

**INCOME** OF

**D****i****s****a****b****l****e****d****-**  
**W****o****r****k****e****r**

**BENEFICIARIES**





For nearly 40 years, the Social Security Administration (SSA) has documented the economic status of the aged and the strong role that its benefits play in the well-being of retirees. SSA also administers the Disability Insurance program, which is the major U.S. public program providing income replacement to disabled workers. This chartbook provides an overview of how important Social Security benefits are to disabled workers and their families.

The charts focus on the demographic and economic status of disabled workers and their families; the extent to which those families rely on Social Security, other disability payments, pensions, asset income, and earnings; and the role Social Security plays in reducing poverty. Disabled workers are compared with the rest of the U.S. working-age population (referred to as “others aged 18-64”), most of whom are neither disabled nor Social Security beneficiaries. However, that group also includes other types of Social Security beneficiaries, such as retired workers aged 62-64, Supplemental Security Income recipients who are not concurrently disabled-worker beneficiaries, and persons who have disabilities but are not disabled-worker beneficiaries.

The data for the chartbook were collected by the U.S. Census Bureau in its Survey of Income and Program Participation (SIPP). The data were linked to information from SSA program records that was used to identify survey respondents who were disabled-worker beneficiaries. Two SIPP panels were combined to create a large annual file for 1994 of sufficient size to study that group. Disabled-worker beneficiaries accounted for 2% of an estimated 155 million persons aged 18-64.

The chartbook was compiled in the Office of Research, Evaluation, and Statistics by Susan Grad, Marcelino Garcia, Celine Houget, and Emil Loomis. For additional copies of this publication, please call the Division of Information Resources at 202-358-6274 or e-mail [ores.publications@ssa.gov](mailto:ores.publications@ssa.gov). It is also available on our Web site at [www.ssa.gov/policy](http://www.ssa.gov/policy). For questions related to the content of the charts, please call Susan Grad at 202-358-6220.

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Associate Commissioner for  
Research, Evaluation, and Statistics

A family is defined as persons who live together and are related by birth, marriage, or adoption.

Persons of Hispanic origin may be of any race.

Other disability payments include income from workers' compensation, veterans' benefits, and one's own accident or disability insurance. Pensions include private pensions and annuities, government employee pensions (federal, military, state or local), Railroad Retirement, and payments from individual retirement accounts (IRAs), Keoghs, and 401(k)s. Other income includes unemployment insurance, education assistance, child support, alimony, and financial assistance from persons not living in the household.

Percentages may not sum to 100 because of rounding.

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## ***Who are Social Security disabled-worker beneficiaries?***

*They are persons who are totally disabled and unable to work because of their medical condition. These individuals must meet the disability program's stringent test for determining disability, which requires severe limitations in a person's ability to work based on a medically determined impairment.*

Specifically, the program includes the following requirements:

- The individual must be unable to engage in minimal levels of work because of a medically determinable physical or mental impairment that is expected to last for at least 12 months or result in death.
- For some, the impairment is so severe that the medical condition alone is enough for them to be awarded benefits. For others, the impairment must prevent the individual from doing his or her previous work or—considering his or her age, education, and work experience—other work that exists in the national economy.
- The individual must be fully insured and must have worked recently in covered employment. Generally, insured status is obtained by earning 20 quarters of coverage (or work credits) in the 10 years before the onset of disability.

At the normal retirement age, benefits for disabled workers are converted to retired-worker benefits. For program purposes, those individuals are no longer counted as disabled.

### ***What are their demographic characteristics?***

*Most disabled-worker beneficiaries are male, white non-Hispanic, aged 50 or older, with 12 or fewer years of education. They are just as likely to be married as unmarried.*

Among the beneficiary population, about—

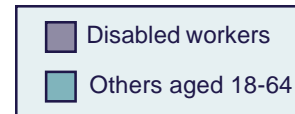
- Three-fifths are male.
- Three-quarters are white non-Hispanic.
- Three-fifths are aged 50-64.
- Half are married.
- Three-quarters have 12 or fewer years of education.

When compared with others aged 18-64, disabled-worker beneficiaries are more likely to be—

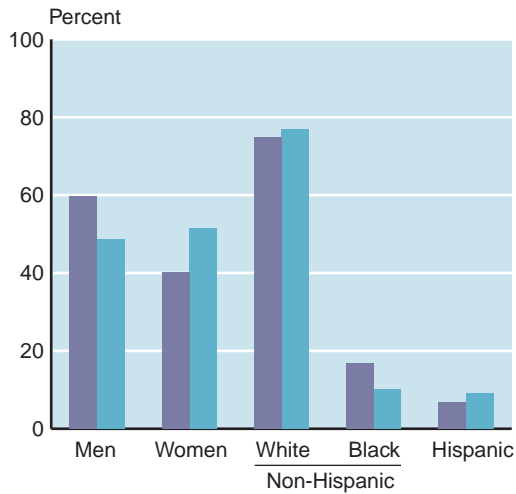
- Male (60% compared with 49%).
- Black non-Hispanic (17% compared with 10%).
- Aged 50 or older (60% compared with 21%).
- Nonmarried (51% compared with 42%).
- Divorced (24% compared with 10%).
- High school graduates or less (75% compared with 48%).



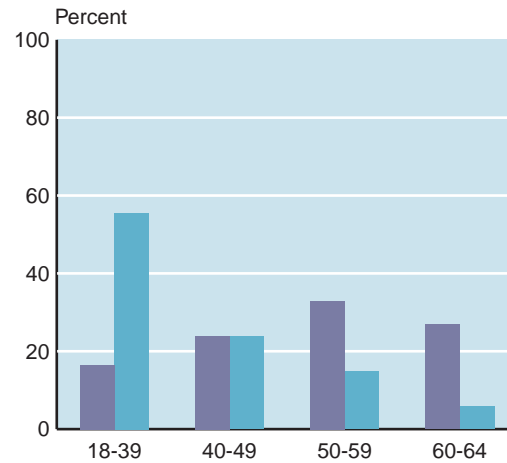
## Selected demographic characteristics



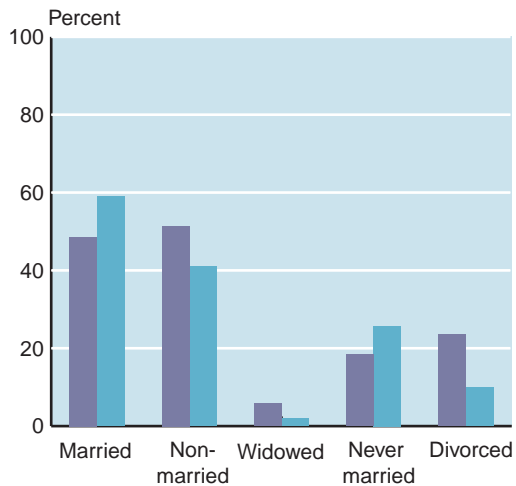
### Sex and race/ethnicity



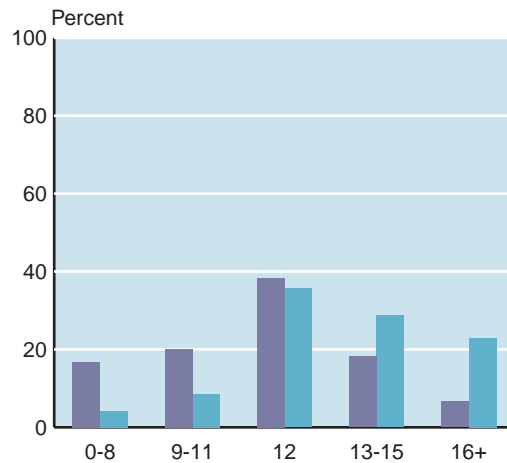
### Age



### Marital status



### Years of education



Source: Table B-1.

### ***With whom do they live?***

*Most disabled-worker beneficiaries live with family members. Among them, the group living with relatives is divided approximately into thirds—married and living with their spouse only, married and living with their spouse and other relatives, and nonmarried and living with relatives.*

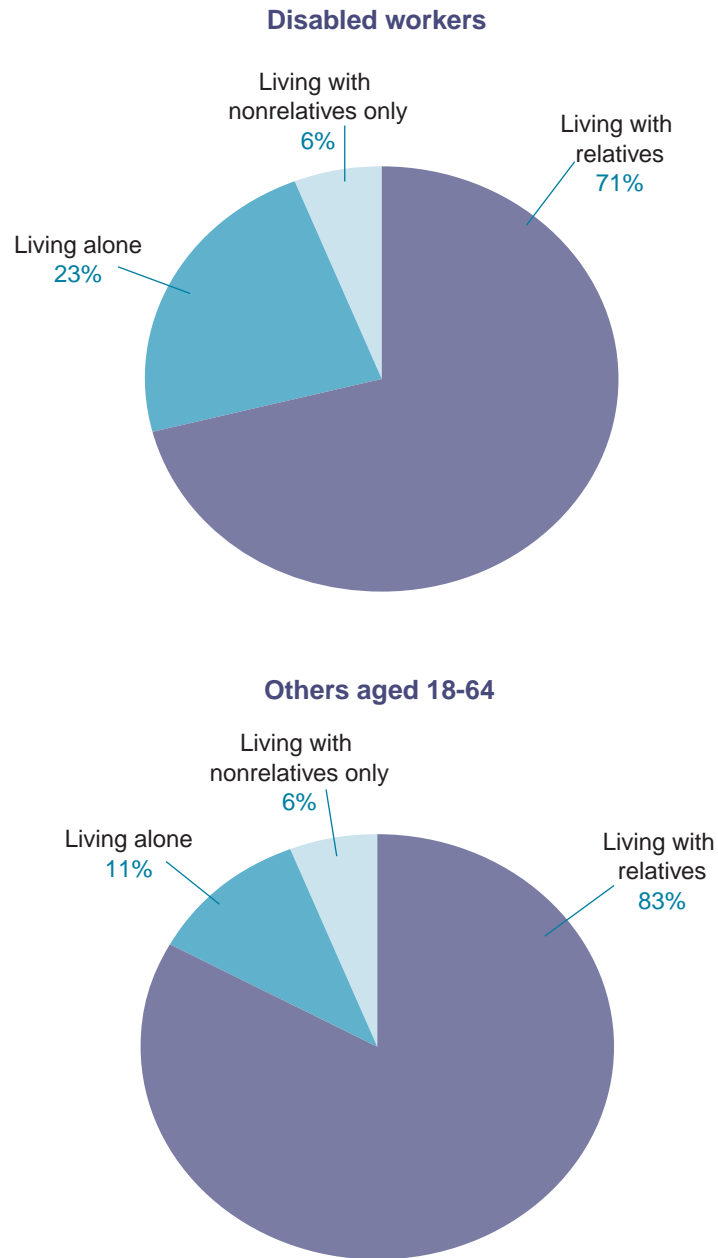
Among disabled-worker beneficiaries—

- Almost three-quarters (71%) live with family members.
- Nearly one-quarter (23%) live alone.
- Another 6% live with nonrelatives only.

When compared with others aged 18-64, disabled-worker beneficiaries are—

- Less likely to live with family members (71% compared with 83%).
- Less likely to live with a spouse and other relatives (about 23% compared with 41%).
- More than twice as likely to live alone (23% compared with 11%).
- Just as likely to live with nonrelatives only (6%).

## Living arrangement



Source: Table B-2.

### ***What are the family income levels of disabled workers?***

*Families of varying sizes have different economic needs. Adjusting family income for family size and composition is one method of taking into account those differing levels of need.\**

Disabled workers have substantially lower adjusted family income than others aged 18-64.

- The median adjusted family income for disabled workers is about half of the median for others aged 18-64 (\$13,323 compared with \$24,487).
- The large discrepancy between income levels of disabled workers and others aged 18-64 occurs among all demographic groups except those with fewer than 12 years of education.

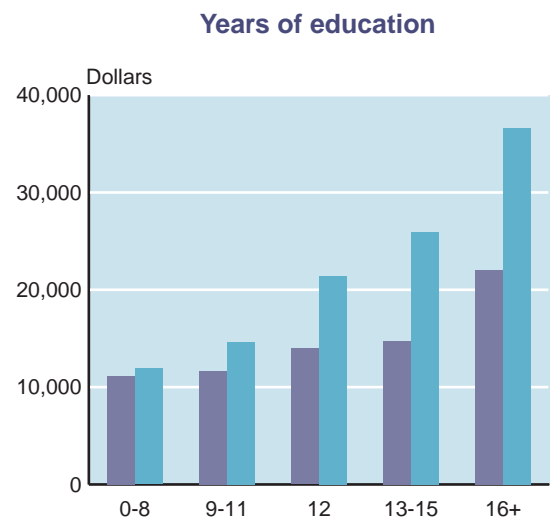
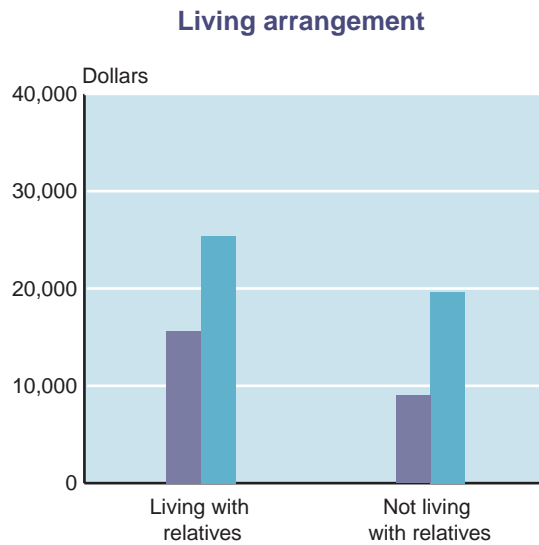
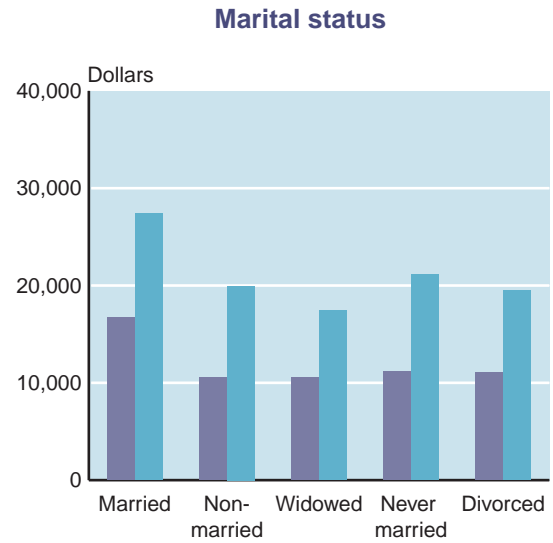
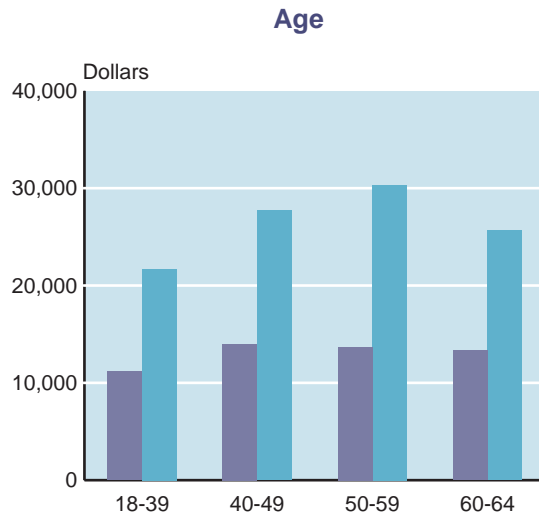
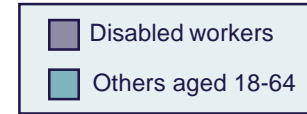
Among disabled-workers, median adjusted family income is greater for—

- Married persons (\$16,686 compared with \$10,554 for nonmarried persons).
- White non-Hispanics (\$14,455 compared with \$9,604 for black non-Hispanics).
- Persons living with relatives (\$15,563 compared with \$8,843 for persons not living with relatives).
- Persons with more years of education (\$21,996 for persons with 16 or more years compared with \$11,187 for persons with fewer than 9 years).

Among disabled workers, differences in median adjusted family income were small between men and women, those of various age groups, and for nonmarried persons (whether they were widowed, divorced, or never married).

\*Adjusted family income uses the equivalence scale built into the official poverty index, which takes into account economies of scale and different need levels of children and adults. Family income is divided by the ratio of the family's poverty threshold to the one-person poverty threshold.

## Median adjusted family income



Source: Table B-3.

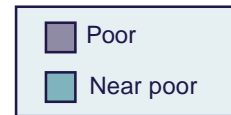
### ***What are the poverty rates for families of disabled workers?***

*Poverty status is based on a family's annual money income compared with a set of poverty thresholds that vary by family size and composition. The overall poverty rate for disabled workers is much higher than that for others aged 18-64.*

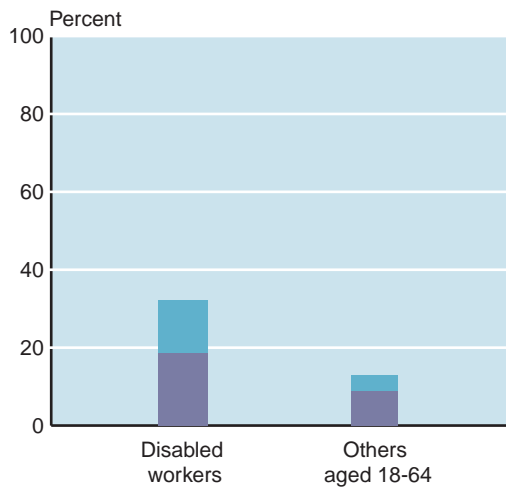
Among families of disabled workers—

- The overall poverty rate is 18% compared with 9% for others aged 18-64.
- A higher proportion are considered near poor (with income between poverty and 125 percent of poverty) than others aged 18-64 (14% compared with 4%).
- About one-third are poor or near poor compared with only 13% of others aged 18-64.
- Some groups have very high proportions who are poor or near poor. They include—
  - Black non-Hispanics (51%),
  - Persons under age 40 (43%),
  - Nonmarried women (51%), and
  - Persons with fewer than 9 years of education (43%) and those not living with relatives (57%) (see page 11).

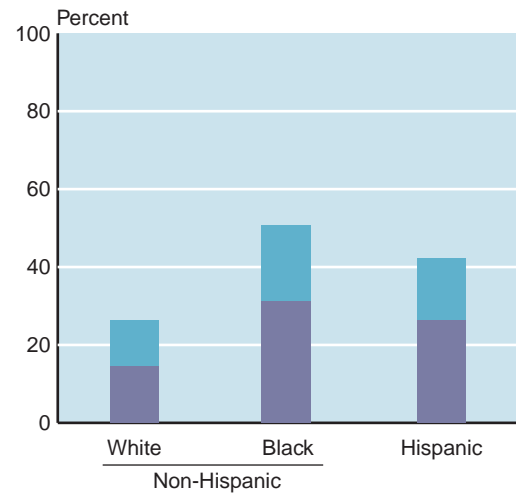
# Poverty status



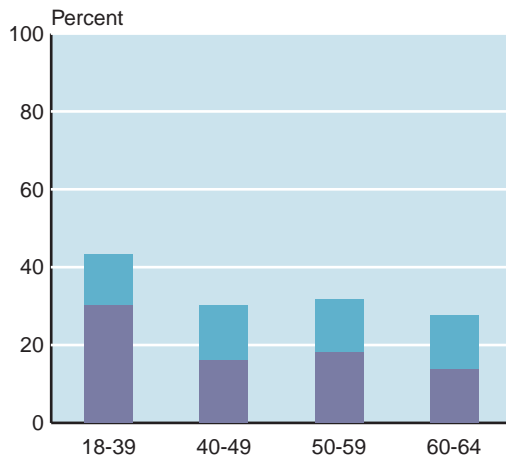
**Total**



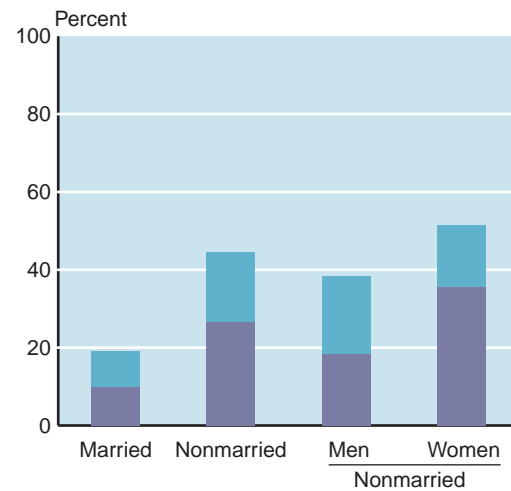
**Race and ethnicity**



**Age**



**Marital status**



Source: Table B-4.

### ***Who among disabled-worker families have the higher rates of poverty?***

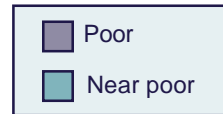
*Women, black non-Hispanics, younger persons, and nonmarried persons have the highest poverty rates, as do persons with fewer than 12 years of education and those who do not live with relatives.*

Among disabled-worker families, poverty rates are greater for—

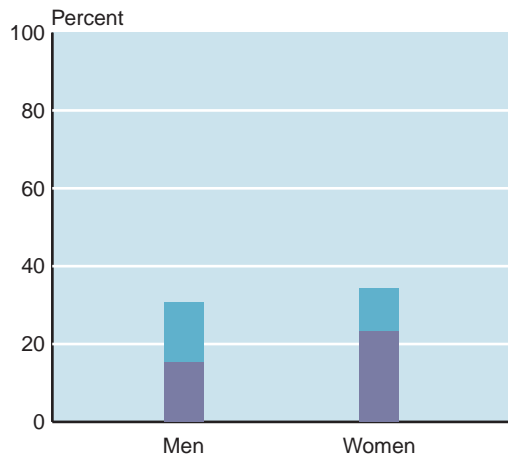
- Women (23% compared with 15% for men).
- Black non-Hispanics (31% compared with 15% for white non-Hispanics).
- Persons under age 40 (30% compared with 18% or less for those who are older).
- Nonmarried persons (26% compared with 10% for married persons).
- Persons with fewer than 12 years of education (25% compared with 16% or less for those with 12 or more years).
- Persons not living with relatives (35% compared with 12% for those living with relatives).



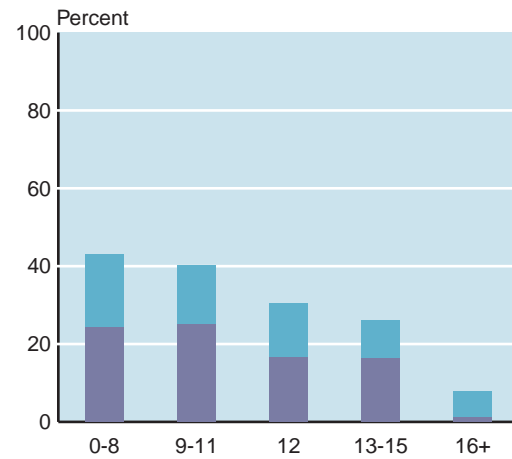
# Poverty status



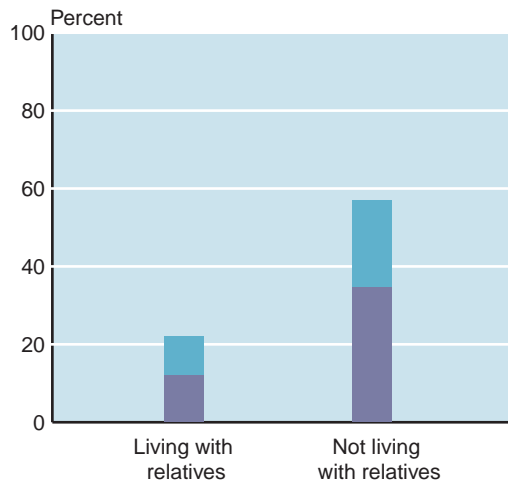
### Sex



### Years of education



### Living arrangement



Source: Table B-4.

### ***What share of disabled-worker family income comes from Social Security and other sources?***

*Social Security benefits and earnings are the two largest sources of income for disabled-worker families.*

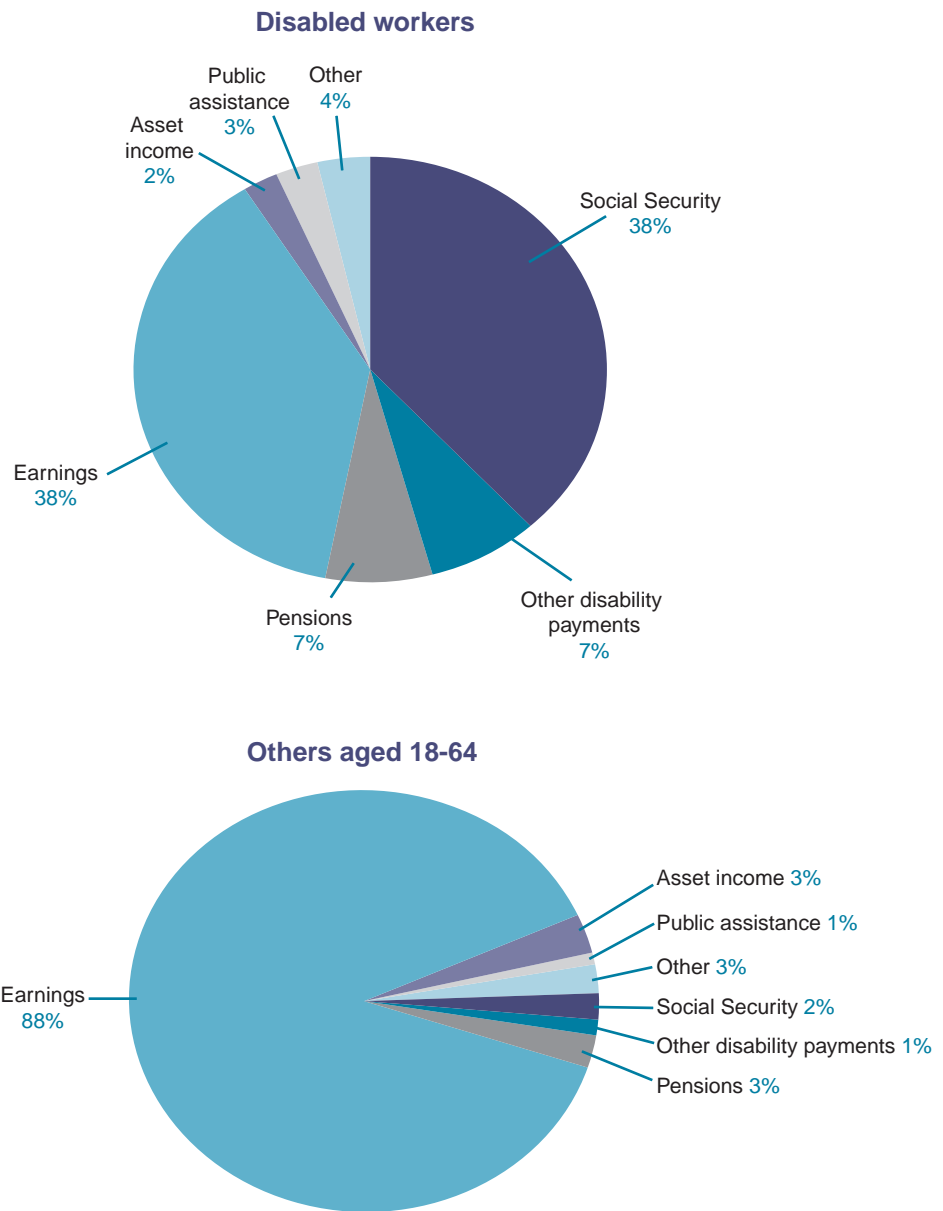
Among families of disabled workers—

- Social Security benefits and earnings account for equally large shares of income (38%), followed by other disability payments (7%) and pensions (7%).
- Asset income (2%) and public assistance (3%) are only minor sources of income.
- Other sources provide about 4% of income.

By comparison with disabled-worker families, others aged 18-64 derive—

- 88% of their family income from earnings
- 3% each from pensions, asset income, and other sources
- 2% from Social Security
- 1% each from other disability payments and public assistance

## Share of family income



Source: Table B-5.

### ***How does the share of family income from Social Security and other sources vary by income level?***

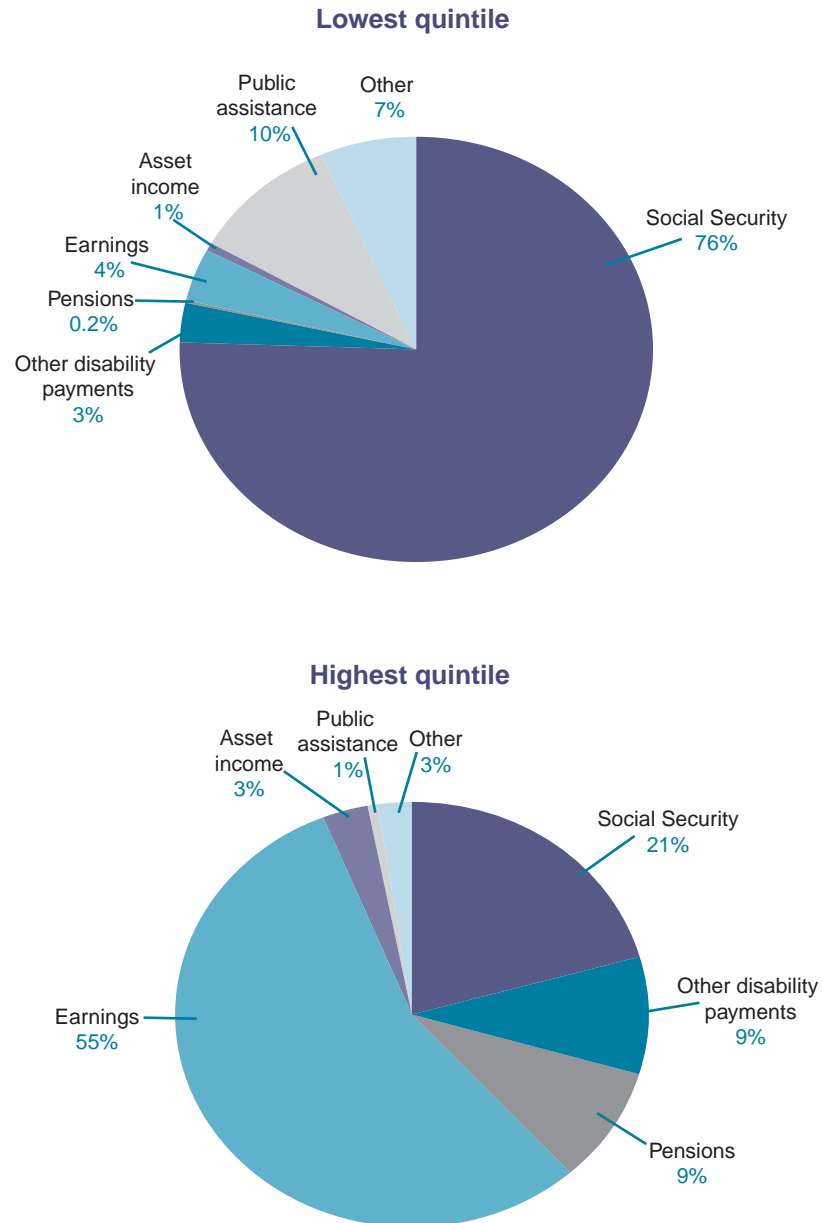
*Social Security is the dominant source of family income of disabled workers in the two lowest income quintiles. Reliance on Social Security drops steadily for those in the higher quintiles.*

Among families of disabled workers—

- Social Security provides about three-quarters of income for those in the lowest income quintile but only about one-fifth for those in the highest quintile.
- Earnings provide over half of income for those in the highest income quintile.
- Pensions and other disability payments together provide only about 3% of income for those in the lowest income quintile but almost 18% for those in the highest quintile.

Note: The top quintile limits for the first four quintiles are \$9,277, \$14,796, \$22,752, and \$35,057.

## Share of family income, by income quintile



Source: Table B-6.

### ***How does the share of family income from Social Security and other sources vary by living arrangement?***

*Disabled workers who do not live with relatives rely much more heavily on Social Security than do those who live with relatives.*

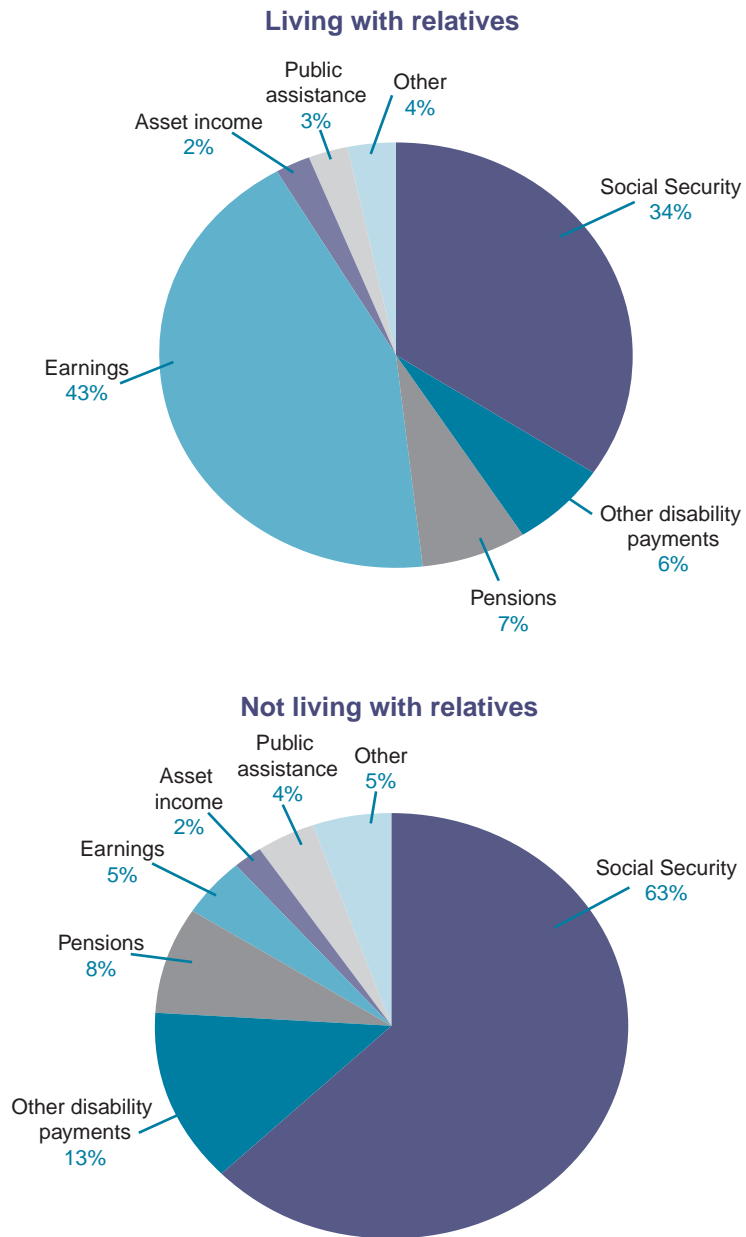
Disabled workers who do not live with relatives are about twice as likely to receive family income from—

- Social Security benefits (almost 63% compared with 34%) and
- Other disability payments (13% compared with 6%).

Earnings are the largest source of family income for those who live with relatives (43%) but are only a minor source for those who do not (5%).

Note: See Table B-8 for additional detail on the share of income from various sources.

## Share of family income, by living arrangement



Source: Table B-7.

### ***How many disabled-worker families rely on Social Security for most or all of their income?***

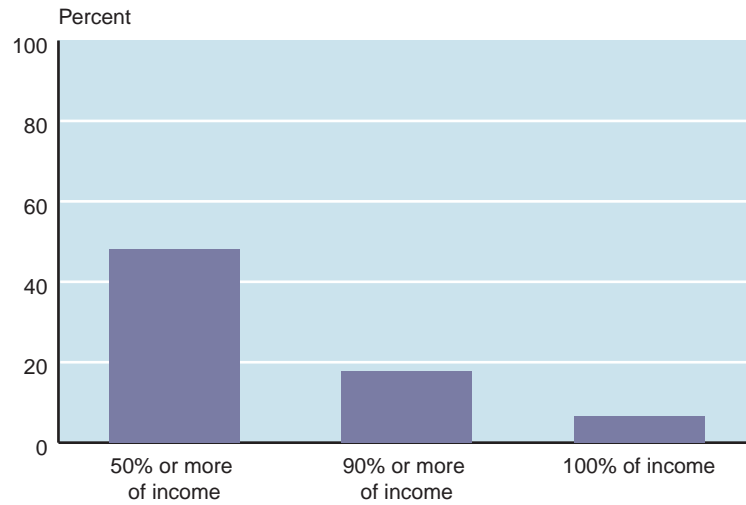
*One measure of the importance of Social Security is the number of families who rely on it for at least half of their income.*

Among disabled-worker families—

- Almost half (48%) rely on benefits for 50% or more of their family income.
- Close to one-fifth (18%) rely on benefits for nearly all of their income.
- About 6% have no other income.



## *Reliance on Social Security*



Source: Table B-9.

### ***How does reliance on Social Security for most or all of disabled-worker family income vary by living arrangement?***

*Disabled workers who do not live with relatives are very likely to rely on Social Security for most of their income. Those who live with relatives are much less likely to rely on Social Security to that extent.*

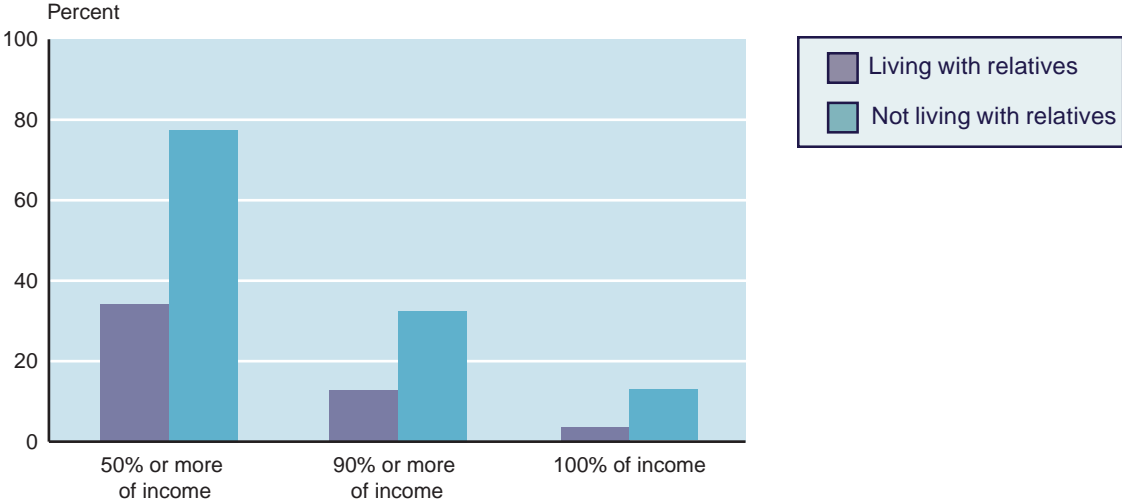
Among disabled workers not living with relatives—

- Almost four-fifths (78%) rely on benefits for half or more of their family income.
- One-third rely on benefits for nearly all of their income.
- About one in eight (13%) have no other income.

Among disabled workers living with relatives—

- About one-third (36%) rely on benefits for half or more of their family income.
- One in eight rely on benefits for nearly all of their income.
- About 4% have no other income.

# Reliance on Social Security, by living arrangement



Source: Table B-9.

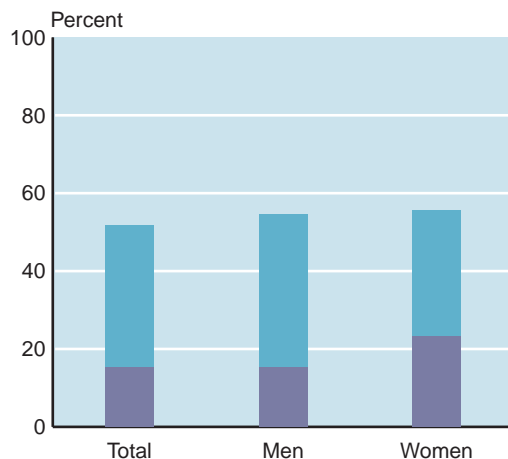
### ***What role does Social Security play in reducing poverty?***

*Social Security plays a very important role in reducing poverty among disabled workers.*

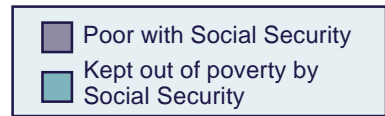
Among disabled-worker families—

- More than half (55%) would be poor without Social Security benefits.
- Close to one-fifth (18%) are poor even with their Social Security benefits, but benefits keep twice as many families (36%) out of poverty.
- The extent to which they would be poor without their Social Security benefits varies little by sex and age.
- The likelihood of being poor without their Social Security benefits is much higher among—
  - Nonmarried persons (70% compared with 39% among married persons),
  - Minorities (65% to 68% compared with 51% among white non-Hispanics), and
  - Those with fewer than 9 years of education (68% compared with 35% among those with 16 or more years).

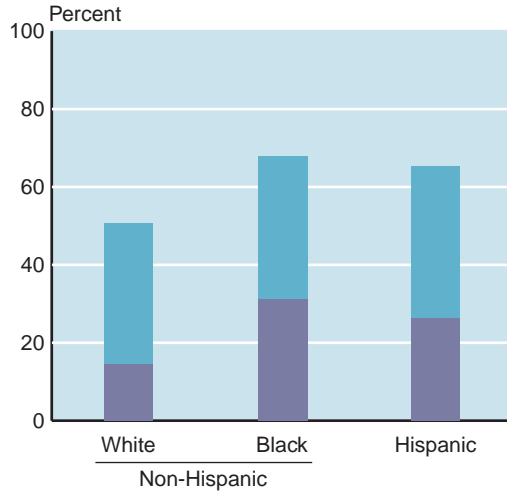
**Total and sex**



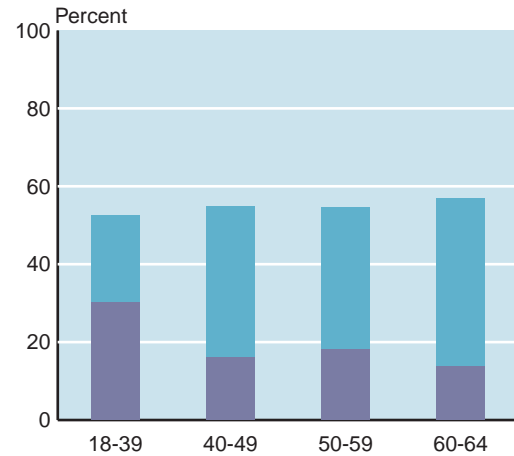
# Poverty status with and without Social Security



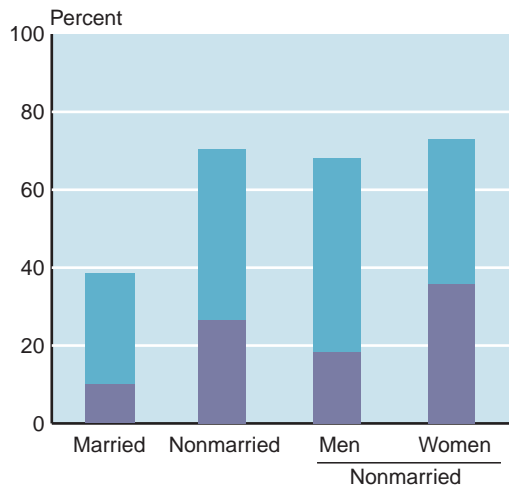
### Race and ethnicity



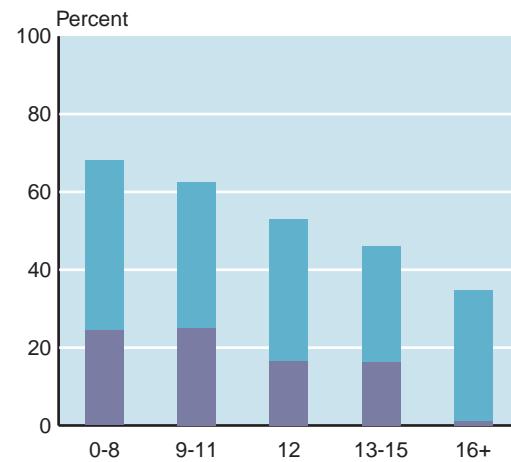
### Age



### Marital status



### Years of education



Source: Table B-10.

## *Source of Data*

The Survey of Income and Program Participation (SIPP) is a household survey of the noninstitutional resident population of the United States, conducted by the U.S. Census Bureau. SIPP was designed to improve the measurement of the economic situation of persons, families, and households in the United States and to provide a tool for managing and evaluating government transfer and service programs. From 1984, when SIPP began, until 1993, a new sample (called a panel) was introduced in February of each year. Interviews were conducted for each panel every 4 months and followed for 2 ½ to 3 ½ years. That design produced overlapping panels so that multiple panels could be combined, resulting in a larger number of cases to increase reliability and to permit the study of small groups.

The data for this chartbook are from the 1992 and 1993 panels, which have been linked to information from SSA program data. The Census Bureau, under a contract with the Social Security Administration (SSA), created a file for calendar year 1994 that included persons who had been interviewed in December 1994. Persons were classified by demographic characteristics as of the end of 1994 and economic characteristics over the entire calendar year. A weight for 1994 was calculated. The file for 1994 included 45,421 cases representing 3,070,000 disabled workers and 151,879,000 other people aged 18-64.

According to SSA program records, nearly 4 million disabled-worker beneficiaries aged 18-64 were in current-payment status as of December 1994. One reason for the difference between SIPP and SSA counts of disabled-worker beneficiaries is that SIPP excludes those living in institutions, such as nursing homes, or outside the continental United States. Another reason for the difference is that disabled workers are identified by information from SSA program data that have been matched to SIPP, which had a match rate of about 85%. A more complete analysis of reasons for these differences is beyond the scope of this chartbook.

The table below shows a comparison of the proportions of disabled-worker beneficiaries by sex, race, and age from SIPP and SSA program data. In general, the results are fairly similar. SIPP had a slightly higher proportion than SSA program data of whites (80% compared with 77%) and of persons aged 60-64 (27% compared with 23%) and a slightly lower proportion of persons aged 20-39 (16% compared with 20%).

Characteristic	SIPP	SSA program data
<b>Sex</b>		
Male	60	62
Female	40	38
<b>Race</b>		
White	80	77
Black	18	18
<b>Age</b>		
20-39	16	20
40-49	24	24
50-59	33	33
60-64	27	23

The published numbers from SSA program data are in Table 5.A1 of the *Annual Statistical Supplement to the Social Security Bulletin* (1995).

## APPENDIX B

**Table B-1.**  
**Demographic characteristics**

Characteristic	Percentage of total		Number (thousands)	
	Disabled workers	Others aged 18-64	Disabled workers	Others aged 18-64
Total	100.0	100.0	3,070	151,879
<b>Sex</b>				
Male	59.7	48.6	1,833	73,848
Female	40.3	51.4	1,236	78,031
<b>Race and ethnicity</b>				
Non-Hispanic				
White	74.8	77.0	2,297	116,955
Black	16.8	10.1	516	15,444
Hispanic	6.7	9.1	204	13,889
<b>Age</b>				
18-39	16.5	55.5	506	84,230
40-49	23.9	23.8	732	36,202
50-59	32.9	14.8	1,010	22,499
60-64	26.8	5.9	821	8,948
<b>Marital status</b>				
Married	48.6	58.3	1,492	88,481
Nonmarried	51.4	41.7	1,578	63,398
Men	27.1	20.4	832	30,930
Women	24.2	21.4	745	32,468
Widowed	5.9	2.0	181	2,963
Never married	18.3	26.2	564	39,770
Divorced	23.6	10.2	725	15,413
<b>Years of education</b>				
0-8	16.7	3.9	512	5,924
9-11	20.1	8.4	617	12,818
12	38.3	35.7	1,175	54,203
13-15	18.3	28.9	561	43,953
16 or more	6.6	23.0	204	34,981



**Table B-2.**  
**Living arrangement**

Arrangement	Percentage of total		Number (thousands)	
	Disabled workers	Others aged 18-64	Disabled workers	Others aged 18-64
Total	100.0	100.0	3,070	151,879
<b>Living with relatives</b>	<b>71.3</b>	<b>83.2</b>	<b>2,190</b>	<b>126,432</b>
Married, spouse only	26.0	17.4	797	26,512
Married, spouse and other relatives	22.6	40.8	694	61,914
Nonmarried, with relatives	22.7	25.0	698	38,005
<b>Not living with relatives</b>	<b>28.7</b>	<b>16.8</b>	<b>880</b>	<b>25,447</b>
Living alone	22.9	10.9	703	16,495
With nonrelatives only	5.7	5.9	176	8,952

**Table B-3.**  
**Median adjusted family income**

Demographic characteristic and living arrangement	Disabled workers	Others aged 18-64
Total	\$13,323	\$24,487
<b>Sex</b>		
Men	13,546	25,833
Women	12,876	23,148
<b>Race and ethnicity</b>		
Non-Hispanic		
White	14,455	26,654
Black	9,604	16,343
Hispanic	11,149	15,914
<b>Age</b>		
18-39	11,152	21,682
40-49	13,992	27,738
50-59	13,690	30,329
60-64	13,322	25,671
<b>Marital status</b>		
Married	16,686	27,400
Nonmarried	10,554	19,962
Men	11,957	23,183
Women	9,586	17,019
Widowed	10,553	17,433
Never married	11,152	21,143
Divorced	11,085	19,456
<b>Years of education</b>		
0-8	11,187	11,911
9-11	11,639	14,645
12	13,969	21,420
13-15	14,782	25,962
16 or more	21,996	36,649
<b>Living arrangement</b>		
Living with relatives	15,563	25,440
Not living with relatives	8,843	19,921

**Table B-4.  
Poverty status**

Demographic characteristic and living arrangement	Disabled workers			Others aged 18-64		
	Poor	Near poor	Total poor or near poor	Poor	Near poor	Total poor or near poor
Total	18.5	13.7	32.2	8.8	4.1	12.9
<b>Sex</b>						
Men	15.3	15.4	30.7	6.6	3.4	10.1
Women	23.2	11.2	34.4	10.9	4.7	15.6
<b>Race and ethnicity</b>						
Non-Hispanic						
White	14.6	11.8	26.3	6.0	3.2	9.2
Black	31.1	19.6	50.8	20.1	6.6	26.7
Hispanic	26.4	15.8	42.3	18.5	8.4	27.0
<b>Age</b>						
18-39	30.1	13.2	43.3	10.7	5.0	15.7
40-49	16.0	14.3	30.3	6.5	3.0	9.5
50-59	18.2	13.4	31.6	6.1	2.6	8.7
60-64	13.8	13.9	27.8	7.8	3.8	11.5
<b>Marital status</b>						
Married	10.0	9.2	19.2	4.3	3.0	7.2
Nonmarried	26.5	18.0	44.5	15.2	5.7	20.9
Men	18.3	20.1	38.4	10.0	4.2	14.2
Women	35.6	15.7	51.3	20.1	7.1	27.2
Widowed	29.6	15.1	44.7	18.0	7.8	25.8
Never married	24.9	20.6	45.5	13.3	5.4	18.6
Divorced	24.3	17.3	41.6	16.1	5.6	21.7
<b>Years of education</b>						
0-8	24.4	18.6	43.0	28.6	11.5	40.2
9-11	25.1	15.1	40.2	22.1	8.6	30.7
12	16.5	13.9	30.4	9.7	4.7	14.5
13-15	16.3	9.8	26.1	6.0	3.3	9.4
16 or more	1.1	6.7	7.8	2.7	1.2	3.9
<b>Living arrangement</b>						
Living with relatives	12.0	10.2	22.2	7.6	4.0	11.6
Not living with relatives	34.6	22.4	57.0	14.9	4.8	19.7

**Table B-5.**  
**Share of family income from Social Security and other sources**

Source	Disabled workers	Others aged 18-64
Total	100.0	100.0
Social Security	38.2	2.0
Other disability payments	7.3	0.7
Pensions	7.3	2.5
Earnings	38.1	88.2
Asset income	2.4	3.0
Public assistance	2.9	0.9
Other	3.9	2.7

**Table B-6.**  
**Share of disabled-worker family income from Social Security and other sources, by income quintile**

Source	Lowest	Second	Third	Fourth	Highest
Total	100.0	100.0	100.0	100.0	100.0
Social Security	75.6	72.8	52.8	37.2	20.6
Other disability payments	2.8	3.6	5.4	8.6	8.7
Pensions	0.2	3.7	7.3	8.0	8.8
Earnings	4.0	5.9	20.9	38.9	55.5
Asset income	0.6	1.7	1.8	2.0	3.1
Public assistance	10.1	5.3	5.3	2.4	0.7
Other	6.8	7.1	6.5	2.7	2.6

Note: The top quintile limits for the first four quintiles are \$9,277, \$14,796, \$22,752, and \$35,057.

**Table B-7.**  
**Share of disabled-worker family income from Social Security**  
**and other sources, by living arrangement**

Source	Living with relatives	Not living with relatives
Total	100.0	100.0
Social Security	34.3	62.7
Other disability payments	6.4	12.9
Pensions	7.2	8.1
Earnings	43.4	4.5
Asset income	2.4	2.0
Public assistance	2.7	4.0
Other	3.7	5.8

**Table B-8.****Share of disabled-worker family income from Social Security and other sources**

Characteristic	Total	Social Security	Other disability payments	Pensions	Earnings	Asset income	Public assistance	Other
<b>Sex</b>								
Men	100.0	40.6	9.2	7.1	34.7	2.1	2.6	3.7
Women	100.0	34.5	4.4	7.6	43.2	2.7	3.3	4.3
<b>Race and ethnicity</b>								
Non-Hispanic								
White	100.0	36.5	7.7	8.2	39.2	2.8	2.1	3.5
Black	100.0	43.5	5.8	2.2	34.2	0.3	7.0	6.9
Hispanic	100.0	46.2	4.9	7.0	34.7	0.2	3.4	3.5
<b>Age</b>								
18-39	100.0	29.1	5.9	3.6	48.3	1.2	4.8	7.2
40-49	100.0	37.2	9.4	3.9	41.5	1.6	3.3	3.1
50-59	100.0	39.2	7.2	8.1	37.6	2.2	2.4	3.3
60-64	100.0	43.9	6.2	12.4	28.4	4.0	1.7	3.4
<b>Marital status</b>								
Married	100.0	33.8	7.7	7.9	43.8	2.4	1.7	2.7
Nonmarried	100.0	44.9	6.6	6.5	29.2	2.3	4.6	5.8
Men	100.0	48.0	7.7	7.8	27.6	2.0	2.9	4.0
Women	100.0	40.8	5.2	4.8	31.4	2.7	6.8	8.3
Widowed	100.0	42.8	2.9	8.4	30.6	0.6	4.7	10.0
Never married	100.0	40.1	6.5	8.6	31.5	3.8	5.0	4.6
Divorced	100.0	50.7	8.5	4.8	24.7	1.6	3.5	6.2
<b>Years of education</b>								
0-8	100.0	46.7	4.6	4.1	34.2	1.2	3.6	5.7
9-11	100.0	42.7	4.1	9.0	33.9	1.4	4.5	4.3
12	100.0	39.4	7.1	7.9	37.1	2.4	2.5	3.7
13-15	100.0	31.1	11.7	5.7	42.8	2.2	2.8	3.7
16 or more	100.0	28.9	8.0	10.2	44.2	5.6	0.6	2.4

**Table B-9.  
Reliance of disabled-worker families on Social Security**

Characteristic	50% or more of income	90% or more of income	100% of income
Total	47.5	18.5	6.3
<b>Sex</b>			
Men	48.0	21.6	7.2
Women	46.8	13.8	5.0
<b>Race and ethnicity</b>			
Non-Hispanic			
White	45.9	16.8	5.3
Black	51.9	20.1	9.0
Hispanic	51.3	33.1	11.3
<b>Age</b>			
18-39	34.7	10.2	3.7
40-49	46.6	17.6	5.9
50-59	48.0	20.0	6.9
60-64	55.7	22.5	7.7
<b>Marital status</b>			
Married	32.8	11.4	3.4
Nonmarried	61.5	25.2	9.1
Men	64.9	34.3	11.3
Women	57.7	15.0	6.6
Widowed	56.4	21.9	9.8
Never married	58.4	20.6	4.9
Divorced	67.2	32.0	12.4
<b>Years of education</b>			
0-8	55.9	22.5	7.2
9-11	48.1	18.6	5.4
12	49.1	20.3	8.7
13-15	40.3	11.6	2.5
16 or more	35.4	16.5	4.0
<b>Living arrangement</b>			
Living with relatives	35.5	12.7	3.7
Not living with relatives	77.5	32.9	12.9

**Table B-10.**  
**Poverty status of disabled-worker families with and without Social Security**

Demographic characteristic and living arrangement	Poor with Social Security	Kept out of poverty by Social Security	Total poor without Social Security
Total	18.5	36.5	55.0
<b>Sex</b>			
Men	15.3	39.2	54.6
Women	23.2	32.4	55.6
<b>Race and ethnicity</b>			
Non-Hispanic			
White	14.6	36.1	50.6
Black	31.1	36.9	68.0
Hispanic	26.4	38.9	65.3
<b>Age</b>			
18-39	30.1	22.4	52.4
40-49	16.0	39.0	55.0
50-59	18.2	36.3	54.5
60-64	13.8	43.2	57.0
<b>Marital status</b>			
Married	10.0	28.6	38.6
Nonmarried	26.5	43.9	70.4
Men	18.3	49.7	68.0
Women	35.7	37.4	73.0
Widowed	29.6	37.6	67.3
Never married	24.9	41.5	66.4
Divorced	24.3	49.6	74.0
<b>Years of education</b>			
0-8	24.4	43.8	68.1
9-11	25.1	37.5	62.6
12	16.5	36.5	53.0
13-15	16.3	29.7	46.0
16 or more	1.1	33.6	34.8
<b>Living arrangement</b>			
Living with relatives	12.0	31.7	43.7
Not living with relatives	34.6	48.3	82.9