

Disability, Employment, and Benefit Receipt: 2021

Current Population Reports

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INTRODUCTION

According to estimates from the 2022 Survey of Income and Program Participation (SIPP), over 30 million American adults aged 18 to 64 were living with a disability.^{1,2,3,4} For some of these individuals, the nature or severity of their disability could affect employment and other economic outcomes. Several social safety net programs and other income sources exist to support individuals whose health or disability limit their potential employment, but eligibility requirements for such programs vary. Perhaps as a result, adults with a disability have lower income than their counterparts without disability (Figure 1). This report uses data from the 2022 SIPP to examine the intersection between disability status, employment, and participation in a variety of social support programs in order to better understand this gap in income between individuals with and without a disability.

¹ All references to “adults” in this report refer to “working-age” civilian, noninstitutionalized adults aged 18 to 64.

² For additional estimates for employment and disability, refer to the American Community Survey (ACS) at <https://data.census.gov/table?t=Disability&tid=ACSDT1Y2021.B18120>.

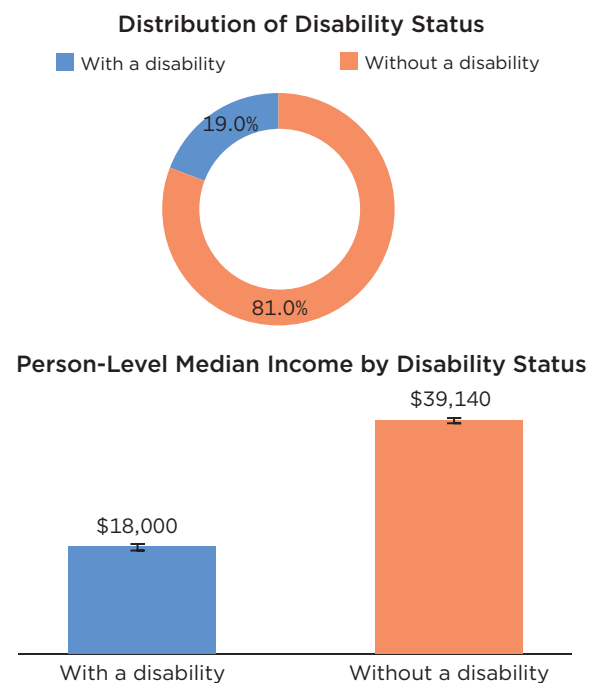
³ “Disability” is defined using the standardized 6-question measure used within the ACS, which captures functional difficulties in vision, hearing, cognition, ambulation, self-care, and independent living. National estimates of disability prevalence produced using SIPP data may be higher than estimates from other federal surveys that use the same disability measure. Refer to the “Limitations” section for more information.

⁴ The U.S. Census Bureau has reviewed this data product to ensure appropriate access, use, and disclosure avoidance protection of the confidential source data used to produce this product (Data Management System [DMS] number: P-7516454; Disclosure Review Board [DRB] approval number: CBDRB-FY24-SEHSD013-011).

Figure 1.

Distribution of Disability Status and Person-Level Median Income by Disability Status: 2021

(Adults aged 18 to 64)



Note: “Disability” refers to individuals reported to have vision, hearing, cognitive, ambulatory, self-care, or independent living difficulty. The bars represent the 90 percent confidence interval around the estimates. The U.S. Census Bureau has reviewed this data product to ensure appropriate access, use, and disclosure avoidance protection of the confidential source data used to produce this product (Data Management System [DMS] number: P-7516454; Disclosure Review Board [DRB] approval number: CBDRB-FY24-SEHSD013-011). Source: U.S. Census Bureau, 2022 Survey of Income and Program Participation.

HIGHLIGHTS

- The population aged 18 to 64 with a disability was more likely to be female, be older, have lower educational attainment, and have lower self-rated health than the population without disability.
- While many adults with a disability were employed in 2021, the employment rate among those with a disability was significantly lower than the rate for those without a disability: about 82 percent of people without a disability were employed, compared to roughly 54 percent of people with a disability.
- Workers with a disability were more likely to be self-employed, more likely to work nonstandard schedules, and more likely to work part-time jobs than their counterparts without a disability.
- Roughly 32 percent of not employed, working-age adults with a disability received Social Security because of a disability, while roughly 21 percent received Supplemental Security Income (SSI). Approximately 8 percent received some other form of disability income.
- About 30 percent of working-age adults with a disability who were not employed did not receive any benefits.
- Individuals with a disability were more likely to participate in multiple programs than their counterparts without a disability.⁵
- For adults who worked less than full-time, year-round, median personal income was significantly lower for those with a disability than for those without

⁵ Program participation refers to receipt of benefits from a variety of cash and noncash sources, which may be formal or informal and are discussed in greater detail below.

ABOUT THE SIPP

The Survey of Income and Program Participation (SIPP) is a nationally representative, longitudinal survey administered by the U.S. Census Bureau that provides comprehensive information on the dynamics of income, employment, household composition, and government program participation. The SIPP is also a leading source of data on economic well-being, family dynamics, education, wealth, health insurance, child care, and food security. The SIPP interviews individuals for several years and provides monthly data about changes in household and family composition and economic circumstances over time. Visit the SIPP website at <www.census.gov/sipp> for more information.

a disability, regardless of program participation.

WHAT IS A DISABILITY?

Disability is a complex process between individuals and their environment.⁶ Broadly speaking, individuals may experience a disability if they have difficulty with certain daily tasks due to a physical, mental, or emotional condition. Disability as a population phenomenon is inherently diverse. Some people may experience an invisible disability, while for others it may be more readily apparent. Disabilities may also vary—both in initial onset and expression over time. Some disabilities are considered only temporary conditions with immediate short-term effects on individuals' health and well-being, while others may be more permanent conditions with long-lasting effects.

Public policies may affect the ability of individuals to participate in the labor force or supplement their income when a disability inhibits work. For instance, some laws seek to facilitate employment by providing reasonable

⁶ For information on federal definitions of disability, refer to New Editions Consulting, Inc., "Federal Statutory Definitions of Disability," prepared for the Interagency Committee on Disability Research, 2024, <https://pfs2.acl.gov/strapib/assets/Federal_Statutory_Definitions_of_Disability_508_3ba4b711de.pdf>.

accommodations to enable work or by reducing physical barriers that might impede work. Other laws, such as the Americans with Disabilities Act, legislate fairness during the hiring process or on the job by prohibiting discrimination against individuals based on disability. Meanwhile, there is also a social safety net of programs available to those in need. Notably for those with a disability, some forms of social welfare and other benefits require labor force engagement, and therefore may preclude benefit receipt. Others require that individuals have a condition that prevents them from working as one of the criteria for eligibility, thereby facilitating benefit receipt.

Measures of disability in the SIPP are based on individual reports of functional difficulty, as opposed to medical diagnoses.⁷ In this analysis, disability is defined using the standardized measure of six questions used currently within the American Community Survey (ACS). Using this measure, individuals are considered to have a disability if they have vision, hearing, cognitive, ambulatory, self-care, or independent living difficulty. All references

⁷ Individual reports may be self-reports or proxy reports—that is, a report from another person in the household aged 15 or over. If disability reports were not obtained from survey respondents, then answers were statistically imputed.

Table 1.

Selected Demographic Characteristics by Disability Status of Adults Aged 18 to 64: 2021

Characteristics	Total		With a disability		Without a disability	
	Percent	Margin of error ¹ (±)	Percent	Margin of error ¹ (±)	Percent	Margin of error ¹ (±)
Median age (in years)	39.9	0.1	45.9	0.7	38.8	0.2
Sex						
Female	50.8	0.1	53.2	1.1	50.3	0.3
Male	49.2	0.1	46.8	1.1	49.7	0.3
Race						
White alone	75.5	0.1	77.7	1.3	75.0	0.3
Black or African American alone	13.8	0.1	15.0	1.2	13.5	0.3
Asian alone	7.0	0.3	2.8	0.4	8.0	0.3
All other race groups and combinations	3.7	0.2	4.5	0.6	3.5	0.3
Ethnicity						
Hispanic or Latino (of any race)	19.3	0.1	16.5	1.0	20.0	0.2
Not Hispanic or Latino (of any race)	80.7	0.1	83.5	1.0	80.0	0.2
Educational Attainment (Aged 25 and Over)						
Less than high school graduate	8.5	0.4	12.9	1.0	7.4	0.4
High school graduate, some college or associate degree	51.5	0.8	64.3	1.5	48.3	0.9
Bachelor's degree or more	40.0	0.7	22.8	1.4	44.2	0.8
Number of Disabilities						
0 disabilities	81.0	0.5	X	X	100	X
1 disability	10.5	0.4	55.3	1.4	X	X
2 or more disabilities	8.5	0.4	44.7	1.4	X	X

X Not applicable.

¹ The margin of error, when added to or subtracted from the estimate, forms the 90 percent confidence interval.

Note: "Disability" refers to individuals reported to have vision, hearing, cognitive, ambulatory, self-care, or independent living difficulty. The U.S. Census Bureau has reviewed this data product to ensure appropriate access, use, and disclosure avoidance protection of the confidential source data used to produce this product (Data Management System [DMS] number: P-7516454; Disclosure Review Board [DRB] approval number: CBDRB-FY24-SEHSD013-011).

Source: U.S. Census Bureau, 2022 Survey of Income and Program Participation.

to "disability" throughout this report rely on this definition.

Notably, measures of disability in the SIPP are collected at the time of interview (in this report, early 2022), while measures of employment status and program receipt are collected with reference to the calendar year preceding the interview (in this report, 2021). Further details are available in the "Limitations" section.

The SIPP also collects information on other concepts related to disability, including (but not limited to) whether respondents have a work-limiting health condition; whether they have difficulty finding a job or remaining employed due to a physical, mental, or emotional problem; and whether they are prevented from working due to a physical, mental, or emotional

problem. To avoid complicating findings related to employment and in the interest of maintaining consistency across Census Bureau products, these concepts are not included in the definition of disability used throughout this report.⁸

WHO EXPERIENCES DISABILITY?

Table 1 shows how working-age adults (aged 18 to 64) differed across demographic characteristics by disability status. Among the population living with a disability, 53.2 percent were women and 46.8 percent were men. Among the population without a disability, the percentage of women and men was not statistically different (50.3 percent and 49.7 percent,

⁸ A cross-tabulation of disability by presence of a work-limiting health condition is included in Table 2.

respectively). Select race and ethnicity groups were also disproportionately represented among those with a disability, including White alone (77.7 percent of those with a disability were White alone, compared to 75.0 percent of those without a disability), Black or African American alone (15.0 percent with a disability compared to 13.5 percent without a disability), and any other race group alone or combination (4.5 percent with a disability compared to 3.5 percent without a disability).⁹

⁹ Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept). Table 1 shows data using the first approach (race-alone). People who identify as Hispanic may be any race. Data in Table 1 for Hispanics overlap with data for racial groups.

People with a disability tended to be older than adults without a disability; they also had lower educational attainment. The median age for working-age individuals with a disability was 45.9 years, compared with 38.8 years for those without a disability. Educational attainment was lower among adults with a disability compared with their counterparts without a disability. A higher percentage of adults with a disability reported not having a high school diploma compared with those without a disability (12.9 percent and 7.4 percent, respectively).

Additionally, people may experience limitations in multiple functional domains. Among those with a disability, 44.7 percent reported having more than one type of functional limitation.

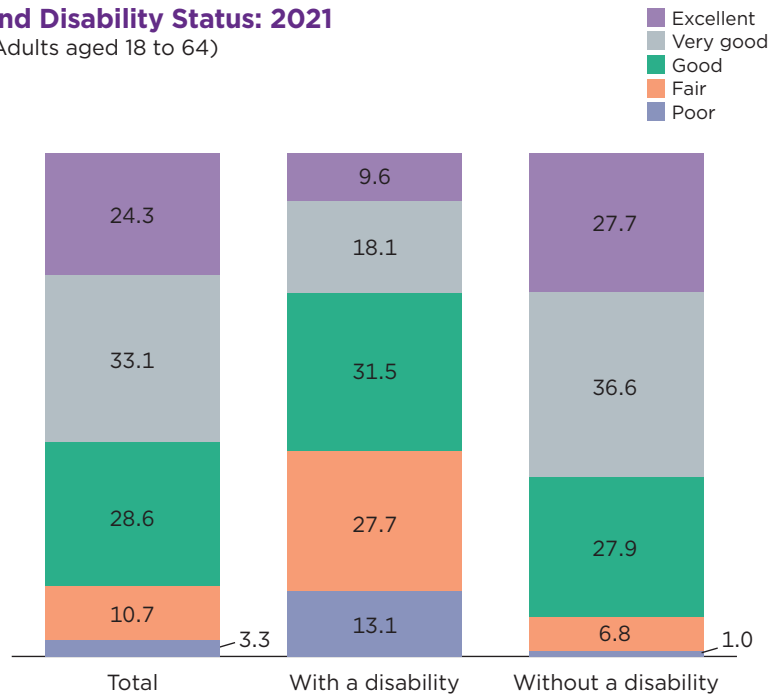
Self-rated health, a conventional measure using a single question rating one's overall health using graded answer categories, has been validated as an indicator of health across a variety of populations and shown to predict morbidity, health services use, and mortality.¹⁰

Figure 2 shows the relationship between disability and self-rated health among SIPP respondents.¹¹

¹⁰ Refer to John Bond, Heather O. Dickinson, Fiona Matthews, Carol Jagger, and Carol Brayne, "Self-Rated Health Status as a Predictor of Death, Function, and Cognitive Impairment: A Longitudinal Cohort Study," *European Journal of Aging*, 3: 193-206, 2006. Refer also to Ellen L. Idler and Yael Benyamini, "Self-Rated Health and Mortality: A Review of Twenty-Seven Community Studies," *Journal of Health and Social Behavior*, 38(1): 21-37, 1997.

¹¹ As with disability, health assessments are not conducted by a doctor, but instead are reported by the person or a proxy adult.

Figure 2.
Percentage of Adults by Self-Rated Health and Disability Status: 2021
(Adults aged 18 to 64)



Note: "Disability" refers to individuals reported to have vision, hearing, cognitive, ambulatory, self-care, or independent living difficulty. The U.S. Census Bureau has reviewed this data product to ensure appropriate access, use, and disclosure avoidance protection of the confidential source data used to produce this product (Data Management System [DMS] number: P-7516454; Disclosure Review Board [DRB] approval number: CBDRB-FY24-SEHSD013-011).
Source: U.S. Census Bureau, 2022 Survey of Income and Program Participation.

Overall, people with a disability were in worse health than those without a disability. Significantly more individuals with any disability were also reported to be in "poor" health compared to those with no disability. Likewise, a significantly higher percentage of those without a disability reported "very good" or "excellent" health.

EMPLOYMENT AND DISABILITY

Table 2 demonstrates the relationship between work and health by showing the percentage of adults

by employment and disability status, as well as by the presence or absence of work limitations.¹² Among adults aged 18 to 64, employment was the norm. A majority of adults (over 75 percent) were employed in at least

¹² In this report, employment is measured based on a respondent's report of having a job on job line 1 at any time during the 2021 calendar year. For more information on the SIPP and its survey design, please refer to the SIPP Users' Guide at <www.census.gov/programs-surveys/sipp/guidance/users-guide.html>.

Table 2.

Employment and Work Limitations by Disability Status of Adults Aged 18 to 64: 2021

Characteristics	Total		With a disability		Without a disability	
	Percent	Margin of error ¹ (±)	Percent	Margin of error ¹ (±)	Percent	Margin of error ¹ (±)
Total	100	X	19.0	0.5	81.0	0.5
Employed	77.0	0.5	53.9	1.6	82.4	0.5
With a work-limiting health condition	4.5	0.2	15.7	1.1	1.9	0.2
No work-limiting health conditions	72.5	0.5	38.2	1.5	80.5	0.5
Not employed.	23.0	0.5	46.1	1.6	17.6	0.5
With a work-limiting health condition	8.1	0.4	34.5	1.6	1.9	0.2
No work-limiting health conditions	14.9	0.4	11.6	0.9	15.7	0.5

X Not applicable.

¹ The margin of error, when added to or subtracted from the estimate, forms the 90 percent confidence interval.

Note: “Disability” refers to individuals reported to have vision, hearing, cognitive, ambulatory, self-care, or independent living difficulty. A “work-limiting health condition” refers to a physical, mental, or other health condition that limits the kind or amount of work an individual can do. The U.S. Census Bureau has reviewed this data product to ensure appropriate access, use, and disclosure avoidance protection of the confidential source data used to produce this product (Data Management System [DMS] number: P-7516454; Disclosure Review Board [DRB] approval number: CBDRB-FY24-SEHSD013-011).

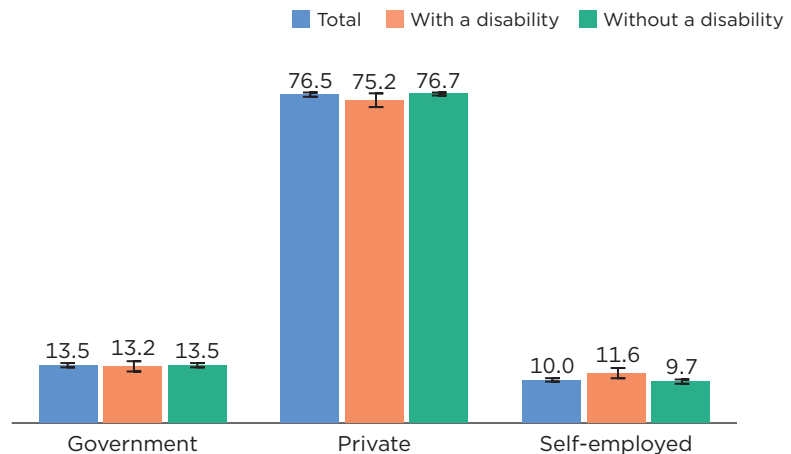
Source: U.S. Census Bureau, 2022 Survey of Income and Program Participation.

one job. However, the employment rate for the population with a disability was significantly lower than the rate for those without a disability—about 54 percent of people with a disability were employed, compared with about 82 percent of people without a disability. Individuals with a disability were also more likely than those without a disability to have a health condition that limited the amount or kind of work they were able to do. Among the population with a disability, about 16 percent were workers with a work-limiting health condition, while almost 35 percent had a work-limiting health condition and did not work.

The SIPP data also illustrate how workers with a disability were represented among a select class of worker groups, or by the type of their employer’s organization (Figure 3). For instance, workers with a disability were more likely to be self-employed (about 12 percent) than those without disability (about 10 percent). Conversely, the likelihood of an individual’s employment in a private business or in government did not vary significantly by disability status.

Figure 3.
Percentage of Workers by Class of Worker and Disability Status: 2021

(Employed adults aged 18 to 64)



Note: “Disability” refers to individuals reported to have vision, hearing, cognitive, ambulatory, self-care, or independent living difficulty. The bars represent the 90 percent confidence interval around the estimates. The U.S. Census Bureau has reviewed this data product to ensure appropriate access, use, and disclosure avoidance protection of the confidential source data used to produce this product (Data Management System [DMS] number: P-7516454; Disclosure Review Board [DRB] approval number: CBDRB-FY24-SEHSD013-011).
Source: U.S. Census Bureau, 2022 Survey of Income and Program Participation.

Studies indicate that self-employment may provide individuals with a disability with nonmonetary benefits such as increased flexibility at work.¹³ Self-employment may also be attractive

to individuals with a disability by allowing them to manage their own hours or duties despite physical or health limitations.

Figure 4 shows the percentage of workers across 23 occupation groups among populations with any disability and no disability. Among workers with a disability,

¹³ Elena Gouskova, “Why Self-Employment Rates Are Higher Among People With Work Limitations,” *Journal of Disability Policy Studies*, 31(1): 15–25, 2020.

three of the top occupation groups were office and administrative support (12.6 percent), sales and related (9.4 percent), and management (9.4 percent).

These data show how individuals with a disability were more likely to be concentrated in select jobs based on the kind of work conducted compared to those without a disability. For instance, workers with a disability were more likely to be employed in office and administrative support occupations compared with those without a disability (12.6 percent and 9.7 percent, respectively). Workers with a disability were also about 2 percentage points more likely to be employed in (1) building and grounds cleaning and maintenance and (2) material moving occupations.

Conversely, workers with a disability were less likely to be employed in select occupations compared with workers without a disability. Specifically, they were less likely to work in healthcare practitioners and technical occupations by about 2 percentage points. While numerically a large number of workers with a disability were employed in management occupations, an even greater proportion of individuals without a disability were employed in these same jobs. In other words, management occupations were common jobs among all workers but were more likely to employ individuals without a disability.

Table 3 shows how selected job characteristics varied by workers' disability status. Notable differences between the populations

DISABILITY INCOME SOURCES

A variety of programs exist that offer income directed toward the population with a disability. Some of these are government transfer programs. Social Security Disability Insurance (SSDI) is administered by the Social Security Administration (SSA) and offers benefits if an individual worked for a sufficient period, paid Social Security taxes, and has a condition that meets the SSA's definition of disability. Individuals have a qualifying disability under SSDI if they (1) cannot do work and engage in substantial gainful activity (SGA), (2) cannot do work they did previously or adjust to other work, and (3) have a condition that has lasted or is expected to last for at least 1 year or to result in death.

The Supplemental Security Income (SSI) program is also administered by the SSA and provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits, as well as people aged 65 and over without a disability who meet the financial qualifications.

Individuals with a disability may also be eligible to receive workers' compensation and disability income from sources other than government transfer programs, such as employer disability payments; payments from a sickness, accident, or disability insurance policy; or disability payments from a federal, state, or local government pension.

with and without a disability include hours worked, part-time or full-time employment status, schedule arrangements, and type of work arrangement. For example, people with a disability worked about 3 hours fewer each week than those without a disability.

A smaller percentage of workers with a disability worked full-time, year-round compared with workers without a disability—about 53 percent and 65 percent, respectively. These differences similarly extended to whether workers engaged in part-time or full-time employment. Nearly 30 percent of jobs held by workers with a disability were part-time, or less than

35 hours per week. In comparison, only 20 percent of the those without a disability worked part-time.

Schedules also differed between workers by disability status. Workers with a disability were more likely to work nonstandard schedules (either predictable or unpredictable) than their counterparts without a disability.^{14, 15}

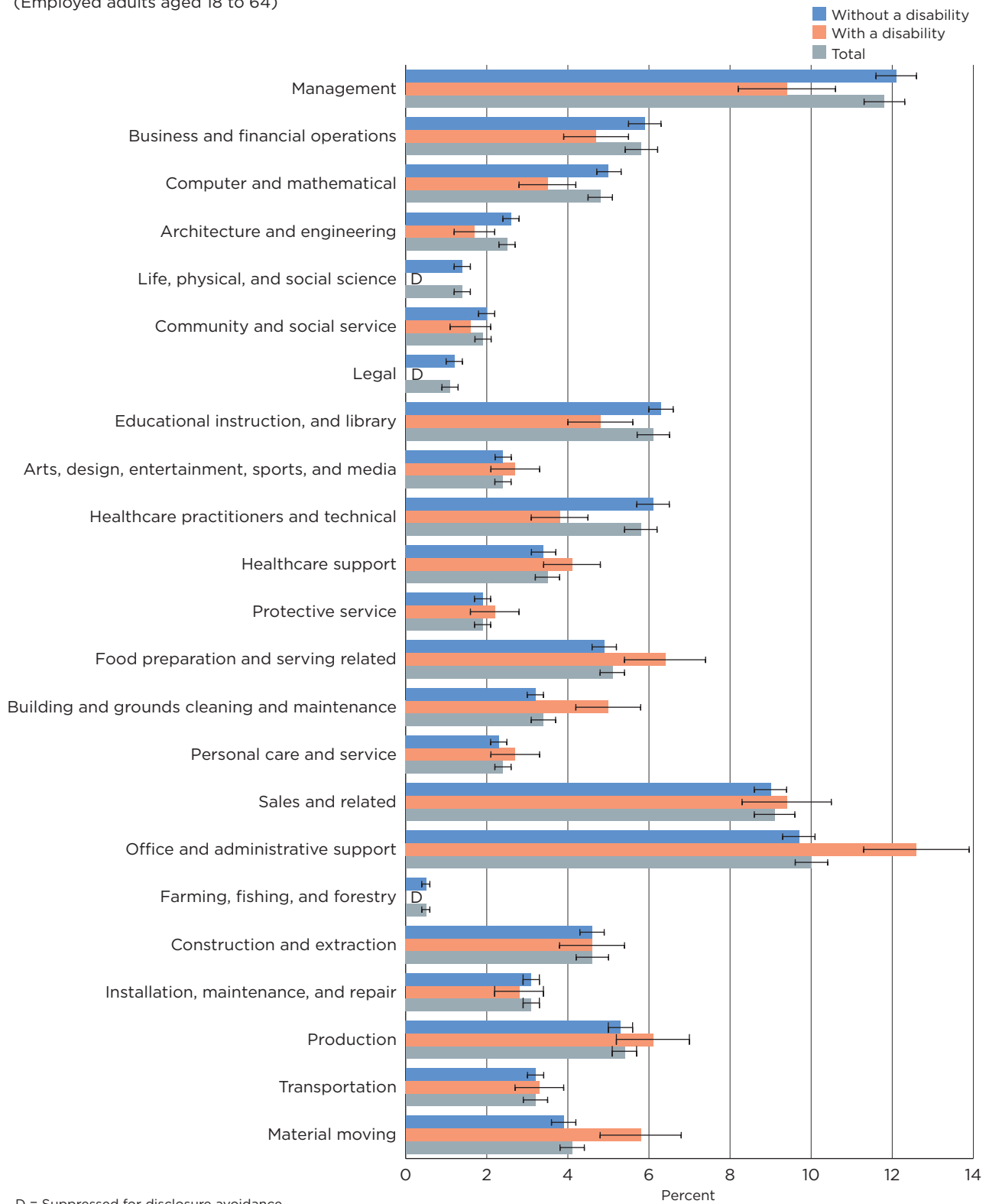
¹⁴ Predictable, nonstandard work schedules include regular evening or night shifts, rotating shifts, and split shifts. Unpredictable, nonstandard work schedules include irregular schedules or ones that change from day to day.

¹⁵ Additional cross-tabulations (not shown) suggest self-employment further affects the relationship between work schedules and disability status such that nonstandard work schedules were even more common among self-employed workers with a disability compared with those who were not self-employed.

Figure 4.

Percentage of Workers Aged 18 to 64 by Occupation Group and Disability Status: 2021

(Employed adults aged 18 to 64)



D = Suppressed for disclosure avoidance.

Note: "Disability" refers to individuals reported to have vision, hearing, cognitive, ambulatory, self-care, or independent living difficulty. The bars represent the 90 percent confidence interval around the estimates. The U.S. Census Bureau has reviewed this data product to ensure appropriate access, use, and disclosure avoidance protection of the confidential source data used to produce this product (Data Management System [DMS] number: P-7516454; Disclosure Review Board [DRB] approval number: CBDRB-FY24-SEHSD013-011).

Source: U.S. Census Bureau, 2022 Survey of Income and Program Participation.

Table 3.

Select Job Characteristics for Workers by Disability Status: 2021

(Employed adults aged 18 to 64)

Characteristics	Total		With a disability		Without a disability	
	Percent	Margin of error ¹ (±)	Percent	Margin of error ¹ (±)	Percent	Margin of error ¹ (±)
Average hours worked (in hours)	38.5	0.2	36.4	0.5	38.8	0.2
Part-Time or Full-Time Employment						
Full-time, year-round	63.7	0.7	52.8	2.0	65.3	0.8
Full-time, not year-round	14.8	0.5	17.7	1.4	14.4	0.6
Part-time, year-round	13.6	0.5	17.4	1.4	13.0	0.5
Part-time, not year-round	7.9	0.4	12.1	1.1	7.3	0.4
Work Schedule						
Standard, predictable	76.3	0.6	68.8	1.9	77.5	0.6
Nonstandard, predictable	13.4	0.5	17.5	1.6	12.8	0.5
Nonstandard, unpredictable	9.2	0.5	12.1	1.3	8.8	0.5
Other	1.1	0.2	1.6	0.4	1.0	0.2
Work Arrangement						
Onsite	73.2	0.7	76.9	1.4	72.6	0.7
Home-based	20.5	0.6	18.8	1.3	20.8	0.6
Mixed	6.3	0.3	4.4	0.8	6.5	0.4

¹ The margin of error, when added to or subtracted from the estimate, forms the 90 percent confidence interval.

Note: "Disability" refers to individuals reported to have vision, hearing, cognitive, ambulatory, self-care, or independent living difficulty. The U.S. Census Bureau has reviewed this data product to ensure appropriate access, use, and disclosure avoidance protection of the confidential source data used to produce this product (Data Management System [DMS] number: P-7516454; Disclosure Review Board [DRB] approval number: CBDRB-FY24-SEHSD013-011).

Source: U.S. Census Bureau, 2022 Survey of Income and Program Participation.

Differences in type of work arrangement (e.g., home-based, mixed or "hybrid," or in-person) by disability status also suggest that jobs for those with disability may be less flexible than other jobs. During the COVID-19 pandemic, the prevalence of home-based work increased dramatically among the broader population. According to a recent Census Bureau report, the number of home-based workers almost tripled between 2019 and 2021, increasing from roughly 9 million to 27.6 million workers.¹⁶ Yet compared with the population without a disability, fewer workers with a disability worked from home all or part of the time in 2021.

¹⁶ Michael Burrows, Charlynn Burd, and Brian McKenzie, "Home-Based Workers and the COVID-19 Pandemic," *American Community Survey Reports*, ACS-52, U.S. Census Bureau, Washington, DC, 2023.

These findings remained consistent even after excluding self-employed workers. Research suggests that these lower levels of home-based work among people with a disability may be due to the kinds of jobs in which they were employed, such as service occupations.¹⁷ More workers with a disability may also work in occupations with lower expected growth rates for telework eligibility.¹⁸ In other words, workers with a disability could be more likely to work in jobs that require onsite employment during a time of rapidly expanding remote-work options.

¹⁷ Douglas Kruse, So Ri Park, Yana van der Meulen Rodgers, and List Schur, "Disability and Remote Work During the Pandemic With Implications for Cancer Survivors," *Journal of Cancer Survivorship*, 16: 183-199, 2022.

¹⁸ Lisa A. Schur, Mason Ameri, and Douglas Kruse, "Telework After COVID: A 'Silver Lining' for Workers With Disabilities?" *Journal of Occupational Rehabilitation*, 30: 521-536, 2020.

OTHER INCOME SOURCES FOR INDIVIDUALS WITH A DISABILITY

As reflected above, while many adults aged 18 to 64 with a disability work for pay, others are unable to work due to a disability, or have to work reduced hours due to their condition. Such individuals may rely on other sources of income to make ends meet. Some of the more common sources of program income in which a disability determines eligibility are described in greater detail in the box "Disability Income Sources."

Overall, roughly 45 percent of individuals with a disability received income or noncash benefits from at least one source in 2021, compared with about 14 percent of

those without a disability (not shown).¹⁹

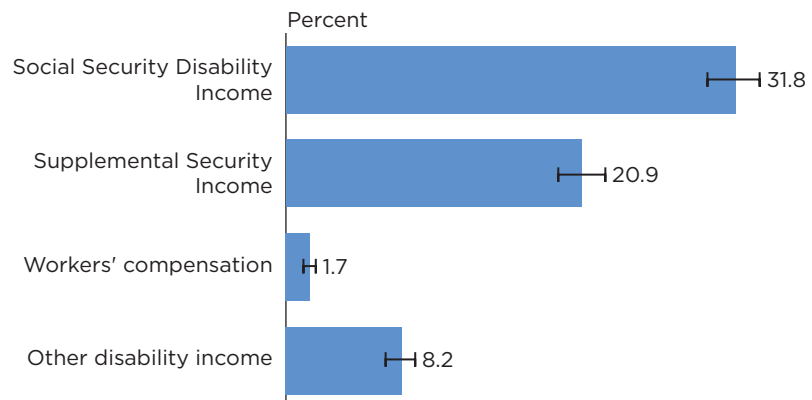
Roughly 32 percent of working-age adults with a disability who were not employed in 2021 received Social Security because of a disability, while roughly 21 percent received Supplemental Security Income (SSI) and 2 percent received workers' compensation payments (Figure 5).²⁰ Approximately 8 percent received some other form of disability income.

However, as these estimates indicate, many adults with a disability who were not employed did not receive benefits stemming from their disability. Temporal differences in survey measurement (refer to the "Limitations" section) may contribute to this outcome. Individuals may also choose not to apply for benefits or apply for benefits and be denied—the SSA's rate of denied applications for SSDI averaged 67 percent between 2010 and 2019.²¹ According to SSA records, technical denials—denials for nonmedical reasons—represent the most common denial, which may partially explain the gap between the overall prevalence of

Figure 5.

Receipt of Select Forms of Income Among Individuals With Disability Who Were Not Employed: 2021

(Adults aged 18 to 64)



Note: The SIPP asks about whether individuals received Social Security income and the reason for receiving that income, with disability as a response option. It does not explicitly ask about receipt of Social Security Disability Insurance. "Disability" refers to individuals reported to have vision, hearing, cognitive, ambulatory, self-care, or independent living difficulty. The lines represent the 90 percent confidence interval around each estimate. The U.S. Census Bureau has reviewed this data product to ensure appropriate access, use, and disclosure avoidance protection of the confidential source data used to produce this product (Data Management System [DMS] number: P-7516454; Disclosure Review Board [DRB] approval number: CBDRB-FY24-SEHSD013-011). Source: U.S. Census Bureau, 2022 Survey of Income and Program Participation.

disability and the rate of receipt of disability-related benefits.²²

Many working-age adults with a disability receive other forms of assistance that are not specifically targeted toward those with a disability but are instead intended to alleviate economic hardship more generally. For example, roughly 35 percent of adults with a disability who were not employed in 2021 received SNAP, an in-kind form of food support for low-income families that is among the largest social safety net programs.

²² A medical denial means that an applicant did not meet the medical criteria consistent with SSDI's definition of a disability. A technical denial means that an applicant was denied SSDI for a nonmedical reason (for example, paperwork errors, etc.). Refer to the "Limitations" section for additional information regarding what can and cannot be determined from SIPP data regarding program uptake.

¹⁹ In this context, "benefit" refers to receipt of Social Security; Supplemental Security Income (SSI); Temporary Assistance for Needy Families (TANF); Supplemental Nutrition Assistance Program (SNAP); General Assistance; Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); unemployment compensation; workers' compensation; and other disability income.

²⁰ The SIPP asks whether individuals receive Social Security and the reason for receipt. It does not explicitly ask about receipt of Social Security Disability Insurance (SSDI).

²¹ For more information on SSDI denials, refer to <www.ssa.gov/policy/docs/statcomps/di_asr/2020/di_asr20.pdf>.

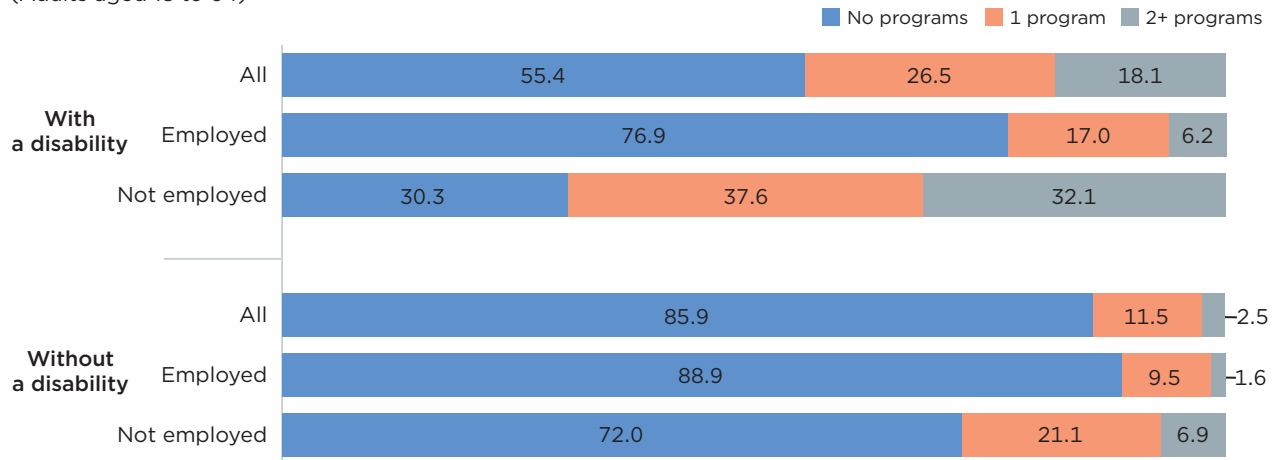
OVERLAPPING RECEIPT

Individuals with a disability were also much more likely to receive income from multiple programs in 2021 than their counterparts without a disability (Figure 6). Among individuals without a disability, just under 1 in 5 of those receiving at least one form of program income, received income from multiple sources. By contrast, about 2 in 5 individuals with a disability, receiving any program income, received income from more than one source.

These differences are even more dramatic when further broken down by employment status. About 32 percent of adults with a disability who were not employed received more than one form of program income. By contrast, just 6 percent of adults with a disability who were employed received multiple forms of program income.

Figure 6.

Percentage Receiving a Given Number of Programs by Disability and Employment Status: 2021
(Adults aged 18 to 64)



Note: "Disability" refers to individuals reported to have vision, hearing, cognitive, ambulatory, self-care, or independent living difficulty. The income sources reflected in this figure are Social Security (including Social Security Disability Insurance); General Assistance; Temporary Assistance for Needy Families; Supplemental Nutrition Assistance Program; Supplemental Security Income; Special Supplemental Nutrition Program for Women, Infants, and Children; unemployment compensation; worker's compensation; and disability income from a sickness, accident, or disability insurance policy, employer disability payments, a pension from a company or union, a federal civil service pension, a state government pension, a local government pension, U.S. military retirement, U.S. government railroad retirement, black lung benefits, or another source. The U.S. Census Bureau has reviewed this data product to ensure appropriate access, use, and disclosure avoidance protection of the confidential source data used to produce this product (Data Management System [DMS] number: P-7516454; Disclosure Review Board [DRB] approval number: CBDRB-FY24-SEHSD013-011).
Source: U.S. Census Bureau, 2022 Survey of Income and Program Participation.

As results presented below reflect, receiving income from multiple programs does not necessarily imply greater income. Rather, these differences reflect the way in which individuals with a disability, and particularly those who are not employed, often subsist by relying on a combination of benefits from multiple sources.

DISABILITY, EMPLOYMENT, PROGRAM PARTICIPATION, AND INCOME

Figure 7 ties together the findings of this report by presenting the interrelationship between employment status, disability status, and program participation with respect to median personal income. Adults aged 18 to 64 with a disability who were employed full-time, year-round had median personal income of \$50,000, compared with median personal income of \$60,200 among full-time, year-round workers without a disability.

Among employed individuals with a disability who were not full-time, year-round workers, programs did not act as a one-to-one replacement for income from employment: median income among those with a disability who were employed less than full-time, year-round was dramatically lower (\$22,570 for those with no program income and \$17,350 for those with program income) than for those who were employed full-time, year-round. Additionally, for those with a disability who were employed less than full-time, year-round, median income was lower than that of those without a disability who were employed less than full-time, year-round regardless of program participation—an indication of the unique challenges faced by individuals with a disability.²³

²³ The difference between the median income of those without a disability and employed less than full-time with program income and those with a disability who were employed less than full-time with no program income was not statistically significant.

Individuals with a disability who were not employed and received program income had lower median personal income (\$10,490) than their counterparts who were employed, regardless of whether that work was full-time or less than full-time, year-round. Additionally, among those with a disability who were not employed, those with income from more than one program had median personal income (\$10,200) that did not differ statistically from those with income from just one program (\$10,790), reflecting the way in which individuals may pool together income from multiple programs in order to help make ends meet.

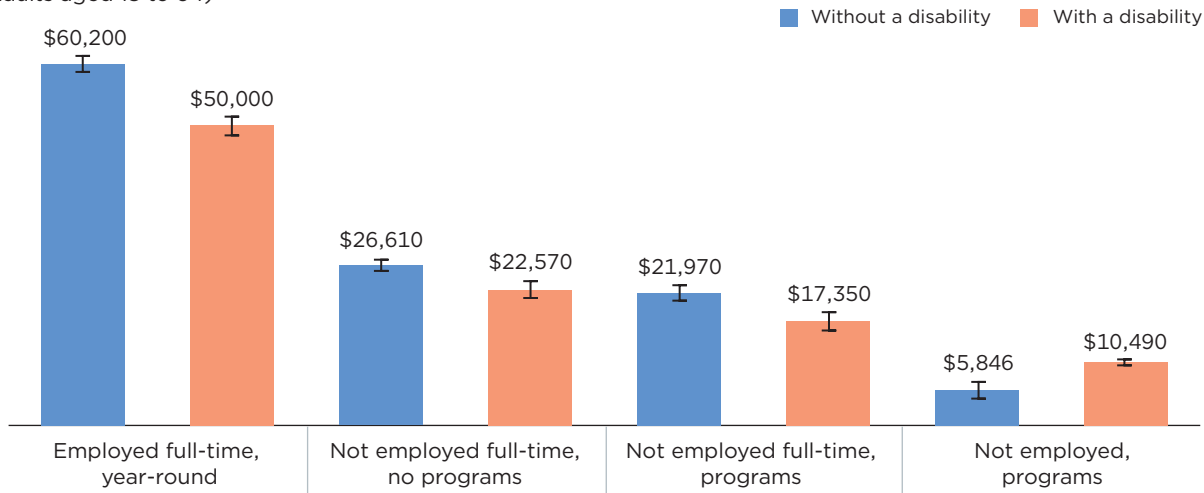
SUMMARY

This report highlights the relationship between disability, employment, and benefit receipt. The majority of working-age adults with a disability worked in 2021,

Figure 7.

Person-Level Median Income by Employment Status, Disability Status, and Program Participation: 2021

(Adults aged 18 to 64)



Note: "Disability" refers to individuals reported to have vision, hearing, cognitive, ambulatory, self-care, or independent living difficulty. The income sources reflected in this figure are: Social Security (including Social Security Disability Insurance); General Assistance; Temporary Assistance for Needy Families; Supplemental Nutrition Assistance Program; Supplemental Security Income; Special Supplemental Nutrition Program for Women, Infants, and Children; unemployment compensation; worker's compensation; and disability income from a sickness, accident, or disability insurance policy, employer disability payments, a pension from a company or union, a federal civil service pension, a state government pension, a local government pension, U.S. military retirement, U.S. government railroad retirement, black lung benefits, or another source. The lines represent the 90 percent confidence interval around each estimate. The U.S. Census Bureau has reviewed this data product to ensure appropriate access, use, and disclosure avoidance protection of the confidential source data used to produce this product (Data Management System [DMS] number: P-7516454; Disclosure Review Board [DRB] approval number: CBDRB-FY24-SEHSD013-011). Source: U.S. Census Bureau, 2022 Survey of Income and Program Participation.

though they were more likely to work in jobs that emphasized part-time or less than full-year employment than those without a disability. Workers with a disability were also more likely to hold nonstandard work schedules compared to those without a disability. However, overall employment rates were lower for those with a disability than for their counterparts without a disability. Those who did not work, or who worked fewer hours, due to a disability often received assistance from other sources, including cash and noncash benefits from government transfer programs and other forms of disability income. However, many of those who were disabled and not employed did not receive these benefits. Those who did receive benefits often combined benefits from multiple sources.

Median income for individuals with a disability who worked less than full-time, year-round was lower than that of those who were employed less than full-time, year-round and did not have a disability, regardless of program participation. These findings demonstrate the complex interaction between employment patterns and benefit receipt and the unique challenges faced by individuals with a disability in making ends meet.

LIMITATIONS

A number of limitations should be noted in interpreting the findings presented in this report. First, disability is a complex population phenomenon, and thus there is no single universal definition of "disability." This report defines disability based on a standardized disability question set that is currently used in the ACS. This

measure defines disability based on the presence of at least one of these six functional limitations: difficulty seeing; difficulty hearing; difficulty walking or climbing; difficulty concentrating, remembering, or making decisions; difficulty dressing or bathing; and/or difficulty doing errands alone. Other concepts such as a "work-limiting health condition" capture a different population and are only referenced in conjunction with the standardized disability question set in specific instances in this report. It should also be noted that specific governmental agencies such as the SSA use their own eligibility-based definitions when administering benefit programs.

Given these varying definitions, the SIPP cannot measure who is eligible to participate in programs such as SSDI. Those with a disability who are not receiving a given

benefit may not be eligible for the program because they do not meet the program's definition of disability or because they do not meet some other program requirement. Alternatively, they may be eligible to receive a benefit but are not receiving it for any of a number of reasons, including being unaware that they are eligible, facing administrative hurdles, or opting not to participate. The SIPP cannot distinguish among these reasons, or between those who are ineligible and those who are eligible but do not receive a given benefit. Furthermore, the SIPP does not ask respondents directly about receipt of SSDI. Rather, it asks respondents if they received Social Security and, if so, for what reason, with "disability" as an answer choice.

Additionally, the 2022 SIPP was administered during February through June of 2022 to produce a person-month dataset of retrospective measures of the prior calendar year (2021). However, questions on disability and self-rated health are conventionally asked without reference to any reference period, and thus are an implicit measure of current disability or health status at the time of interview. While these point-in-time measures of health and disability are reasonably reflective of health and disability during the prior calendar year (the reference period for the work and program participation data), some variation between the two measures exists and cannot be captured using the SIPP data.

National estimates of disability prevalence and patterns over time vary across surveys. For this reason, this report focuses on associations between disability status and other variables, rather than generating estimates of the prevalence of disability. Additional information can be found at <www.census.gov/programs-surveys/sipp/tech-documentation/user-notes/2021-usernotes/estim-disability-preval.html>.

SOURCE AND ACCURACY

Statistics from surveys are subject to sampling and nonsampling error. All comparisons presented in this report have taken sampling error into account and are significant at the 90 percent confidence level, unless otherwise noted. This means the 90 percent confidence interval for the difference between the estimates being compared does not include zero. Nonsampling errors in surveys may be attributed to a variety of sources, such as how the survey was designed, how respondents interpret questions, how able and willing respondents are to provide correct answers, and how accurately the answers are coded and classified. To minimize these errors, the Census Bureau employs quality control procedures throughout the production process, including the overall design of surveys, wording of questions, review of the work of interviewers and coders, and the statistical review of reports.

Additional information on the SIPP can be found at <www.census.gov/sipp/> (main SIPP website), <www.census.gov/programs-surveys/sipp/guidance/users-guide.html> (SIPP Users' Guides), and <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html> (SIPP Source and Accuracy Statements).

CONTACTS

Additional information on the statistics presented in this report can be found by contacting the SIPP Coordination and Outreach Staff at <census.sipp@census.gov> or 1-888-245-3076.

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