



Fact Sheet

SOCIAL SECURITY

Individuals Who Receive Social Security Disability Insurance Benefits, by Education Level

In 2016, 31 percent of Americans age 25 and older had Bachelor's degree, while 13 percent had not completed high school. Although individuals with limited education (less than a high school degree) are more likely to receive disability insurance benefits, the program provides income replacement for all socioeconomic groups including those with high levels of education (a Bachelor's degree or more).

- In 2016, the Social Security Administration paid disability insurance benefits to about 1.1 million beneficiaries with a Bachelor's degree and to about 1.8 million disability beneficiaries with less than a high school education.
- In 2016, the median annual personal income level for disability insurance beneficiaries with a Bachelor's degree was \$23,445 compared to \$12,147 for disability insurance beneficiaries without a high school education. The mean annual personal income level for disability insurance beneficiaries in the respective groups was \$36,382 and \$16,329.
- Disability insurance benefits constituted at least 75 percent of personal income for 56 percent of disability insurance beneficiaries with a Bachelor's degree and 68 percent of disability insurance beneficiaries without a high school education.
- Among disability insurance beneficiaries with a Bachelor's degree, 8 percent were in poverty. If disability insurance benefits were not included, 39 percent would have been poor.
- Among disability insurance beneficiaries without a high school education, 30 percent were in poverty. If disability insurance benefits were not included, 67 percent would have been poor.
- Among disability insurance beneficiaries with a Bachelor's degree, 18 percent had family income below 150 percent of the poverty level. If disability insurance benefits were not

included, 46 percent would have had family income below 150 percent of the poverty level.

- Among disability insurance beneficiaries without a high school education, 50 percent had family income below 150 percent of the poverty level. If disability insurance benefits were not included, 77 percent would have had family income below 150 percent of the poverty level.
- The aggregate annual poverty gap for disability insurance beneficiaries with a Bachelor's degree who received disability insurance benefits in 2016 was approximately \$4.8 billion when family income did not include disability insurance benefits compared to \$408 million with disability insurance benefits included in family income. The poverty gap measures the dollar amount of additional income necessary to lift members of a group to just above the poverty level.
- The aggregate annual poverty gap for disability insurance beneficiaries without a high school education who received disability insurance benefits in 2016 was approximately \$14.0 billion when family income did not include disability insurance benefits compared to \$2.4 billion with disability insurance benefits included in family income.
- Approximately 4 percent of disability insurance beneficiaries with a Bachelor's degree receiving disability insurance benefits in 2016 did not have health insurance compared to 5 percent of those without a high school education. Disability insurance beneficiaries are eligible for Medicare, but only after a two-year waiting period.
- Only 9 percent of disabled beneficiaries with a Bachelor's degree received Supplemental Security Income (SSI) payments in 2016 compared to 24 percent of disability insurance beneficiaries without a high school education. SSI is a program that provides additional income to families with low income and limited resources.

1 Estimates are based on the Current Population Survey (CPS) merged with Social Security Administration data for individuals who received a payment in any month of 2016 and who did not live in an institutional setting at the time of the survey (March 2017). Social Security disability insurance benefits include disabled worker, disabled widow(er), and disabled adult child benefits paid from the Old-Age and Survivors Insurance and Disability Insurance Trust Funds. For additional information on data and methods, please contact research@ssa.gov.

Data on educational trends in the U.S. can be found at:
<http://www.census.gov/hhes/socdemo/education/data/cps/historical/>.

03/31/2021