



# Rehabilitation Research and Training Center on Statistics and Demographics

## Disability Data Brief

### **Social Security Disability Beneficiaries Who Earn Above the Substantial Gainful Activity Level**

Allison Baker, Gina Livermore, and James Drury

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Many provisions of the Supplemental Security Income (SSI) and Social Security Disability Insurance (DI) programs are intended to help beneficiaries work and earn at levels that reduce their reliance on disability benefits and potentially leave the programs. Even so, relatively few beneficiaries earn more than the Social Security Administration (SSA) substantial gainful activity (SGA) amount, an earnings threshold which can put eligibility for benefits at risk if sustained. This data brief presents statistics on the characteristics and employment experiences of SSI and DI beneficiaries who earn more than SGA for at least three consecutive months and shows how they differ from other working beneficiaries. SSI and DI beneficiaries who earn more than SGA are younger and healthier than other working beneficiaries, have more education and higher-quality jobs, and are more likely to know that they can keep their Medicaid or Medicare coverage after losing their SSI or DI benefits because of earnings.

#### **Introduction**

The Supplemental Security Income (SSI) and Social Security Disability Insurance (DI) programs provide income support to working-age people with significant disabilities. To be eligible, a person must have a medical condition that makes them unable to engage in SGA, defined as monthly earnings of \$1,470 or more for most people. The two programs treat earnings differently in determining benefit amounts and ongoing eligibility for cash benefits and public health insurance coverage through Medicare and Medicaid (Box 1). Both programs offer employment supports and have rules that allow beneficiaries to keep more of their benefits and retain public health insurance coverage as they try to work and increase their earnings, but few beneficiaries leave the programs because of sustained earnings above SGA. In this data brief, we profile the small group of SSI and DI beneficiaries who work above SGA and compare their characteristics and employment-related experiences with those of other recently employed SSI and DI beneficiaries. The findings help explain why some SSI and DI beneficiaries can sustain work above SGA.

#### **Data and methods**

We used pooled data from the 2017 and 2019 rounds of the National Beneficiary Survey (NBS). The NBS collects information about beneficiaries' characteristics, health status, employment, service use, and knowledge of SSA work incentives. This brief focuses on the oversample of beneficiaries who worked

above the SGA level for at least three consecutive months during the six months before their NBS interview, referred to in the survey as the successful worker sample. Hereafter, we refer to them as successful workers. We compare these workers with other beneficiaries who worked at some point during the six months before their NBS interview; we refer to this group as other workers.

### **Box 1. How earnings affect SSI and DI eligibility and benefits**

Eligibility for adult SSI disability and DI benefits is limited to people determined by SSA to be unable to earn above SGA due to a medical condition expected to last at least 12 months or result in death. Each program has other initial and ongoing eligibility requirements.

**SSI.** SSI is a means-tested program. Individuals cannot have countable resources greater than \$2,000. The maximum monthly SSI payment, \$943 for an individual in 2023, is known as the federal benefit rate, although some states supplement that amount. SSA reduces SSI payments by \$1 for every \$2 of earnings after disregarding the first \$20 of countable income and \$65 of earnings. In most states, SSI eligibility also grants eligibility for Medicaid. After initial SSI eligibility, recipients who earn above the SGA level remain eligible for Medicaid via the section 1619b provision, up to an earnings threshold that differs by state.

**DI.** Eligibility for DI is contingent on having enough recent and lifetime quarters of Social Security-covered employment, although some can qualify based on a spouse's or parent's work history. Monthly DI benefits are based on lifetime earnings and contributions via the payroll tax. DI beneficiaries become eligible for Medicare after a 24-month waiting period. After initial eligibility, beneficiaries can earn any amount for up to nine months without losing eligibility for cash benefits. If beneficiaries earn more than the SGA level in any month after completing a nine-month trial work period, they enter a 36-month extended period of eligibility. During those months, they are not eligible for any DI cash benefits in months their earnings exceed SGA but remain eligible for Medicare. After completing the extended period of eligibility, SSA terminates individuals' eligibility for DI cash benefits if they work above SGA, but they can keep eligibility for premium-free Medicare for at least 93 months after their trial work period ends. After this 93-month post-trial work period ends, they may buy Medicare coverage for a premium.▲

The statistics we report are representative of all working-age SSI and DI beneficiaries participating in the programs as of June 2016 and June 2018. In the tables, we present statistics by program (SSI and DI); each set of program-specific estimates include beneficiaries who were participating in both programs at sampling. Table 1 shows the weighted and unweighted sample sizes. We derived all statistics using the relevant survey weights, and all standard errors used to compute tests of statistical significance account appropriately for the complex NBS sampling design. We inflation-adjusted monetary variables to 2019 dollars. The differences between successful and other workers we highlight in the text below are statistically significant at the  $p = 0.05$  level.

### **What share of beneficiaries are successful workers? How do recent and successful work rates vary by beneficiary characteristics?**

SSI and DI beneficiaries had similar rates of recent employment; about 12 percent of both groups worked for pay at some point during the six months before interview. Successful workers represented about 1.5 percent of all beneficiaries in each program (Table 2).

Recent and successful work rates were highest among beneficiaries who could perform their pre-disability job, reported that no health condition limited their daily activities, were under age 40, and were aware they could keep their Medicare or Medicaid if they lost their disability benefits because of earnings. For these groups, recent work rates ranged from about 20 to 60 percent and successful work rates ranged from about 3 to 12 percent (Table 2).

## **How do the characteristics of successful workers differ from other workers?**

Successful workers in both programs differed from other workers in nearly all of the personal characteristics analyzed (Table 3). They were younger, more likely to be nonwhite, more likely to have attended college, and less likely to have a representative payee. Successful workers also had lower average disability benefits, primarily because more than one-third in both programs were receiving no benefits (likely because of their earnings). Among recently employed SSI recipients, successful workers were also more likely to be female. Among recently employed DI beneficiaries, successful workers were also more likely to have entered the DI program fewer than 10 years in the past.

Successful workers and other workers in both programs shared some health characteristics (Table 4). They rated their general health similarly and experienced similar rates of difficulty with activities of daily living. The groups differed significantly in their rates of difficulties with instrumental activities of daily living (IADL); successful workers in both programs were less likely than other workers to report each of the IADL difficulties queried. Among DI beneficiaries, successful workers were also more likely to report being able to perform their pre-disability job.

## **How do the job characteristics of successful workers differ from other workers?**

Although the occupations of successful workers did not differ markedly from those of other workers, several indicators show that successful workers in both programs had higher quality jobs than other workers (Table 5). Successful workers had higher average wages and monthly earnings and were more likely to have jobs that offered health insurance, sick leave, paid vacation, and retirement benefits, perhaps because they were more likely to work full time. Successful workers were less likely than other workers to have jobs in sheltered or supported work settings and to report that people at their jobs knew about their disabilities.

## **What supports do successful and other workers use to maintain employment?**

Successful workers in both programs were more likely to have used SSA's Ticket to Work program, but they were equally or less likely than other workers to have used employer accommodations and other types of job supports (Table 6). Compared with other workers, successful workers in both programs were less likely to use a job coach or personal assistant or receive help with transportation, and successful workers in the SSI program were less likely to receive any employer accommodations than other workers. Although DI beneficiaries were more likely to report that their jobs had a special feature that helped them keep working, the prevalence of the specific features cited did not differ from other working DI beneficiaries. Successful workers in the DI program were no more likely than other workers to use a variety of employment supports but were more likely to report using employment services during the previous calendar year.

## **How does awareness of earnings-related provisions differ between successful and other workers?**

Across the SSI and DI work-related provisions and supports shown in Table 7, successful workers in both programs were significantly more likely to be aware of the provisions, compared with other workers. Despite the greater awareness of all provisions among successful workers, their awareness rates for some provisions were low. Less than one-half of successful workers in both programs were aware of the programs' health insurance provisions, the availability of benefit specialists, and the expedited reinstatement provision. Greater awareness of some of these provisions, such as the trial work period, the

SGA earnings limit, and the ability to keep Medicare and Medicaid after losing benefits because of earnings, may be partly the result of their successful work efforts, rather than knowing about these provisions before starting work. But successful workers were also more aware of supports that could help them find jobs and those unrelated to benefit suspensions, including Ticket to Work and benefit specialists.

## **What are the benefit suspension experiences of successful and other workers?**

Consistent with sustaining employment with earnings above the SGA level, most successful workers in both programs experienced a benefit suspension because of their earnings at some time during their tenure in the disability programs (Table 8). Benefit suspensions because of earnings were more common among successful workers in the SSI program (78 percent) than among such workers in the DI program (61 percent), reflecting program differences in the treatment of earnings when determining benefits. One-quarter or fewer of other workers had ever experienced an earnings-related benefit suspension. Among those who had experienced a benefit suspension in the past year, just under half in both programs were in the process of returning to benefits or had already returned. Most reported that they expected the benefit suspension. Among the one-third of successful workers who had not expected their recent suspension, about 45 percent of DI beneficiaries and 35 percent of SSI recipients said they would not have started working or earning more had they known SSA would suspend their benefits.

## **Conclusions**

The highest rates of recent and successful work were among beneficiaries who were younger than age 40, were able to perform their pre-disability job, believed they are not limited by a health condition, and were aware of the DI and SSI program provisions allowing beneficiaries to keep their Medicare and Medicaid coverage after losing their benefits because of earnings. Of these factors, SSA and employment service providers could most easily improve the level of awareness of the health insurance provisions among beneficiaries interested or already engaged in employment to encourage them to earn above SGA. Improving awareness of these provisions would be useful given the low rates of awareness among recently employed DI and SSI beneficiaries.

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**Table 1.** Sample sizes

Analytic sample	All	Recently employed beneficiaries	
		Successful workers	Other workers
<b>All beneficiaries</b>			
Unweighted number	15,613	7,602	1,312
Weighted number	12,780,550	178,866	1,282,834
Percentage of all beneficiaries	100.0	1.4	10.0
Percentage of all recently employed beneficiaries	--	12.2	87.8
<b>DI beneficiaries</b>			
Unweighted number	10,368	5,443	848
Weighted number	9,250,037	134,311	958,813
Percentage of all beneficiaries	72.4	1.1	7.5
Percentage of DI beneficiaries	100.0	1.5	10.4
Percentage of all recently employed DI beneficiaries	--	12.3	87.7
<b>SSI recipients</b>			
Unweighted number	8,409	3,781	742
Weighted number	5,346,859	81,140	544,743
Percentage of all beneficiaries	41.8	0.6	4.3
Percentage of SSI recipients	100.0	1.5	10.2
Percentage of all recently employed SSI recipients	--	13.0	87.0

Source: 2017 and 2019 NBS

Note: Each of the program-specific groups (DI and SSI) include beneficiaries who were participating in both programs at sampling.

**Table 2.** Rates of recent and successful work among DI and SSI beneficiaries by selected characteristics (percentages)

Subgroup	DI beneficiaries		SSI recipients	
	Recent work rate	Successful work rate	Recent work rate	Successful work rate
All	11.8	1.5	11.7	1.5
<b>Age</b>				
18–40	25.4	4.1	19.6	2.8
40–55	13.4	1.8	9.9	1.2
56 and older	7.6	0.6	4.8	0.4
<b>Education</b>				
Less than high school	7.9	0.9	5.2	0.7
High school	12.2	1.3	14.5	1.7
More than high school	12.8	2.0	17.1	2.6
<b>Race and ethnicity</b>				
White, not Hispanic	12.2	1.2	12.3	1.3
Non-white, not Hispanic	11.7	1.9	11.6	1.7
White, Hispanic	8.2	1.7	10.2	1.7
Non-white, Hispanic	13.3	1.6	9.5	1.8
<b>Self-reported reason for limitation</b>				
Mental health condition	15.4	1.7	12.6	1.6
Intellectual disability	20.0	0.6	17.4	1.0
Musculoskeletal condition	7.2	1.0	5.6	1.0
Sensory disorder	16.9	2.8	11.7	2.5
No condition limits activities	31.1	4.1	26.1	3.4
Other	8.7	1.1	7.8	1.0
<b>Can perform pre-disability job</b>				
Yes	61.3	11.7	54.6	6.6
No	8.0	0.8	4.3	0.7
Not applicable (no pre-disability job)	16.2	2.0	14.5	1.8
<b>Years since initial disability award</b>				
Fewer than 5	9.3	1.6	9.5	1.1
5 to 10	10.2	1.6	13.9	1.8
10 or more	13.8	1.3	11.6	1.6
<b>Aware of SSA program provisions</b>				
Aware of SGA earnings provision	16.2	2.3	17.8	3.2
Aware of key health insurance provisions <sup>a</sup>	19.9	4.2	20.3	4.2

Source: 2017 and 2019 NBS

Note: Recent work is employment for pay at any time in the six months before NBS interview. Successful work is employment with earnings above the SGA level for at least three consecutive months during the six months before NBS interview.

<sup>a</sup> Aware they could keep their Medicare or Medicaid coverage after losing their DI or SSI benefits because of earnings or aware of the extended Medicare (DI) or Section 1619b (SSI) provisions

SGA = substantial gainful activity; SSA = Social Security Administration

**Table 3.** Personal characteristics of recently employed DI and SSI beneficiaries (percentages unless noted otherwise)

Personal characteristics	DI beneficiaries				SSI recipients			
	All recently employed	Successful workers	Other workers	<i>p</i> -value of difference	All recently employed	Successful workers	Other workers	<i>p</i> -value of difference
Male	55.1	52.6	55.5	0.38	61.9	54.0	63.1	0.01
<b>Age in years</b>				0.00				0.02
18–25	3.3	4.9	3.1		22.0	19.8	22.4	
26–40	25.8	33.6	24.7		38.5	47.4	37.1	
41–55	35.6	39.7	35.1		25.8	23.9	26.1	
56 and older	35.3	21.8	37.2		13.7	8.9	14.4	
<b>Race and ethnicity</b>				0.00				0.06
White, not Hispanic	65.1	52.7	66.8		51.6	42.5	52.9	
Non-white, not Hispanic	27.1	36.1	25.8		36.2	41.4	35.4	
White, Hispanic	4.8	8.2	4.4		8.6	10.8	8.2	
Non-white, Hispanic	3.0	3.0	3.0		3.7	5.3	3.4	
<b>Highest grade in school</b>				0.00				0.00
Did not complete high school	12.7	11.7	12.8		15.2	16.2	15.0	
High school or equivalent	45.3	39.4	46.1		53.7	49.8	54.3	
Some college	22.5	29.0	21.6		23.8	22.2	24.1	
Four-year degree or higher	15.5	19.6	15.0		4.4	11.1	3.5	
Other or unknown	4.0	0.3	4.6		2.8	0.7	3.1	
<b>Years since first SSI or DI award</b>				0.00				0.26
Fewer than 5	17.3	25.0	16.2		14.3	12.6	14.6	
5 to 10	23.1	28.9	22.3		24.1	23.4	24.2	
More than 10	59.6	46.2	61.5		61.5	63.9	61.2	
Unknown	0.0	0.0	0.0		0.0	0.1	0.0	
<b>Monthly benefits at interview</b>				0.09				0.00
No benefits	12.2	37.5	8.6		17.7	38.4	14.6	
\$1–500	49.8	39.8	51.2		78.7	59.3	81.5	
\$501–1300	30.3	17.0	32.2		2.5	2.0	2.6	
\$1300 or more	7.7	5.8	8.0		1.1	0.3	1.3	
Mean benefit (\$)	1,067.3	723.1	1,115.5	0.00	602.4	331.3	642.8	0.00
Has a representative payee	31.6	23.2	32.8	0.00	60.1	47.4	62.0	0.00

Source: 2017 and 2019 NBS

Note: Recent employment is employment for pay at any time in the six months before NBS interview. Successful work is employment with earnings above the SGA level for at least three consecutive months during the six months before NBS interview. *p*-values are for two-sided t-tests (binary variables) and chi-squared tests (categorical variables) measuring the statistical significance of the difference between successful workers and other workers.

**Table 4.** Health characteristics of recently employed DI and SSI beneficiaries (percentages unless noted otherwise)

Health characteristics	DI beneficiaries				SSI recipients			
	All recently employed	Successful workers	Other workers	<i>p</i> -value of difference	All recently employed	Successful workers	Other workers	<i>p</i> -value of difference
<b>Self-reported reason for limitation</b>				0.04				0.14
Mental health condition	23.6	21.6	23.9		28.2	27.2	28.4	
Intellectual disability	4.7	1.2	5.2		6.8	3.1	7.4	
Musculoskeletal condition	14.5	17.1	14.2		7.0	10.1	6.6	
Sensory disorder	4.0	5.5	3.8		2.6	4.2	2.4	
Other or unknown	32.7	32.6	32.8		25.8	25.8	25.8	
No condition limits activities	20.4	22.1	20.2		29.5	29.6	29.5	
<b>General health</b>				0.75				0.09
Excellent or very good	23.0	21.2	23.2		37.0	31.4	37.8	
Good or fair	59.0	60.2	58.9		52.7	55.5	52.3	
Poor or very poor	18.0	18.7	17.9		10.3	13.1	9.9	
<b>Difficulty with ADL</b>								
Getting into or out of bed	21.3	19.6	21.5	0.47	8.7	11.7	8.2	0.07
Bathing or dressing	15.8	11.5	16.4	0.05	10.0	8.2	10.3	0.16
Getting around inside the house	10.2	8.8	10.3	0.47	4.7	5.5	4.6	0.54
Eating	6.7	7.2	6.7	0.72	7.0	4.8	7.3	0.12
None of the above	67.8	70.3	67.5	0.36	78.9	80.7	78.6	0.41
<b>Difficulty with IADL</b>								
Getting around outside of the home	37.5	26.8	39.0	0.00	37.5	27.3	39.0	0.00
Shopping for personal items	21.1	12.6	22.3	0.00	23.5	14.0	25.0	0.00
Preparing meals	28.4	17.5	30.0	0.00	26.9	18.1	28.2	0.00
None of the above	54.4	66.1	52.7	0.00	57.0	65.5	55.8	0.01
<b>Number of ADL or IADL difficulties</b>				0.00				0.00
0	44.2	52.2	43.1		50.6	58.0	49.5	
1–2	32.0	32.7	31.9		28.1	28.9	27.9	
3 or more	23.8	15.0	25.0		21.3	13.2	22.5	
Can perform pre-disability job	12.2	18.9	11.2	0.01	8.7	8.2	8.8	0.83

Source: 2017 and 2019 NBS

Note: Recent employment is employment for pay at any time in the six months before NBS interview. Successful work is employment with earnings above the SGA level for at least three consecutive months during the six months before NBS interview. *p*-values are for two-sided t-tests measuring the statistical significance of the difference between successful workers and other workers.

ADL = activities of daily living; IADL = instrumental activities of daily living



**Table 5.** Characteristics of the main job among DI and SSI beneficiaries working at interview (percentages unless noted otherwise)

Job characteristics	DI beneficiaries				SSI recipients			
	All employed at interview	Successful workers	Other workers	<i>p</i> -value of difference	All employed at interview	Successful workers	Other workers	<i>p</i> -value of difference
Unweighted number	5,061	4,351	710		3,706	3,113	593	
Weighted number	910,762	108,205	802,557		480,444	66,481	413,964	
<b>Hours worked</b>								
Full-time (35 or more hours per week)	18.6	50.3	14.3	0.00	23.8	49.7	19.6	0.00
Average hours	21.4	31.2	20.1	0.00	22.3	31.4	20.9	0.00
<b>Earnings</b>								
Average hourly wage (\$)	12.7	16.9	12.2	0.00	10.1	13.4	9.6	0.00
Average monthly earnings (\$)	1,315.0	2,361.0	1,174.0	0.00	1,092.2	1,851.8	970.3	0.00
Earnings above SGA	30.6	74.8	24.6	0.00	33.0	76.8	26.0	0.00
<b>Occupation</b>				0.37				0.01
Service	22.8	22.7	22.8		32.6	31.7	32.8	
Sales, office, and administrative	25.4	24.8	25.4		23.6	23.2	23.7	
Production and transportation	21.1	17.4	21.6		24.2	17.3	25.4	
Other or unknown	30.7	35.0	30.1		19.6	27.9	18.1	
Sheltered or supported work	21.3	10.9	22.6	0.00	32.8	15.6	35.6	0.00
Other people with disabilities work at job	48.4	46.5	48.7	0.59	49.5	50.1	49.4	0.86
Comfortable discussing disability at work	48.1	46.5	48.3	0.64	48.6	45.5	49.1	0.32
People at job know about his or her disability	82.3	75.7	83.2	0.02	80.3	72.6	81.6	0.00
<b>Job benefits offered</b>								
Health insurance	30.3	62.1	25.6	0.00	30.9	56.9	26.6	0.00
Sick leave	32.5	53.7	29.4	0.00	29.9	52.2	26.2	0.00
Paid vacation	33.0	61.9	28.7	0.00	30.0	59.5	25.1	0.00
Pension or retirement benefits	28.7	48.5	25.7	0.00	20.5	42.9	16.8	0.00

Source: 2017 and 2019 NBS

Note: Successful work is employment with earnings above the SGA level for at least three consecutive months during the six months before NBS interview. *p*-values are for two-sided t-tests (binary and continuous variables) and chi-squared tests (categorical variables) measuring the statistical significance of the difference between successful workers and other workers.

**Table 6.** Supports used to maintain work among recently employed DI and SSI beneficiaries (percentages unless noted otherwise)

Use of supports	DI beneficiaries				SSI recipients			
	All recently employed	Successful workers	Other workers	p-value of difference	All recently employed	Successful workers	Other workers	p-value of difference
<b>Employment service use</b>								
Used employment services in previous year	48.8	55.7	47.8	0.03	60.3	59.7	60.4	0.87
Ever used Ticket to Work	29.8	35.9	28.9	0.02	36.5	45.7	35.0	0.00
<b>Employer-provided accommodations</b>								
Employer made at least one accommodation	58.3	53.5	59.1	0.12	60.2	48.9	61.9	0.00
Provided special equipment or assistive technology	9.9	9.1	10.0	0.76	8.7	7.1	9.0	0.47
Changed work schedule	29.3	30.4	29.1	0.68	26.9	22.9	27.5	0.17
Changed work tasks	21.6	21.2	21.7	0.85	19.9	17.9	20.3	0.38
Changed work environment	22.0	20.8	22.2	0.64	20.5	18.9	20.8	0.50
Arranged for coworkers to assist	35.8	32.4	36.4	0.27	39.8	31.3	41.1	0.01
Other	2.6	2.2	2.6	0.66	1.9	2.2	1.8	0.70
<b>Supports used to find or keep job</b>								
Job coach	23.3	17.0	24.2	0.01	32.0	24.0	33.2	0.00
Personal assistant for personal care or work	16.7	11.5	17.5	0.01	22.1	13.3	23.5	0.00
On-the-job training	69.5	69.1	69.5	0.91	77.7	74.4	78.2	0.30
Benefits counseling	33.8	35.3	33.5	0.56	28.3	30.7	27.9	0.36
Help with transportation	29.1	19.4	30.5	0.00	43.1	27.8	45.5	0.00
Special equipment or devices	17.1	18.8	16.8	0.47	11.2	13.5	10.9	0.30
Help with child care	5.4	4.7	5.5	0.64	5.1	5.7	5.0	0.49
<b>Special job features that help maintain work</b>								
No special features	52.3	45.1	53.3	0.01	42.5	40.1	42.9	0.45
Flexible schedule	24.3	21.5	24.6	0.37	16.2	14.8	16.3	0.69
Supervisor understands disability needs	17.0	14.2	17.3	0.38	14.0	17.8	13.5	0.09
Coworker assistance	10.4	11.7	10.3	0.57	18.0	12.1	18.8	0.18
Modified job duties	14.7	10.4	15.2	0.11	13.4	9.4	13.9	0.17
Work from home	5.0	5.0	5.0	0.99	4.3	3.8	4.4	0.80
Special equipment or devices	7.7	6.1	7.9	0.62	8.3	4.2	8.9	0.27
Other	52.6	58.7	51.8	0.13	52.1	64.3	50.4	0.01

Source: 2017 and 2019 NBS

Note: Recent employment is employment for pay at any time in the six months before NBS interview. Successful work is employment with earnings above the SGA level for at least three consecutive months during the six months before NBS interview. *p*-values are for two-sided t-tests measuring the statistical significance of the difference between successful workers and other workers.

**Table 7.** Awareness and use of work-related provisions and supports among recently employed DI and SSI beneficiaries (percentages unless noted otherwise)

Awareness of provisions and supports	DI beneficiaries				SSI recipients			
	All recently employed	Successful workers	Other workers	<i>p</i> -value of difference	All recently employed	Successful workers	Other workers	<i>p</i> -value of difference
<b>Aware of earnings provisions</b>								
DI trial work period	48.1	71.1	44.9	0.00	NA	NA	NA	NA
SGA earnings limit	62.6	71.6	61.3	0.00	51.5	59.5	50.2	0.16
SSI \$1 for \$2 earned income exclusion	NA	NA	NA	NA	18.9	25.2	18.0	0.01
<b>Aware of public health insurance provisions</b>								
Extended period of Medicare eligibility or can keep health insurance after losing cash DI benefits	27.9	48.7	25.0	0.00	NA	NA	NA	NA
Section 1619(b) continued Medicaid coverage or can keep health insurance after losing cash SSI benefits	NA	NA	NA	NA	20.3	34.4	18.2	0.00
<b>Aware of other supports and provisions</b>								
Ticket to Work	52.4	66.7	50.4	0.00	40.2	56.9	37.7	0.00
Benefit specialists	33.9	42.4	32.7	0.00	22.7	31.4	21.5	0.00
Expedited reinstatement	28.4	44.4	26.2	0.00	16.4	29.3	14.5	0.00

Source: 2017 and 2019 NBS

Note: Recent employment is employment for pay at any time in the six months before NBS interview. Successful work is employment with earnings above the SGA level for at least three consecutive months during the six months before NBS interview. *p*-values are for two-sided t-tests measuring the statistical significance of the difference between successful workers and other workers.

NA = not applicable; SGA = substantial gainful activity

**Table 8.** Benefit suspension experiences of recently employed DI and SSI beneficiaries (percentages unless noted otherwise)

Benefit suspension experience	DI beneficiaries				SSI recipients			
	All recently employed	Successful workers	Other workers	<i>p</i> -value of difference	All recently employed	Successful workers	Other workers	<i>p</i> -value of difference
Benefits ever suspended because of earnings	29.9	61.3	25.4	0.00	29.0	77.7	21.8	0.00
Benefits suspended in past year because of earnings	14.0	43.9	9.8	0.00	16.4	49.2	11.5	0.00
<b>Benefit status of those experiencing a benefit suspension in the past year</b>				0.81				0.28
Currently receiving benefits	27.5	23.2	30.2		33.9	32.4	34.9	
Not receiving benefits, in process of returning to benefits	18.4	18.3	18.4		9.3	13.4	6.7	
Not receiving benefits, not returning to benefits	52.8	56.0	50.9		54.9	50.6	57.7	
<b>Expectation of suspension</b>								
Expected benefit suspension	71.9	64.3	76.6	0.14	58.6	60.7	57.3	0.63
Did not expect benefit suspension	28.1	35.7	23.4	0.14	41.4	39.3	42.7	0.63
Would not have started working/earning more if known about suspension	45.7	44.9	46.4	0.93	22.6	35.2	14.6	0.00

Source: 2017 and 2019 NBS

Note: Recent employment is employment for pay at any time in the six months before NBS interview. Successful work is employment with earnings above the SGA level for at least three consecutive months during the six months before NBS interview. *p*-values are for two-sided t-tests (binary variables) and chi-squared tests (categorical variables) measuring the statistical significance of the difference between successful workers and other workers.