of about \$600,000, an investment that reduces these lifetime costs could potentially pay for itself even if it is expensive.

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Table 1. Sample sizes

	All beneficiaries	Young adults				Other beneficiaries			
		All	SSDI only	Concurrent	SSI only	All	SSDI only	Concurrent	SSI only
Unweighted sample ages 18–64	16,190	4,145	423	918	2,804	12,045	5,622	2,554	3,869
Weighted sample ages 18–64	9,718,619	897,320	90,855	196,271	610,194	8,821,299	4,999,777	1,482,597	2,338,926
Weighted percentage of subgroup	NA	100.0	10.1	21.9	68.0	100.0	56.7	16.8	26.5
Weighted percentage of sample	100.0	9.2	0.9	2.0	6.3	90.8	51.4	15.3	24.1

Source: 2005, 2005, 2006, and 2010 NBS.

NA = Not applicable.

Table 2. Personal characteristics

	All beneficiaries	Young adults				Other beneficiaries			
		All	SSDI only	Concurrent	SSI only	All	SSDI only	Concurrent	SSI only
Program participation (%)									
SSDI only	52.4	10.1 ^a	100.0	NA	NA	56.7	100.0	0.0	0.0
Concurrent	17.3	21.9 ^a	NA	100.0	NA	16.8	0.0	100.0	0.0
SSI only	30.3	68.0 ^a	NA	NA	100.0	26.5	0.0	0.0	100.0
Male (%)	49.9	57.1 ^a	55.0	58.3 ^a	57.0 ^a	49.2	53.9	46.3	40.8
Age in years (%)									
18–24	4.9	52.8	31.2	38.8	60.5	NA	NA	NA	NA
25–29	4.4	47.2	68.8	61.2	39.5	NA	NA	NA	NA
30–44	21.4	NA	NA	NA	NA	23.6	16.1	36.0	31.9
45–54	27.2	NA	NA	NA	NA	30.0	29.2	30.1	31.5
55 and over	42.1	NA	NA	NA	NA	46.4	54.7	34.0	36.6
Mean age (years)	49.3	24.0 ^a	25.6 ^a	25.3 ^a	23.4 ^{a,b}	51.9	53.9	48.6	49.6
Nonwhite (%)	29.6	36.6 ^a	25.5	33.1 ^b	39.4 ^b	28.9	22.2	33.5	40.3
Hispanic or Latino (%)	11.1	15.5 ^a	14.0 ^a	13.5	16.4	10.6	7.6	13.1	15.5
Education (%)									
Did not complete high school or GED	37.5	38.5 ^a	22.6 ^a	30.0 ^{a,b}	43.6 ^{a,b}	37.4	27.2	45.8	53.7
Completed high school or GED	37.7	50.3 ^a	56.6 ^a	56.7 ^{a,b}	47.3 ^{a,b}	36.4	39.0	34.6	32.1
Certificate of completion	3.4	11.8 ^a	9.7 ^a	12.5 ^{a,b}	11.8 ^{a,b}	2.6	2.3	3.8	2.4
Education beyond high school	24.8	11.2 ^a	20.7 ^a	13.3 ^{a,b}	9.1 ^{a,b}	26.2	33.8	19.6	14.2
Years since most recent SSA award (%)									
Fewer than 5	28.5	36.0 ^a	49.9 ^a	51.1 ^a	29.1 ^{a,b}	27.8	29.0	32.3	22.2
5 to 10	28.6	28.7 ^a	41.1 ^a	38.7 ^a	23.6 ^{a,b}	28.6	33.0	24.2	22.0
More than 10	42.9	35.3 ^a	9.0 ^a	10.2 ^a	47.3 ^{a,b}	43.6	38.0	43.6	55.8
Mean months since most recent SSA award	114.8	101.0 ^a	66.6 ^a	65.1 ^a	117.6 ^{a,b}	116.2	108.0	113.7	135.4
Married (%)	31.3	6.4 ^a	12.0 ^a	7.2 ^a	5.4 ^{a,b}	33.8	47.8	16.0	15.2
Has own children (%) ^c	20.0	21.1	22.9 ^a	22.8	20.2 ^a	19.9	17.4	19.7	25.2
Living arrangement (%)									
Lives alone	24.1	10.3 ^a	10.1 ^a	15.3 ^a	8.7 ^a	25.5	22.3	31.1	29.0
Lives with spouse, partner, or relatives	63.8	76.0 ^a	77.0 ^a	71.1 ^a	77.4 ^a	62.5	69.3	51.0	55.4
Lives with friends or roommates	4.2	4.9 ^a	3.8 ^a	6.1 ^a	4.7 ^a	4.2	2.9	5.0	6.4
Lives in a group setting with nonrelatives	7.3	8.0 ^a	8.8 ^a	6.9 ^a	8.3 ^a	7.2	5.2	12.2	8.5
Other	0.5	0.7 ^a	0.3 ^a	0.5 ^a	0.9 ^a	0.5	0.3	0.7	0.8

Source: 2004, 2005, 2006, and 2010 NBS.

^a Value or distribution for young adults is significantly different from that of their older counterparts at the 0.05 level.^b Value or distribution is significantly different from that of SSDI-only young adults at the 0.05 level.^c "Own children" is defined as biological, adoptive, or foster care children of the respondent.

NA = Not applicable.

Table 3. Health and functional characteristics

	All beneficiaries	Young adults				Other beneficiaries			
		All	SSDI only	Concurrent	SSI only	All	SSDI only	Concurrent	SSI-only
Self-reported reasons for limitation (%) ^c									
Musculoskeletal condition	36.9	10.5 ^a	11.4 ^a	10.8 ^a	10.2 ^a	39.6	43.6	33.7	34.9
Psychiatric condition	32.4	38.4 ^a	38.4 ^a	43.1 ^a	36.9	31.8	27.9	36.4	36.9
Diseases of the circulatory system	22.5	4.3 ^a	3.7 ^a	3.2 ^a	4.8 ^a	24.4	26.7	20.0	22.2
Endocrine or nutrition disorder	16.9	5.2 ^a	5.4 ^a	7.9 ^a	4.3 ^a	18.1	18.9	17.5	16.8
Disease of the nervous system	16.1	15.4	19.4	10.9 ^{a,b}	16.3 ^a	16.2	17.9	14.5	13.7
Injury or poisoning	11.7	6.6 ^a	13.3	6.3 ^{a,b}	5.6 ^{a,b}	12.2	13.9	10.1	10.2
Disease of the respiratory system	9.4	4.6 ^a	2.4 ^a	3.7 ^a	5.1 ^{a,b}	9.9	9.0	9.1	12.1
Sensory disorder	9.0	9.2	10.0	9.3	9.1	8.9	8.5	9.1	9.8
Intellectual or developmental disability	6.6	18.8 ^a	12.8 ^a	19.3 ^{a,b}	19.6 ^{a,b}	5.4	2.9	11.1	7.0
Other	33.3	32.5	31.3	30.4	33.3	33.4	33.5	32.0	33.9
No condition limits activities	5.7	11.8 ^a	11.8 ^a	11.4 ^a	11.9 ^a	5.0	4.1	5.1	7.0
Disability onset before age 18 (%)	23.3	80.9 ^a	61.0 ^a	71.7 ^{a,b}	86.8 ^{a,b}	17.5	10.4	29.0	25.2
General health (%)									
Excellent/very good	9.9	28.7 ^a	24.9 ^a	25.9 ^a	30.2 ^a	8.0	7.5	9.2	8.5
Good/fair	46.9	56.7 ^a	58.8 ^a	58.1 ^a	55.9 ^a	45.9	45.2	49.6	45.1
Poor/very poor	43.1	14.6 ^a	16.4 ^a	16.0 ^a	13.9 ^a	46.1	47.3	41.2	46.4
Obese (%)	41.6	32.9 ^a	34.3 ^a	37.2 ^a	31.3 ^a	42.5	42.0	44.1	42.3
ADL difficulties (%)									
Getting into or out of bed	36.7	13.4 ^a	15.0 ^a	12.2 ^a	13.6 ^a	39.1	40.9	33.6	38.7
Bathing or dressing	29.4	20.4 ^a	20.7 ^a	16.8 ^a	21.5 ^a	30.3	30.8	29.1	29.9
Getting around inside the house	23.2	8.8 ^a	11.4 ^a	7.4 ^a	8.9 ^a	24.7	25.5	21.1	25.4
Eating	15.4	11.1 ^a	13.9	10.4 ^a	11.0 ^a	15.9	15.0	17.2	16.9
None of the above	46.7	70.8 ^a	67.2 ^a	72.7 ^a	70.8 ^a	44.2	42.5	47.6	45.6
IADL difficulties (%)									
Getting around outside of the home	46.9	32.3 ^a	32.6 ^a	28.0 ^a	33.6 ^a	48.3	48.4	47.2	49.0
Shopping for personal items	37.5	38.6	34.6	33.6 ^a	40.9	37.4	36.4	38.6	38.7
Preparing meals	36.8	42.3 ^a	40.2	36.0	44.6 ^a	36.2	35.2	38.3	36.9
None of the above	39.0	43.8 ^a	47.5 ^a	48.4 ^a	41.8	38.5	39.0	36.6	38.8
Number of ADL or IADL difficulties (%)									
0	27.8	40.3 ^a	41.8 ^a	43.6 ^a	39.1 ^a	26.6	26.0	26.6	27.7
1–2	32.5	31.9 ^a	30.4 ^a	34.4 ^a	31.3 ^a	32.6	33.4	33.5	30.4
3 or more	39.6	27.8 ^a	27.7 ^a	22.0 ^a	29.6 ^a	40.8	40.6	39.9	41.9

Source: 2004, 2005, 2006, and 2010 NBS.

^a Value or distribution for young adults is significantly different from that of their older counterparts at the 0.05 level.^b Value or distribution is significantly different from that of SSDI-only young adults at the 0.05 level.^c Multiple responses possible.

Table 4. Employment-related activities and expectations and school enrollment

	All beneficiaries	Young adults				Other beneficiaries			
		All	SSDI only	Concurrent	SSI only	All	SSDI only	Concurrent	SSI-only
Ever worked for pay (%)	85.9	60.7 ^a	75.7 ^a	73.1 ^a	54.5 ^{a,b}	88.4	95.0	84.7	76.7
Ever used employment services (%)	15.3	27.6 ^a	34.4 ^a	30.6 ^a	25.6 ^{a,b}	14.1	13.7	17.8	12.4
Goals include work or sees self working in next five years (%)	41.3	72.7 ^a	74.7 ^a	76.3 ^a	71.3 ^a	38.1	35.2	44.9	40.0
Recent work-related activities (%)									
Worked in calendar year before interview	12.2	26.1 ^a	35.9 ^a	32.3 ^a	22.6 ^{a,b}	10.7	11.2	13.3	8.1
Employed at interview	8.4	17.4 ^a	26.4 ^a	23.0 ^a	14.2 ^{a,b}	7.4	8.3	8.9	4.8
Not employed, looked for work in past four weeks	5.4	14.2 ^a	14.2 ^a	14.1 ^a	14.2 ^a	4.6	3.8	6.5	5.0
<i>Any of the above work-related activities</i>	16.9	37.3 ^a	46.6 ^a	43.1 ^a	34.1 ^{a,b}	14.8	14.7	19.0	12.4
Employment service use (%)									
Used employment-specific services in previous year	9.2	16.8 ^a	22.5 ^a	17.7 ^a	15.7 ^{a,b}	8.4	8.4	10.9	7.0
Used employment or other services in previous year to get a job or increase income	3.0	7.2 ^a	8.7 ^a	6.7 ^a	7.2 ^a	2.5	2.4	3.1	2.5
<i>Any of the above employment service activities</i>	9.8	17.5 ^a	23.5 ^a	18.5 ^a	16.3 ^{a,b}	9.0	9.0	11.3	7.6
School enrollment (%)									
Enrolled in school at interview	2.4	9.4 ^a	6.0 ^a	8.1 ^a	10.3 ^{a,b}	1.6	1.5	2.2	1.6

Source: 2004, 2005, 2006, and 2010 NBS.

^a Value or distribution for young adults is significantly different from that of their older counterparts at the 0.05 level.

^b Value or distribution is significantly different from that of SSDI-only young adults at the 0.05 level.

Table 5. Characteristics of main job of employed beneficiaries

	All beneficiaries	Young adults				Other beneficiaries			
		All	SSDI only	Concurrent	SSI only	All	SSDI only	Concurrent	SSI-only
Unweighted number employed	2,029	745	111	202	432	1,284	675	312	297
Weighted percentage of full sample	8.4	17.4 ^a	26.4 ^a	23.0 ^a	14.2 ^{a,b}	7.4	8.3	8.9	4.8
Usual hours per week (%)									
1–10	24.2	27.1 ^a	25.2	27.1	27.6 ^a	23.5	26.8	18.6	17.2
11–20	34.4	28.7 ^a	35.9	33.4	24.3 ^a	35.7	37.9	41.7	20.4
21–34	22.6	22.7 ^a	17.6	26.8	21.9 ^a	22.6	21.1	26.8	23.0
35 or more	18.8	21.6 ^a	21.3	12.7	26.2 ^a	18.2	14.1	12.9	39.4
Average hours per week	21.4	21.4	21.3	19.7	22.3 ^a	21.4	19.9	21.3	27.3
Hourly wage (%)									
Less than \$5.00	22.3	23.8 ^a	22.0	19.2 ^a	26.7 ^a	22.0	15.6	39.6	24.7
\$5.00–\$6.00	8.0	8.2 ^a	7.6	9.0 ^a	7.9 ^a	8.0	8.9	6.7	6.1
\$6.00–\$7.25	12.7	13.7 ^a	6.7	17.4 ^a	13.8 ^a	12.5	12.0	13.9	12.6
\$7.26–\$9.99	33.5	37.9 ^a	43.9	37.8 ^a	36.2 ^a	32.5	34.7	30.1	26.9
\$10.00–\$14.99	16.2	11.9 ^a	12.6	11.5 ^a	11.9 ^a	17.2	18.3	8.6	23.3
\$15.00 or more	7.3	4.5 ^a	7.2	5.2 ^a	3.4 ^a	7.9	10.5	1.1	6.4
Average hourly wage (\$)	8.08	7.52	8.68	7.80 ^a	7.05	8.22	9.02	5.77	8.12
Monthly earnings (%)									
Less than \$200	19.9	26.2 ^a	22.1	21.1	29.9 ^a	18.4	14.3	28.7	21.7
\$200–\$800	50.1	43.5 ^a	45.0	57.1	35.9 ^a	51.6	57.9	52.5	27.6
\$800 or more	30.0	30.4 ^a	32.8	21.9	34.1 ^a	29.9	27.8	18.9	50.6
Average monthly earnings (\$)	743	703	717	620	743 ^a	752	760	534	980
Monthly earnings above SGA (%)	23.3	24.7	24.9	18.1 ^a	28.1 ^a	23.0	21.1	11.7	43.3
Sheltered or supported work (%)	37.0	43.3 ^a	40.1	38.7 ^a	46.6 ^a	35.5	30.5	53.2	33.2
Offered employer health insurance (%) ^c	20.9	21.7	20.7	16.0	24.8 ^a	20.7	18.2	12.7	38.8
Occupation (%)									
Transportation and material moving	17.3	19.8 ^a	12.6	23.5 ^{a,b}	19.9	16.7	15.6	18.9	18.5
Production	10.4	9.5 ^a	12.1	7.6 ^{a,b}	9.9	10.7	8.2	18.9	10.1
Office and administrative support	11.2	9.2 ^a	10.5	10.2 ^{a,b}	8.2	11.7	14.1	5.2	10.5
Building and grounds									
cleaning/maintenance	12.5	13.9 ^a	9.3	13.2 ^{a,b}	15.5	12.2	10.7	17.7	11.4
Personal care and service	5.5	4.4 ^a	6.4	2.2 ^{a,b}	5.0	5.7	5.4	5.9	6.7
Sales	6.9	7.0 ^a	18.0	3.2 ^{a,b}	5.9	6.8	8.5	3.2	4.9
Food preparation/serving	8.4	14.8 ^a	10.7	19.6 ^{a,b}	13.4	6.9	6.3	9.2	6.5
Other	26.8	21.1 ^a	19.0	20.5 ^{a,b}	22.0	28.2	30.8	19.0	29.2
Unknown	0.9	0.4 ^a	1.3	0.0 ^{a,b}	0.3	1.0	0.4	2.0	2.2

Source: 2004, 2005, 2006, and 2010 NBS.

Note: Monetary values are expressed in 2010 dollars.

^a Value or distribution for young adults is significantly different from that of their older counterparts at the 0.05 level.

^b Value or distribution is significantly different from that of SSDI-only young adults at the 0.05 level.

^cPercentage computed among respondents who were not self-employed.

Table 6. Reasons for not working

	All beneficiaries	Young adults				Other beneficiaries			
		All	SSDI only	Concurrent	SSI only	All	SSDI only	Concurrent	SSI-only
Unweighted number not working and not seeking employment at interview	12,798	2,818	255	581	1,982	9,980	4,624	2,042	3,314
Weighted percentage not working and not seeking employment at interview	86.2	68.5 ^a	59.8 ^a	62.9 ^a	71.6 ^{a,b}	88.0	87.9	84.6	90.3
Reasons for not working (%)									
Physical or mental condition prevents work	96.1	87.0 ^a	90.4 ^a	88.3 ^a	86.2 ^a	96.8	97.2	96.6	96.3
Discouraged by previous work attempts	28.3	29.5	33.8	36.0 ^a	27.2	28.2	27.3	30.0	28.8
Others do not think he/she can work	26.5	25.4	28.5	23.9	25.4	26.6	26.3	28.6	25.9
Workplaces are not accessible	25.5	29.2 ^a	32.0 ^a	31.4	28.3	25.2	22.6	28.4	28.7
Cannot find a job for which he/she is qualified	23.9	37.9 ^a	37.0 ^a	37.7 ^a	38.1 ^a	22.8	19.8	27.5	26.3
Lacks reliable transportation to/from work	16.9	25.9 ^a	21.0 ^a	26.8 ^a	26.3	16.2	11.9	19.6	23.3
Doesn't want to lose cash/health insurance benefits	12.8	15.7 ^a	15.7	18.4	14.9	12.6	10.8	14.9	14.8
Employers will not give him/her a chance	15.5	20.5 ^a	21.4 ^a	18.4	20.9 ^a	15.1	13.0	18.1	17.5
Cannot find a job he/she wants	9.9	16.3 ^a	15.6 ^a	15.6 ^a	16.5 ^a	9.4	7.8	11.4	11.7
Is caring for children or others	6.7	11.2 ^a	10.9 ^a	11.2 ^a	11.2 ^a	6.4	5.2	7.1	8.5
Waiting to finish school/training program	3.4	17.7 ^a	16.3 ^a	11.6 ^a	19.6 ^a	2.3	1.4	4.5	2.8
Other reason	2.6	2.8	1.8	2.9	2.8	2.6	2.4	3.5	2.2

Source: 2004, 2005, 2006, and 2010 NBS.

^a Value or distribution for young adults is significantly different from that of their older counterparts at the 0.05 level.

^b Value or distribution is significantly different from that of SSDI-only young adults at the 0.05 level.

Table 7. Income support, other assistance, and poverty

	All beneficiaries	Young adults				Other beneficiaries			
		All	SSDI only	Concurrent	SSI only	All	SSDI only	Concurrent	SSI-only
Unearned income and benefits received in month before interview									
SSA disability benefits	94.8	90.1 ^a	95.4	94.8	87.7 ^{a,b}	95.3	97.0	95.9	91.3
Pension or retirement income	7.9	0.1 ^a	0.0 ^a	0.1 ^a	0.1 ^a	8.7	14.8	0.9	0.6
Private disability	3.7	0.6 ^a	1.2 ^a	0.8	0.5	4.0	6.6	0.9	0.6
Workers' compensation	1.4	0.1 ^a	0.0 ^a	0.2	0.1	1.5	2.4	0.6	0.2
Unemployment insurance	0.2	0.1	0.0 ^a	0.1	0.2 ^b	0.2	0.2	0.1	0.3
Food stamps (SNAP)	26.6	26.1	22.6 ^a	29.7 ^{a,b}	25.4 ^a	26.6	12.6	40.4	47.8
Veteran's benefits	3.6	0.3 ^a	1.6 ^a	0.2 ^a	0.1 ^a	4.0	6.1	1.1	1.3
Public cash assistance/welfare	3.6	5.2 ^a	1.7	5.0 ^b	5.8 ^{a,b}	3.4	0.8	5.4	7.7
Medicare or Medicaid	90.4	88.4 ^a	86.0	92.7 ^b	87.4 ^a	90.6	89.4	94.1	91.0
Private health insurance (any source)	21.3	14.2 ^a	17.8 ^a	9.6 ^{a,b}	15.1 ^a	22.0	35.6	4.5	4.0
Other	4.8	5.0	4.8	5.6	4.8	4.8	4.9	4.7	4.5
SSA benefits in month before interview (%)									
No benefits	4.6	9.1 ^a	9.9 ^a	3.6 ^{a,b}	10.7 ^b	4.1	2.7	1.7	8.8
Less than \$500	6.5	11.4 ^a	2.2 ^a	13.6 ^{a,b}	12.1 ^b	6.0	3.3	6.2	11.7
\$500–\$1000	53.3	73.2 ^a	58.6 ^a	76.5 ^{a,b}	74.4 ^b	51.3	32.4	76.4	75.8
\$1000–\$1,499	21.3	5.6 ^a	26.7 ^a	5.6 ^{a,b}	2.5 ^b	22.9	35.3	11.9	3.2
\$1,500 or more	14.3	0.6 ^a	2.7 ^a	0.7 ^{a,b}	0.3 ^b	15.7	26.4	3.7	0.4
Mean monthly SSA benefit (\$)	903	635 ^a	817 ^a	658 ^{a,b}	600 ^{a,b}	931	1,120	784	618
Monthly non-SSA benefits (%) ^c									
No benefits	62.4	72.2 ^a	72.8 ^a	68.5 ^{a,b}	73.3 ^a	61.4	67.7	56.9	50.6
Less than \$200	18.0	15.6 ^a	17.6 ^a	17.9 ^{a,b}	14.5 ^a	18.3	10.9	24.5	30.1
\$200–\$499	8.2	7.3 ^a	4.4 ^a	8.8 ^{a,b}	7.3 ^a	8.3	5.8	11.8	11.3
\$500 or more	11.4	4.9 ^a	5.1 ^a	4.8 ^{a,b}	5.0 ^a	12.1	15.6	6.9	8.0
Mean monthly non-SSA benefits (\$) ^c	198	79 ^a	93 ^a	84 ^a	75 ^a	210	277	116	126
Household income relative to the federal poverty level (%)									
Less than 100 percent	48.5	56.8 ^a	42.3 ^a	57.4 ^{a,b}	58.8 ^{a,b}	47.6	27.8	70.3	75.7
100–299 percent	39.7	32.6 ^a	43.5 ^a	33.8 ^{a,b}	30.6 ^{a,b}	40.4	53.4	26.7	21.2
300 percent or more	11.9	10.5 ^a	14.1 ^a	8.8 ^{a,b}	10.6 ^{a,b}	12.0	18.8	3.0	3.2

Source: 2004, 2005, 2006, and 2010 NBS.

Note: Dollar values are expressed in 2010 dollars.

^a Value or distribution for young adults is significantly different from that of their older counterparts at the 0.05 level.

^b Value or distribution is significantly different from that of SSDI-only young adults at the 0.05 level.

^c Non-SSA benefits include public assistance/welfare, private disability, workers' compensation, veteran's benefits, unemployment insurance, and the value of food assistance and other non-cash benefits, such as housing or energy assistance.