

Disability Policy Brief

Marisa Shenk and Dawn Phelps

What Share of Social Security Disability Beneficiaries Have Work Goals or Expectations?

Findings from 2017 and 2019 suggest that beneficiaries fall into three groups based on their work-related experiences and expectations. About half of Social Security Disability Insurance (SSDI) beneficiaries do not have work goals or expect to work in the next two or five years (53 percent). Another 27 percent had work goals or expectations but had not recently used job and training services, were not currently working or looking for work, and had not worked in the previous calendar year. This group might report work-related goals or expectations but were not pursuing a job due to health issues or other circumstances. The final 20 percent of all SSDI beneficiaries expected to work in the future and were actively engaged in recent work or training services. ▲

The Social Security Disability Insurance (SSDI) program provides income support to working-age people (age 18 to full retirement age) who have a long-lasting health condition that limits their ability to work.¹ About 10 percent of SSDI beneficiaries work at any given time. But many more say that they see themselves working in the next few years or that their personal goals include work. People who are not currently pursuing work but are interested in working could represent untapped workforce potential.

This brief presents updates on the number, characteristics, and work-related experiences of working-age SSDI beneficiaries who report having work goals or expectations. We refer to these individuals as “work-oriented” beneficiaries.² The statistics are based on analyses of pooled data from a nationally representative survey of working-age SSDI beneficiaries conducted in 2017 and 2019.³ We present statistics for working-age SSDI beneficiaries in this brief. We present combined statistics for SSDI beneficiaries and people receiving Supplemental Security Income (SSI) in the Appendix.

¹ People are eligible for disability benefits if they have a medical condition that prevents them from engaging in substantial gainful activity (SGA) and that is expected to last 12 months or longer and result in death. SGA is measured by monthly earnings. In 2024, the SGA level was \$1,550 for nonblind individuals or \$2,590 for blind individuals.

² The survey asked respondents if their personal goals included getting a job, moving up in a job, or learning new job skills. It also asked if respondents saw themselves working for pay in the next two years and in the next five years. We classified people providing a positive response to any of these questions as work oriented, following the methodology of Livermore (2009). Earlier surveys asked about working for pay in the next year rather than in the next two years.

³ We pooled data from the 2017 and 2019 rounds of the National Beneficiary Survey (NBS), a cross-sectional, nationally representative survey of more than 4,000 SSI and SSDI beneficiaries ages 18 to full retirement age. When weighted, the sample is representative of all preretirement-age adults who participated in the SSDI and SSI programs as of June 2016 and June 2018. All estimates use relevant survey weights and account appropriately for the NBS sample design when computing the standard errors used in tests of statistical significance.

Findings

How many working-age SSDI beneficiaries are work oriented?

In 2017 and 2019, about 48 percent of working-age disability beneficiaries reported having work goals or expectations. Based on the current number of disability program participants, that percentage translates into about 3.6 million people.⁴

How do work-oriented SSDI beneficiaries differ from other SSDI beneficiaries?

On average, work-oriented beneficiaries were younger, more likely to report having a high school diploma or GED or education beyond high school, and more likely to report being in better health than non-work-oriented beneficiaries (Table 1). Work-oriented beneficiaries were also more likely to report a mental health condition or sensory disorder as limiting their activities, or to say that no condition limited their activities, compared with non-work-oriented beneficiaries who were more likely to report musculoskeletal conditions, intellectual disability, or other health conditions as limiting their activities.⁵ They were less likely to be White, and less likely to report receiving veteran's benefits or public cash assistance or welfare in the previous month. We found no statistically significant differences between work-oriented beneficiaries and other beneficiaries in the share who were Hispanic or Latino; years since initial SSA award; or receipt of Supplemental Nutrition Assistance Program (SNAP) benefits, private disability, workers' compensation, or unemployment insurance.

Table 1. Personal characteristics of SSDI beneficiaries, by work-orientation status

	All SSDI beneficiaries	Work oriented	Not work oriented
Overall percentage	100.0	47.5	52.5
Male (%)	49.7	52.5*	47.3
Age in years (%)		#	
18 to 25	1.4	2.3	0.6
26 to 40	12.1	17.8	6.9
41 to 55	31.4	36.4	26.9
56 and older	55.1	43.5	65.6
Race (%)		#	
White	69.9	66.4	73.1
Other race	30.1	33.6	26.9
Hispanic or Latino ethnicity (%)	9.6	10.7	8.7
Highest level of education (%)		#	
Did not obtain high school diploma or GED	18.8	16.8	20.7
High school diploma or GED	44.0	44.1	43.8
Education beyond high school	37.2	39.1	35.4

⁴ In June 2024, about 7.6 million people with disabilities ages 18 to 64 were participating in SSDI or were receiving both SSDI and SSI (Social Security Administration 2024a).

⁵ The conditions respondents believe limit their activities concur with the primary diagnosis SSA uses as the basis for the disability award about 70 percent of the time (Stapleton et al. 2008).

Table 1 (continued)

	All SSDI beneficiaries	Work oriented	Not work oriented
General health (%)	#		
Excellent or very good	8.3	11.7	5.2
Good or fair	50.0	54.7	45.8
Poor or very poor	41.7	33.6	49.0
Self-reported main reason for limitation (%)	#		
Mental health condition	18.2	20.9	15.7
Musculoskeletal condition	24.0	20.1	27.5
Intellectual disability	2.7	2.0	3.4
Sensory disorder	2.8	3.2	2.4
Other impairments	44.6	42.8	46.3
No condition limits activities	7.6	10.9	4.6
Receipt of SSI (%)	16.3	18.3*	14.6
Years since initial SSA award (%)			
Less than 5	22.0	23.6	20.6
5 to 10	27.0	25.5	28.5
More than 10	50.8	50.9	50.7
Unknown	0.1	0.0	0.2
Benefits received in month before interview (%)			
Supplemental Nutrition Assistance Program (SNAP) benefits	28.8	31.1	26.7
Veteran's benefits or public cash assistance/welfare	5.5	4.3*	6.7
Private disability, workers' compensation, or unemployment insurance	5.0	4.6	5.4

Source: Authors' calculations based on the pooled 2017 and 2019 NBS. Sample size = 9,947.

* / # Work-oriented value (*) or distribution (#) is significantly different from the corresponding non-work-oriented value or distribution at the $p < 0.05$ level.

What share of work-oriented SSDI beneficiaries use employment or training services or engage in work activities?

As might be expected, work-oriented beneficiaries were much more likely to report engaging in work-related activities than their non-work-oriented peers (Table 2). In total, 43 percent of work-oriented SSDI beneficiaries said they took part in any recent work-related activities, compared with 7 percent of those who were not work oriented. One-third of work-oriented beneficiaries had any recent work activities, including about one-quarter (24 percent) who worked during the previous calendar year. In contrast, just 4 percent of non-work-oriented beneficiaries had any recent work activities. Work-oriented beneficiaries also used job and training services at a higher rate, including those not working because they were finishing a school or training program (3 percent) or who used a job or training service in the previous calendar year (23 percent).

Table 2. Recent work-related activities reported by interviewed SSDI beneficiaries, by work-orientation status

	All SSDI beneficiaries	Work oriented	Not work oriented
Percentage of all beneficiaries	100.0	47.5	52.5
Recent use of employment or training services (%)			
Not working because waiting to finish school or training program	1.6	3.3	0.2
Used employment or training services in calendar year before interview	12.8	22.6	3.9
Used employment or other services in calendar year before interview specifically to get a job or increase income	5.4	9.5	1.6
<i>Any use of employment or training services</i>	15.5	27.3	4.9
Recent work activities (%)			
Working at the time of the interview	10.2	18.8	2.3
Looked for work during the four weeks before the interview	4.9	9.9	0.4
Worked during the calendar year before the interview	13.3	24.3	3.4
<i>Any recent work activities</i>	17.7	32.8	4.0
Any of the above activities (%)	24.3	43.0	7.4
None of the above activities (%)	75.7	57.0	92.6

Source: Authors' calculations based on the pooled 2017 and 2019 NBS. Sample size = 9,947.

Note: All statistics for work-oriented beneficiaries are significantly different from beneficiaries who were not work-oriented at the 0.05 level, two-tailed test.

What share of SSDI beneficiaries are aware of SSA work supports?

Work-oriented beneficiaries were much more likely than other beneficiaries to be aware of SSA work supports, though a majority of both groups were unaware of each support analyzed (Table 3). Almost half knew they could lose their benefits if they worked above the substantial gainful activity (SGA) level for more than 9 months (49 percent). A smaller share (42 percent) had heard of the trial work period, which lets SSDI beneficiaries earn any amount per month for 9 months without losing their benefits.⁶ In total, about one-third of SSDI beneficiaries had heard of Ticket to Work, and 10 percent had ever used the program.

⁶ In 2017, the SGA for non-blind individuals was \$1,170 and the trial work period earnings amount was \$840 per month. In 2019, SGA for non-blind individuals was \$1,220 and the trial work period earnings amount was \$880 per month.

Table 3. Experiences of SSDI beneficiaries and their awareness of SSA work-related supports, by work-orientation status

	All SSDI beneficiaries	Work oriented	Not work oriented
Percentage of all beneficiaries	100.0	47.5	52.5
Able to do same kind of work as before benefits (%)	2.4	4.5	0.5
Used Ticket to Work (%)	10.0	16.5	4.0
Asked to repay benefits because of an overpayment from SSA (%)	2.5	5.0	0.3
Heard of SSA provisions (%)			
Ticket to Work Program	32.7	41.8	24.5
Trial work period	34.1	41.6	27.4
Loss of benefits if working above SGA for more than 9 months	42.9	48.5	37.9
Extended period of Medicare eligibility	16.6	20.8	12.7

Source: Authors' calculations based on the pooled 2017 and 2019 NBS. Sample size = 9,947.

Note: All statistics for work-oriented beneficiaries are significantly different from beneficiaries who were not work-oriented at the 0.05 level, two-tailed test.

Conclusions

The findings from 2017 and 2019 suggest that beneficiaries fall into three groups based on their work-related experiences and expectations. About half of SSDI beneficiaries do not have work goals or expect to work in the next two or five years (53 percent). Another 27 percent had work goals or expectations but had not recently used job and training services, were not currently working or looking for work, and had not worked in the previous calendar year. This group might report work-related goals or expectations but were not pursuing a job due to health issues or other circumstances. The final 20 percent of all SSDI beneficiaries expected to work in the future and were actively engaged in recent work or training services.

In comparison, in 2004 about 40 percent of beneficiaries were work oriented, and 9 percent of all beneficiaries were working at a given time (Livermore 2009). Fifteen years later, nearly 50 percent of beneficiaries were work oriented, but only 10 percent were working. Of those who were work oriented, the shares of beneficiaries working and looking for work was lower in 2017–2019 than in 2004. These findings suggest that the rise in beneficiary interest in work—as measured by a higher share of work-oriented beneficiaries—has not spurred a similar rise in employment, since the rates of work and use of employment services are similar over time. However, beneficiaries' characteristics and barriers to work may have changed, which could lead to differences in employment rates among those who are interested in work.

People in all three groups could benefit from policies and programs that promote and support work and from increased information about existing resources. For example, compared with work-oriented beneficiaries, beneficiaries who do not have work goals or expectations were less likely to report awareness of SSA provisions. Some of these individuals might develop and pursue work goals if they knew about and had access to sufficient supports. But some people might still choose not to pursue work; nearly half of non-work-oriented beneficiaries reported poor or very poor health (48 percent), and nearly 60 percent were age 56 or older.

Expanding knowledge and use of existing resources could help beneficiaries achieve their work goals. Less than one-third of current beneficiaries had heard of the Ticket to Work Program and just 10 percent had ever used the program as of 2017-2019. As of July 2024, about 2 percent of eligible beneficiaries (including SSI and SSDI) had in-use and assigned tickets, and among those 2 percent, about one in five (19 percent) had their ticket assigned to an employment network rather than a vocational rehabilitation agency (SSA 2024b). Increased knowledge of the free employment resources available could lead to more beneficiaries returning to work. Beneficiaries who have work goals or expectations and recently engaged in work activities or training are likely to pursue their goals (Livermore 2009) and might benefit the most from programs that provide economic incentives and job services.

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Appendix

Combined statistics for SSI and SSDI beneficiaries

Table A.1. Personal characteristics of SSI and SSDI beneficiaries by work-orientation status

	All beneficiaries	Work oriented	Not work oriented
Overall percentage	100.0	49.6	50.4
Male (%)	50.0	52.3*	47.7
Age in years (%)		#	
18 to 25	5.2	8.1	2.4
26 to 40	15.5	20.7	10.3
41 to 55	30.6	33.0	28.3
56 and older	48.7	38.2	59.0
Race (%)		#	
White	66.2	62.6	69.8
Other race	33.8	37.4	30.2
Hispanic or Latino ethnicity (%)	11.1	12.7	9.7
Highest level of education (%)		#	
Did not obtain high school diploma or GED	23.9	22.0	25.8
High school diploma or GED	43.5	43.8	43.2
Education beyond high school	32.6	34.3	31.0
General health (%)		#	
Excellent or very good	9.9	14.0	5.9
Good or fair	50.3	54.1	46.5
Poor or very poor	39.8	31.9	47.6
Self-reported <u>main</u> reason for limitation (%)		#	
Mental health condition	20.8	24.1	17.5
Musculoskeletal condition	21.3	17.8	24.8
Intellectual disability	3.1	2.6	3.6
Sensory disorder	2.7	3.0	2.5
Other impairments	42.9	39.8	45.9
No condition limits activities	9.2	12.7	5.7
Receipt of SSI (%)	38.1	41.7*	34.6
Years since initial SSA award (%)			
Less than 5	20.9	22.0	19.8
5 to 10	26.0	25.5	26.4
More than 10	52.9	52.4	53.5
Unknown	0.1	0.1	0.2
Benefits received in month before interview (%)			
Supplemental Nutrition Assistance Program (SNAP) benefits	35.8	36.9	34.7
Veteran's benefits or public cash assistance/welfare	5.4	4.6	6.2
Private disability, workers' compensation, or unemployment insurance	4.0	3.6	4.4

Source: Authors' calculations based on the pooled 2017 and 2019 NBS. Sample size = 15,063.

* / # Work-oriented value (*) or distribution (#) is significantly different from the corresponding non-work-oriented value or distribution at the $p < 0.05$ level.

Table A.2. Recent employment-related activities reported at interview of SSI and SSDI beneficiaries, by work-orientation status

	All beneficiaries	Work oriented	Not work oriented
Percentage of all beneficiaries	100.0	49.6	50.4
Recent use of employment or training services (%)			
Not working because waiting to finish school or training program	2.3	4.4	0.3
Used employment or training services in calendar year before interview	14.3	24.5	4.3
Used employment or other services in calendar year before interview specifically to get a job or increase income	5.8	10.2	1.6
<i>Any use of employment or training services</i>	17.3	29.7	5.2
Recent work activities (%)			
Working at the time of the interview	9.6	17.2	2.0
Looked for work during four weeks before interview	5.5	10.9	0.3
Worked during calendar year before interview	13.2	23.5	3.1
<i>Any recent work activities</i>	18.2	32.9	3.7
Any of the above activities (%)	25.8	44.4	7.6
None of the above activities (%)	74.2	55.6	92.4
Able to do same kind of work as before benefits (%)	2.2	3.9	0.5
Used Ticket to Work (%)	10.1	16.5	3.8
Was asked to repay benefits because of an overpayment from SSA (%)	2.7	5.1	0.4
Heard of SSA provisions (%)			
Ticket to Work Program	31.3	38.4	24.4
Trial work period	n.a.	n.a.	n.a.
Loss of benefits if working above SGA for more than 9 months	n.a.	n.a.	n.a.
Extended period of Medicare eligibility	n.a.	n.a.	n.a.

Source: Authors' calculations based on the pooled 2017 and 2019 NBS. Sample size = 15,063.

Note: All statistics for work-oriented beneficiaries are significantly different from beneficiaries who were not work-oriented at the 0.05 level, two-tailed test.

n.a. = not applicable because the provisions are for the SSDI program only.