

# Characteristics of SSI and SSDI Beneficiaries Who Are Parents

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# Study Goals

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- **Profile working-age Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) beneficiaries who are parents of children under age 18**
- **Highlight information available in the National Beneficiary Survey**

# Why are parents interesting?

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- **Parenthood linked with poverty among disability beneficiaries**
- **Dependents introduce even more complex program interactions with disability benefits**
- **Parents may face unique incentives and employment barriers**
- **Potential target group for employment supports**
  - A large share is under age 40
  - May have greater motivation to work to improve their family economic well-being

# Data and Methods

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- **National Beneficiary Survey (NBS)**
  - Pooled four NBS rounds: 2004, 2005, 2006, and 2010
  - N=16,190 beneficiaries age 18 to 64
- **Parents are defined as beneficiaries who reported having biological, foster, or adoptive children under the age of 18**
  - Children either residing or not residing with the beneficiary
- **Descriptive statistics on parenthood rates, personal characteristics, employment, and income**

# Disability Program Benefits for Dependent Children

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- **SSDI**
  - Auxiliary benefits are available for dependents under age 18 (age 19 if in school), up to a family maximum (usually 150% of the primary insurance amount)
- **SSI**
  - No dependent benefits

# Interactions with Other Programs

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- **Child support**
  - In most states, SSI does not count as income in computing child support payments and cannot be garnished.
  - SSDI counts as income and can be garnished. SSDI auxiliary payments do not count towards child support.
- **Temporary Assistance for Needy Families (TANF)**
  - Significant individual and state incentives for TANF recipients with disabilities to move to SSI
    - No time limits or work requirements in SSI
    - Higher benefits
    - Lower state liability

# What share of SSI and SSDI beneficiaries are parents?

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Program	Percentage Who Are Parents
All beneficiaries	20.0
SSDI-only	17.5
Concurrent	20.0
SSI-only	24.2

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Source: 2004, 2005, 2006, and 2010 NBS. N=16,190 SSI and SSDI beneficiaries.

# Parent Family Characteristics

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Characteristics	Percentage of Parents
Married	39.0
Number of Children	
One	50.7
Two	29.1
Three or more	19.7
Lives with some or all children	68.8
Has children under age 6	21.3

Source: 2004, 2005, 2006, and 2010 NBS. N=4,568 SSI and SSDI beneficiaries who are parents.



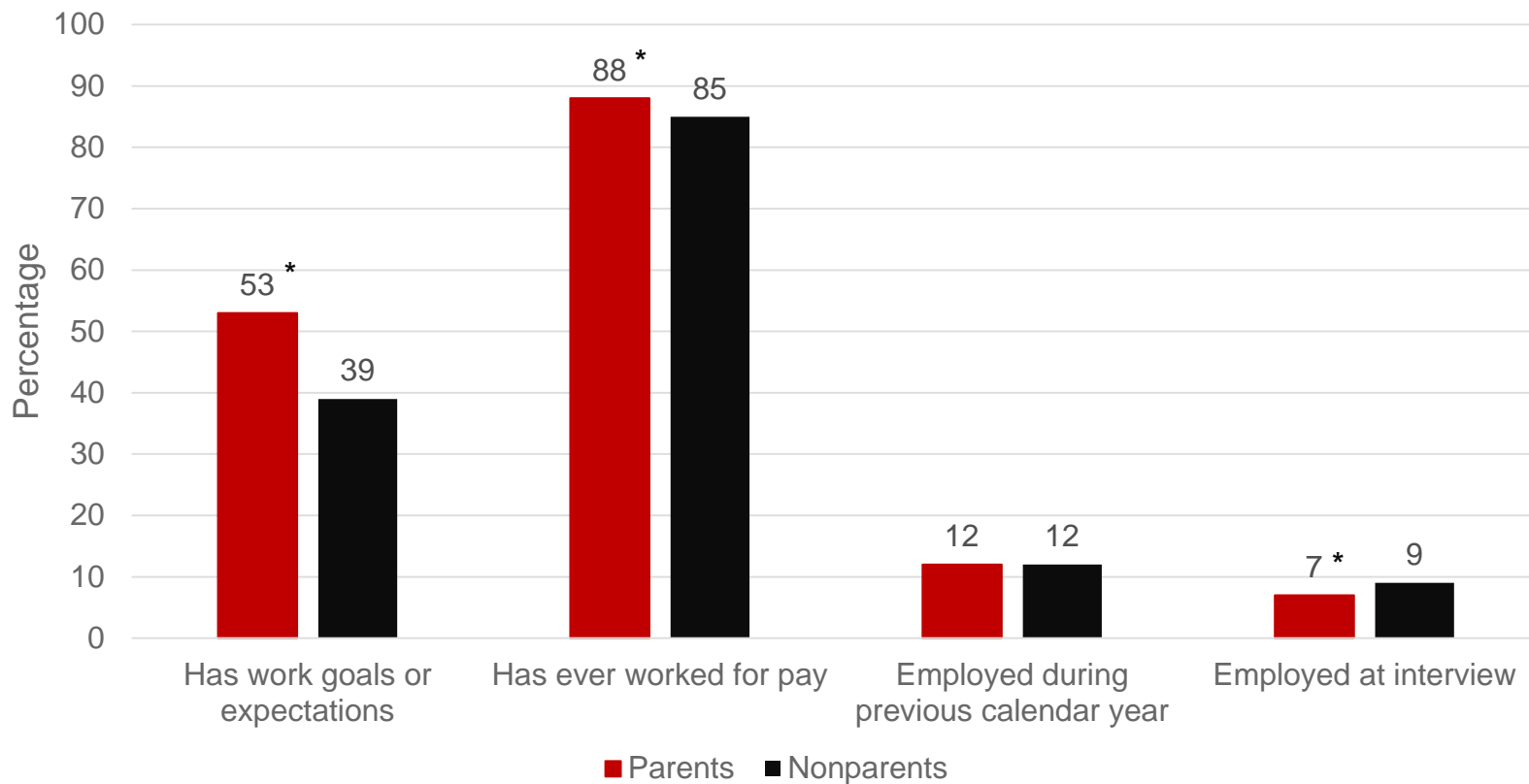
# Parents differ from nonparents in many respects

Characteristic	Parents (%)*	Nonparents (%)
Under age 40	39	19
Nonwhite	37	28
Did not complete high school	37	33
Married	39	29
Poverty level household income	58	46
Excellent or very good health	7	11
SSDI-only	46	54
Childhood disability onset	21	24
On SSI/SSDI 10 or more years	37	44

Source: 2004, 2005, 2006, and 2010 NBS. N=16,190 SSI and SSDI beneficiaries.

\*All differences between parents and nonparents are statistically significant at the 0.05 level. Differences remain statistically significant after controlling for other personal characteristics.

# What share of parents work or want to work?



Source: 2004, 2005, 2006, and 2010 NBS. N=16,190 SSI and SSDI beneficiaries.

\* Parents differ significant from nonparents at the 0.5 level.

# Reasons for not working among nonworking beneficiaries with work goals

Reason	Parents (%)	Nonparents (%)
Physical or mental condition prevents work	94*	92
Discouraged by previous work attempts	44*	39
Workplaces are not accessible	33	34
Cannot find a job for which he/she is qualified	32	33
Caring for children or others	25*	7
Does not want to lose cash or health insurance benefits	16	19

Source: 2004, 2005, 2006, and 2010 NBS. N= 5,547 beneficiaries with work goals who were not working and not seeking employment at interview.

\* Parents differ significantly from nonparents at the 0.05 level.

# Job Characteristics of Employed Parents and Other Beneficiaries

Job Characteristic	Parents	Nonparents
Average hours worked per week	26*	21
Percent employed full time	31*	16
Average hourly wage (\$2010)	\$10.63*	\$7.56
Average monthly earnings (\$2010)	\$1,110*	\$668
Percent with monthly earnings above substantial gainful activity level (SGA)	44*	19
Percent offered employer-sponsored health insurance	36*	18
Percent in sheltered or supported employment	16*	41

Source: 2004, 2005, 2006, and 2010 NBS. N=2,029 beneficiaries employed at interview.

\* Parents differ significantly from nonparents at the 0.05 level.

# Income Assistance and Poverty

	Parents	Nonparents
<b>Non-SSA Benefits</b>		
Receives any non-SSA benefits (%)	46*	36
Receives food stamps (%)	36*	24
Receives public assistance or welfare (%)	8*	3
Average monthly non-SSA benefits (\$2010)	\$244*	\$186
<b>SSA Benefits</b>		
Average monthly SSA benefits (\$2010)	\$945*	\$893
Monthly SSA benefit \$1,500 or more	20*	13
<b>Total Government Benefits and Poverty</b>		
Total monthly government benefits \$1,500 or more (%)	23*	15
Household income below the federal poverty level (%)	58*	46

Source: 2004, 2005, 2006, and 2010 NBS. N=16,190 SSI and SSDI beneficiaries.

\* Parents differ significantly from nonparents at the 0.05 level.

# Summary and Implications

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- **A substantial share of SSI and SSDI beneficiaries have children**
- **Parents differ from other beneficiaries in many ways**
  - Younger
  - Less educated
  - Higher levels of government assistance, but more likely to be in poverty

# Summary and Implications (cont.)

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- **Employment may be an option for some to improve their economic well-being**
  - Most have a work history
  - A majority have a strong interest in employment
    - A large share of those who do work, work at relatively high levels
  - Because many are young, investments to improve employment prospects might substantially offset long-term receipt of public assistance
    - Such investments might also improve the long-term prospects of their children
- **Significant barriers would need to be addressed**
  - Education and training
  - Child care
  - Disincentives associated with disability and other income support programs

# Contact Information

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