

This article looks at the history of earnings in covered employment for the 300,000 disabled SSI beneficiaries who were working in December 1997. It provides background information on beneficiaries essential to SSA's efforts to help them return to work.

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Acknowledgment: The author wishes to thank Patricia McFadden for her assistance in obtaining information from the earnings history records.

Earnings Histories of SSI Beneficiaries Working in December 1997

by *Lenna D. Kennedy**

Summary

Disabling conditions previously considered to be permanent and total are no longer viewed as automatic barriers to work. Medical advances, improved accommodations in the workplace, and changes in the nature of work for the working disabled have allowed many disabled people to rejoin the workforce. The Social Security Administration (SSA) has followed those developments with a view toward encouraging people receiving disability benefits to consider returning to work. To effectively target SSA's efforts and evaluate their success, information about previous work histories of the Supplemental Security Income (SSI) beneficiary population is used to provide baseline data.

This article examines the earnings histories of 300,000 disabled SSI beneficiaries—one of the populations targeted by the expanded work-incentive measure under Public Law 106-70—who were working in December 1997. The article also investigates whether beneficiaries who are working have significant lifetime earnings and whether earnings patterns exist that might assist with SSA's work-support activities.

SSI program records were matched to data in the Master Earnings File to explore the characteristics and earnings

patterns before and after a person applies for benefits. The article addresses several questions:

- What are the general characteristics of disabled SSI beneficiaries?
- What are their earnings histories?
- Did they have an earnings record when they applied for SSI?

Of the SSI beneficiaries working in December 1997, most tended to be younger than other disabled beneficiaries, to have some sort of mental disability, and to have earnings well below levels that would suggest their eventual, complete independence from the SSI cash benefits program.

A look at past covered earnings revealed that the vast majority of SSI workers had a history of earnings before they applied for SSI benefits. Despite their severe impairments and age at the time of first eligibility, nearly 40 percent had earnings in 11 years or more. The amounts of those earnings were quite low, however, and were usually not high enough to preclude SSI eligibility.

Examining the years immediately before and after the point of application indicated whether recent pre-application earnings were consistent with post-application return to work. Results were a bit surprising. They revealed that one-

third of the 1997 SSI workers had no earnings, and another 28 percent returned to work despite having no earnings in the 4-year period before application. Persons receiving SSI because of mental retardation seemed to have poorer earnings histories than other workers but were more likely to return to work after application. That may be explained by their younger ages or may reflect the outside assistance they received in responding to SSA work incentives.

Introduction

The Supplemental Security Income (SSI) program was begun in 1974 to provide monthly cash assistance to aged, blind, and disabled people who have limited income and resources. Since then, SSI caseloads have grown substantially, and the program has increasingly become one that serves the blind and disabled. In January 1974, about 40 percent of the beneficiaries were blind or disabled. By the end of 1997, that proportion had almost doubled, to 79 percent.

People found eligible for SSI payments on the basis of disability are not considered able to “engage in substantial gainful activity” (SGA).¹ Nevertheless, an important goal of the Social Security Administration (SSA) is to help those beneficiaries return to work and to eventually become independent of the need for the cash assistance offered by the SSI payment.

Since a person’s level of income is one of the criteria of eligibility for SSI, SSA collects information on current work activity, both at the initial application and again at the periodic redeterminations of eligibility. In addition, beneficiaries are required to report any change in their work activity to SSA.

Since the beginning of the SSI program in 1974, some beneficiaries have worked, and the number with earnings has increased over the years. In December 1976, about 71,000 blind or disabled beneficiaries had earnings. Twenty-one years later, in 1997, that number had increased to over 305,000 working beneficiaries. During that same period, the SSI blind and disabled caseload also increased, from 2 million to 5.1 million. Although 305,000 is not a small number, it represents only about 6 percent of the 5.1 million blind and disabled people who received an SSI payment in December 1997.

A major reason for the increase in the SSI caseload is the growing national emphasis on helping severely disabled people become more fully integrated into society. Initially, the SSI program included some work incentives. Similar provisions were added later and reinforced in legislation, particularly the 1980 amendments contained in Public Law (P.L.) 96-265. Work-supportive provisions now being implemented include legislation enacted in late 1999 (P.L. 106-170).

Methodology

A December 1997 data file, which included records for all SSI beneficiaries who had earned income in that month, was used in the study.² The study population consisted of over 305,000 SSI beneficiaries. The file was limited to those aged 18-64, since younger beneficiaries are unlikely to have much of an earnings record, and those 65 or older are less likely to be targeted for return-to-work efforts.

One likely predictor of return to work is whether, and at what level, a person has worked before. The work history gathered as part of the determination of eligibility provides only current information, so to create a single study record for each person, individual Social Security records were augmented with data from the Master Earnings File (MEF).³

The measure of disability used for this study is a version of the primary diagnosis, on which the determination of disability is based. A diagnostic code is available for 78 percent of the cases. A missing code does not mean that SSA does not have an evidential basis for a finding of disability, only that the code was not placed on the record.

General Population Characteristics

Working SSI beneficiaries are younger than the disabled caseload as a whole—almost two-thirds are under age 40, compared with about 35 percent of all disabled beneficiaries in December 1997. As shown in Table 1, SSI workers are also much more likely to be men (54 percent) than women (46 percent). By comparison, men represent 41 percent, and women 59 percent, of all disabled beneficiaries.

More than half of all working beneficiaries (53 percent) had a diagnosis of mental retardation (see Table 2). In December 1997, they were twice as likely to have had earnings as all SSI disabled beneficiaries—12 percent, compared with 6 percent. Another 24 percent of the workers had been diagnosed with some other form of mental disorder. The only other diagnostic group of any size is that of diseases of the nervous system and sense organs, which includes blindness and deafness (11 percent).

More than half of the study population had applied for SSI by the time they were age 21, and of those, 34 percent (103,000 people) were between the ages of 18 and 21. That age group is significant, because 18 is the age at which the income of parents who live with the applicant is no longer considered when determining SSI eligibility.⁴ Another 33 percent of the study population (54,226) applied for SSI between the ages of 22 and 39, while only 14 percent were age 40 or older at application.

The diagnostic distribution varied somewhat with age. Mental retardation remained the most prevalent diagnosis for all age groups up to age 30; among the older age groups, the diagnosis of other mental disorders was most prevalent. Together, those two diagnostic groups accounted for at least two-thirds of the SSI applicants applying up to age 50. The distribution among beneficiaries with earnings highlights the fact that mental disorders do not by themselves prevent work activity. It also indicates that the significant impairment of the beneficiaries' cognitive abilities must be considered when rehabilitation plans and expectations for success are developed for them.

One out of four working beneficiaries had first become eligible for SSI in the early years of the program, 1974-79. Another 36 percent were eligible beginning in the 1980s, and the remaining 40 percent from 1990 on.

Earnings

Beneficiaries were included in this study if they had earnings on their SSI record in December 1997. However, the amount of those earnings varied widely. Over 90,000 workers, or 30 percent of the study group, had gross earnings in that month of \$65 or less (see Table 1). For SSI payment purposes, earned income under \$65 in a month is excluded, along with one-half of remaining monthly earnings.⁵

Three out of four working SSI beneficiaries had earnings of less than \$500, the level of monthly earnings that in December 1997 was generally considered to constitute SGA.⁶ If that was their only income, countable income would have been no more than \$217 for that month ($(\$499-\$65)/2=\217). In 1997, the maximum federal SSI payment to an individual was \$484. Although the amount of earnings reduces the amount of SSI payments, the earnings alone would not raise the question of continuing disability. For the 26 percent with earnings above SGA, that question might arise unless the SSI work-incentive provisions known as Section 1619 apply.

The Effect of Work Provisions

Section 1619 provisions, named for the pertinent section of title XVI of the Social Security Act, were originally part of the 1980 amendments and were made permanent by P.L. 99-643 in 1986. Section 1619(a) provides special cash benefits to disabled SSI beneficiaries who lose eligibility for payments under the regular rules because they have earnings at or above the SGA level; Section 1619(b) continues, for Medicaid purposes, special SSI beneficiary status for working blind and disabled individuals whose earnings have risen to the point at which they are ineligible for cash payments. Of the working beneficiaries in December 1997, 11 percent were 1619(a) cases

working above the SGA level but still receiving some cash benefits. In addition, 18 percent were 1619(b) cases whose earnings precluded a cash SSI payment but who were still considered an SSI beneficiary for Medicaid purposes.

In addition to Section 1619, other work incentives are available to working SSI beneficiaries, including three provisions that allow the exclusion of some of the beneficiary's income, resources, or both when determining the SSI payment amount. Two of them—the Plan for Achieving Self-Support and the Blind Work Expense—have been part of the law since SSI began in 1974. The Plan for Achieving Self-Support (PASS) permits a beneficiary to set aside earned or unearned income or resources toward a specified work goal. Money set aside can be used for such things as education, vocational training, or the purchase of work-related equipment. The Blind Work Expense (BWE) exclusion permits the exclusion of any earned income of a blind person that is used to meet expenses reasonably attributable to earning the income. The third plan, initiated in 1980, is the Impairment Related Work Expenses (IRWE) provision. Under that plan, the costs of items and services that are needed to work and are paid for by the individual may be excluded from earnings. Even with the three provisions in place, less than 5 percent of the study population had income excluded under any of them.

Earnings Histories

The earnings histories for the 1953-97 period are based on annual reports sent to SSA, either by employers or by the self-employed on their own behalf. The earnings records were selected in June 1999, one and a half years after the end of the period under review. By that time, well over 90 percent of earnings had been reported.

The earnings histories include only covered earnings, those on which FICA taxes must legally be paid. By contrast, SSI must consider all earnings a person has, whether or not they accrue from covered employment. This study therefore looked at several overview measures of the earnings records (1953-97) for SSI beneficiaries working in December 1997. Those measures indicate whether the individual:

- Had any covered earnings in the 1953-97 period,
- Had earned any quarters of coverage during that time, or
- Was receiving Old-Age, Survivors, and Disability Insurance (OASDI) benefits in December 1997.

Only 5 percent of the 305,000 beneficiaries had no work in covered employment (see Table 3). Another 10 percent had some earnings, but not enough to have earned any quarters of coverage.⁷ Not surprisingly, the incidence of zero covered earnings or quarters of cover-

age was lower at later ages. That was true whether age was taken at the end of the study period in 1997 or at the time of application for SSI. Since older beneficiaries have had more opportunities to work, the likelihood of having 40 quarters of coverage increases with age. However, there was no significant difference by sex.

Although almost all of the study group had some earnings, only 19 percent had the 40 quarters of coverage necessary to be considered fully insured for retired-worker benefits (see Table 3). Additional requirements apply to eligibility for disabled-worker benefits: 20 quarters of the 40 quarters must have been earned immediately before the established onset of disability. Special rules apply for people who become disabled before age 31.

The distribution by diagnostic group showed that beneficiaries who clearly have a lifelong disability—those with mental retardation and congenital anomalies—were only slightly more likely to have no earnings record or no quarters of coverage and less likely to have 40 quarters of coverage.

Almost 4 out of 10 SSI disabled-worker beneficiaries were receiving a cash OASDI benefit in December 1997, but the proportion varied with age and diagnosis. Older beneficiaries were generally more likely to have OASDI benefits than were younger beneficiaries. The largest diagnostic group—persons with mental retardation—appeared to be receiving Social Security at a higher rate than average (42 percent). That finding, combined with the small proportion with 40 quarters of coverage, indicates that individuals in the largest group are more likely to be receiving OASDI on someone else's earnings record than on their own. In fact, in December 1997, about 290,000 SSI beneficiaries were receiving OASDI benefits as a disabled adult child on a parent's account.

An earnings history is important in determining the potential for severely disabled beneficiaries to regain economic self-sufficiency. Of the 305,000 beneficiaries studied, only about 6 percent (17,000) had no earnings in any of the 45 years for which information by individual year was available (see Table 4). Another 27 percent had earnings in 5 or fewer years, and 28 percent in 6-10 years. Almost 40 percent had some earnings in 11 years or more, a high incidence given that more than two-thirds of the study population had applied for SSI before age 30.

The extent of the earnings history appeared to be directly related to age at the time of application; that is, individuals who were older when they applied had more years with earnings, and vice versa. However, even among the youngest group—those who had applied before age 18—44 percent had earnings in 6 years or more.

With respect to diagnosis, individuals with diseases that generally appear early in life (for example, mental

retardation and congenital anomalies) had fewer years of employment, while those with impairments more common in later life had more sustained employment patterns. The latter group includes people with mental disorders other than mental retardation.

Earnings Before and After SSI Application

What is the distribution of earnings in relation to the SSI application? Were earnings clustered close to that date, or were they much earlier or later? To answer those questions, the study file of SSI working disabled was matched to the MEF. The analysis found that the earnings were close to the time of SSI application. Only 22 percent of the working disabled did not have earnings in the 4 years before or after applying. The results are summarized in the following tabulation:

Records matched	305,073
No covered earnings, 1953-97	17,356
Some covered earnings, 1953-97	287,717
Earnings in—	
Nine-year range including application	219,983
Any of 4 years before application	132,420
Year of application only	989
Any of 4 years after application	196,331
Earnings outside 9-year range only	67,834

The study also looked at earnings before and after application both in relation to age at application and diagnosis and in relation to each other. For that analysis, the year of application was removed because annual earnings data in that year cannot be characterized as before or after application. More than one-half (57 percent) of the working SSI disabled had no reported covered earnings in the 4 years immediately before they applied for SSI (see Table 5). Another 12 percent had earnings in one of those years, 10 percent in 2 years, and 8 percent in 3 years. Thirteen percent had earnings reported in each of the 4 years before the year of application.

Once again that pattern varied with diagnostic group and age at application. Predictably, beneficiaries with a lifelong disease accounted for the highest proportion with no covered earnings and the lowest proportion with earnings in all 4 years. Almost 65 percent of beneficiaries with mental retardation had no earnings, and only 9 percent had earnings in all 4 years. Those who were younger than age 30 at the time of application had fewer years with earnings.

The analysis also distributed the study population on the basis of their earnings histories in the 4 years after the year in which they applied for SSI (see Table 6). To clarify the patterns, those who applied in 1994-97 (48,542) were excluded from the distribution since

they could have at most 3 years of post-application earnings.

More beneficiaries had some covered earnings in the years after they applied (58 percent) than in the years before (43 percent). That result is not surprising, since earnings in December 1997, whether or not in covered employment, were a criterion for inclusion in the study. In addition, the number of years with earnings appeared to be slightly higher after application, with about 45 percent of the beneficiaries having 2 to 4 years with earnings, compared with 32 percent in the period before (see Table 5).

The increase in work activity after application was much more striking for those with a diagnosis of mental retardation: 62 percent had earnings in the 4 years after the year of application, compared with only 32 percent in the 4 years before. Also, 50 percent had 2 to 4 years with earnings in the period after application, compared with 24 percent before. That finding could be important, since mental retardation is the largest diagnostic group, not only among the working SSI disabled but also in the SSI disabled caseload as a whole.

Finally, the study looked at work activity during the 8 years surrounding the year in which beneficiaries applied for SSI. More than 86,000 people—almost 55 percent of the population who applied before 1994—had no earnings at all during this 8-year period (see Table 7). Almost 72,000 people who did not work in the 4 years before application returned to work after SSI application. Just over 19,000 worked in all of the 4 subsequent years.⁸

Work activity also increased among those who had worked before they applied for SSI. Of those with 1 year of reported earnings before application, 60 percent had 2 to 4 years of earnings after application. Of those with 2 years of earnings before application, almost 47 percent earned in 3 or 4 years of the post-application period, and the same was true for those who had earned in 3 years before application. Finally, of the 27,000 beneficiaries with earnings in all 4 years before applying for SSI, more than 11,000, or 4 percent of the study population, continued to earn throughout the post-application period.

These earnings patterns suggest that the information and assistance concerning return to work that SSA provides through the application process and after has had a positive effect on work efforts.⁹

Amount of Earnings

For the great majority of the study population, the average annual earnings were quite low, around \$4,000 for those with earnings in fewer than 25 years.¹⁰ Only for those with earnings in 30 years or more did the annual average rise above \$6,000, the annual equivalent of the

SGA amount. That group represents just over 1 percent of the study group.

When considered on a monthly basis, those earnings amounts make a difference in the size of the federal payment. For example, average annual covered earnings of \$4,000 equate to \$333 per month in gross earnings. Countable earned income is then calculated by subtracting \$65 for the standard earned income disregard and dividing the remainder in half ($(\$333-\$65)=\$268/2=\134). If that is the only income, then the general income disregard of \$20 monthly is added to the \$65, and countable earned income becomes \$124. Subtracting from the federal benefit rate (FBR, \$484 for 1997), the federal SSI payment would be \$360 for that month. In the example, the decrease in the amount of SSI *because of earned income* is about 26 percent of the FBR.¹¹

Earnings may increase over time for a variety of reasons, including improved work incentives within the program. However, on the basis of their earnings histories, most of the SSI working disabled are unlikely to attain complete independence from the cash benefit program.

Data for the years both before and after the year of SSI application are shown in Table 8. For most diagnoses, the number of years with earnings is greater, and the average earnings lower, before application than after. That result partly reflects the fact that the study period ended in 1997, and 60 percent of the beneficiaries in the study group applied after 1990. For them, the period after application was short. Nonetheless, the data show that those with mental disorders and sensory diseases—by far the majority among the SSI caseload—usually have fewer working years and lower earnings.

Notes

¹ This phrase is part of the definition of disability in the Social Security Act (section 216(i)).

² This file is the basis for the data in the *Quarterly Report on SSI Disabled Workers and Work Incentives (Workers Report)*. December 1997 was chosen to ensure fairly complete reporting of earnings to SSA by the time of selection (June 1999).

³ The earnings record used in this study had individual years of covered earnings as reported by the employer, as well as the number of quarters of coverage earned for each year from 1953 to 1997.

⁴ Before 1981, deeming of parental income applied until the age of 21.

⁵ Since the first \$65 of monthly earned income is excluded, earnings under that amount on SSI administrative records may not be verified with the employer.

⁶ In July 1999, that amount was raised to \$700 per month.

⁷ From the beginning of the Social Security program through 1977, a quarter of coverage was credited for \$50 of covered earnings in a calendar quarter. Beginning in 1978, the amount was raised to \$250 of annual earnings, and the amount has been raised each year since, based on increases in wages. In 1997, the amount was \$700.

⁸ This number is probably higher, since at least some of the 1994-97 applicants did work in the period after application.

⁹ Since these tables cover applications from all periods of SSI history, they should mute the changes in overall economic activity, and the varying intensity of SSA's return-to-work efforts, over that period.

¹⁰ The earnings were indexed to 1997.

¹¹ This example does not consider any other exclusions related to work incentives, which would further reduce the amount of countable income.

Table 1.
Selected characteristics of working disabled SSI beneficiaries aged 18-64, December 1997

Selected characteristics	Working disabled	
	Number	Percent
Total	305,073	100.0
Age		
18-29	106,044	34.8
30-39	93,977	30.8
40-49	60,591	19.9
50-59	33,519	11.0
60-64	10,942	3.6
Sex		
Men	165,407	54.2
Women	139,666	45.8
Year of application		
1974-79	71,803	23.5
1980-84	47,036	15.4
1985-89	62,481	20.5
1990-94	91,433	30.0
1995-97	32,320	10.6
Monthly earnings as of December 1997		
\$65 or less	90,141	29.5
\$66-99	17,332	5.7
\$100-199	42,445	13.9
\$200-299	30,455	10.0
\$300-499	45,817	15.0
\$500-699	27,233	8.9
\$700-999	22,644	7.4
\$1,000 or more	29,006	9.5
Work incentives		
Section 1619(a)	34,069	11.2
Section 1619(b)	55,403	18.2
PASS	1,984	0.7
IRWE	9,479	3.1
BWE	4,018	1.3

SOURCE: SSI Workers File, December 1997.

NOTE: PASS = Plan for Achieving Self-Support; IRWE = Impairment Related Work Expenses; BWE = Blind Work Expense.

Table 2.

Percentage of working disabled SSI beneficiaries, by age at application and diagnostic group, December 1997

Diagnostic group	Age at SSI application									
	Total	Under 10	10-17	18-21	22-29	30-39	40-49	50-55	56-59	60 or older
Total number	305,073	15,650	44,486	103,227	54,226	46,239	25,830	9,411	4,416	1,588
Percentage of total with—										
Infectious and parasitic diseases	1.1	0.4	0.4	0.3	1.1	2.6	3.1	2.2	1.9	1.2
Neoplasms	0.7	0.5	0.7	0.4	0.5	0.6	1.5	2.6	3.6	4.0
Endocrine, nutritional, and metabolic	2.0	0.7	0.6	0.4	1.3	3.4	6.9	8.3	7.1	7.9
Mental disorders										
Mental retardation	52.7	65.5	68.8	67.4	47.7	33.6	25.0	17.4	10.7	7.9
Other	23.5	6.3	12.9	12.6	33.9	43.2	40.6	26.7	15.9	12.0
Diseases of the—										
Nervous system and sense organs	10.5	18.0	10.4	13.4	8.7	7.2	6.6	5.9	5.7	5.2
Circulatory system	1.6	0.6	0.3	0.5	0.7	1.3	4.0	10.2	15.0	17.0
Respiratory system	0.7	0.9	0.5	0.2	0.3	0.6	1.5	4.3	6.5	7.9
Musculoskeletal system and connective tissues	2.9	0.9	1.1	0.7	1.5	3.6	6.6	16.9	27.1	31.2
Congenital anomalies	1.0	2.7	1.3	1.5	0.5	0.2	0.2	0.2	0.1	0.1
Other	3.3	3.5	2.8	2.7	3.7	3.6	4.1	5.3	6.2	5.4

SOURCE: SSI Workers File, December 1997.

Table 3.

Selected characteristics of the earnings histories of working disabled SSI beneficiaries in December 1997
(as a percentage of total in category)

	Total number	Earnings, 1953-97			Receiving OASDI
		No earnings	Some earnings but no quarters of coverage	Have 40 or more quarters of coverage	
Total	305,073	5.2	15.1	18.7	39.3
Age in 1997					
18-29	106,044	5.5	17.1	1.7	23.1
30-39	93,977	5.6	16.1	18.6	43.3
40-49	60,591	4.7	12.8	30.9	52.6
50-59	33,519	4.6	11.4	41.5	49.9
60-64	10,942	4.8	10.9	47.7	55.5
Sex					
Men	165,407	5.3	15.3	18.2	39.4
Women	139,666	5.2	14.8	19.4	39.2
Diagnosis available					
Infectious and parasitic diseases	2,730	4.7	13.7	30.0	56.3
Neoplasms	1,782	1.3	4.0	40.1	31.9
Endocrine, nutritional, and metabolic	4,770	1.4	2.8	40.9	32.0
Mental disorders					
Mental retardation	125,766	5.9	17.1	13.1	41.6
Other	56,057	1.3	4.2	28.1	37.6
Diseases of the—					
Nervous system and sense organs	24,958	3.9	13.2	16.2	31.9
Circulatory system	3,728	1.4	3.7	52.2	33.3
Respiratory system	1,711	1.8	3.5	47.6	28.9
Musculoskeletal system and connective tissues	7,002	1.2	2.3	49.7	37.6
Congenital anomalies	2,312	6.3	18.4	7.5	33.3
Other	7,888	1.5	4.5	26.7	33.4
Age at application					
Under 18	60,136	8.6	24.4	4.2	24.3
18-29	157,453	5.1	15.5	10.9	40.2
30-39	46,239	3.4	8.8	33.6	48.9
40-49	25,830	3.1	7.8	48.2	48.0
50-59	13,827	2.8	6.0	61.4	44.8
60-64	1,588	2.6	4.5	65.4	57.4

SOURCE: SSI Workers File, December 1997, and the Master Earnings File.

NOTE: OASDI= Old-Age, Survivors, and Disability Insurance.

Table 4.

Years with covered earnings during the 1953-97 period for working disabled SSI beneficiaries in December 1997

Diagnostic group and age at application	Total		Years with covered earnings, 1953-97				
	Number	Percent	None	5 or fewer	6-10	11-20	21-45
Total	305,073	100.0	5.7	26.9	28.4	30.4	8.6
Diagnosis available	238,704	100.0	4.5	27.9	29.0	29.7	8.9
Infectious and parasitic diseases	2,730	100.0	4.9	17.5	24.6	41.1	11.9
Neoplasms	1,782	100.0	1.4	25.8	23.0	27.2	22.6
Endocrine, nutritional, and metabolic	4,770	100.0	1.5	15.3	23.3	39.4	20.5
Mental disorders							
Mental retardation	125,766	100.0	6.5	31.3	30.4	26.6	5.1
Other	56,057	100.0	1.5	21.3	27.5	37.7	12.0
Diseases of the—							
Nervous system and sense organs	24,958	100.0	4.4	34.6	31.6	23.7	5.7
Circulatory system	3,728	100.0	1.5	13.0	19.5	30.9	35.1
Respiratory system	1,711	100.0	1.9	19.6	16.6	29.3	32.6
Musculoskeletal system and connective tissues	7,002	100.0	1.3	14.4	18.8	35.5	29.9
Congenital anomalies	2,312	100.0	7.1	41.7	29.3	19.2	2.7
Other	7,888	100.0	1.7	28.1	31.2	27.9	11.1
Age at application							
Under 18	60,136	100.0	9.4	46.4	29.4	14.6	0.2
18-29	157,453	100.0	5.6	28.6	34.0	28.6	3.1
30-39	46,239	100.0	3.5	11.9	21.2	50.6	12.7
40-49	25,830	100.0	3.2	9.2	15.1	42.0	30.5
50-59	13,827	100.0	2.9	8.5	11.2	29.7	47.6
60-64	1,588	100.0	2.7	8.0	11.0	24.8	53.5

SOURCE: SSI Workers File, December 1997, and the Master Earnings File.

Table 5.

Years with earnings in 4 years before SSI application for working disabled SSI beneficiaries in December 1997

Diagnostic group and age at application	Total		Years with earnings in 4 years before application				
	Number	Percent	None	One	Two	Three	Four
Total	305,073	100.0	56.6	11.7	10.2	8.4	13.1
Diagnosis available	238,704	100.0	52.4	12.7	11.2	9.3	14.4
Infectious and parasitic diseases	2,730	100.0	40.9	10.6	10.7	11.0	26.9
Neoplasms	1,782	100.0	32.6	13.0	12.2	12.3	30.0
Endocrine, nutritional, and metabolic	4,770	100.0	31.5	12.8	14.9	14.4	26.5
Mental disorders							
Mental retardation	125,766	100.0	64.8	11.6	8.8	5.9	9.0
Other	56,057	100.0	31.2	14.7	15.6	15.4	23.1
Diseases of the—							
Nervous system and sense organs	24,958	100.0	56.7	13.8	10.6	7.7	11.2
Circulatory system	3,728	100.0	34.3	14.5	12.8	12.9	25.5
Respiratory system	1,711	100.0	40.5	12.5	13.1	12.4	21.5
Musculoskeletal system and connective tissues	7,002	100.0	31.7	13.3	14.7	15.0	25.3
Congenital anomalies	2,312	100.0	71.6	10.7	7.5	4.4	5.8
Other	7,888	100.0	35.6	14.5	15.3	14.6	20.1
Age at application							
Under 18	60,136	100.0	96.0	3.0	0.8	0.2	0
18-29	157,453	100.0	53.0	14.9	12.5	9.2	10.3
30-39	46,239	100.0	36.8	12.2	12.6	13.0	25.3
40-49	25,830	100.0	35.3	12.2	12.6	12.4	27.5
50-59	13,827	100.0	34.2	11.8	11.7	11.9	30.5
60-64	1,588	100.0	34.1	10.1	9.6	11.1	35.1

SOURCE: SSI Workers File, December 1997, and the Master Earnings File.

Table 6.
Years with earnings in 4 years after SSI application for working disabled SSI beneficiaries in December 1997

Diagnostic group and age at application	Total		Years with earnings in 4 years after application				
	Number	Percent	None	One	Two	Three	Four
Total ^a	256,531	100.0	42.4	13.1	12.3	11.6	20.7
Diagnosis available	194,988	100.0	36.5	13.8	13.5	13.0	23.1
Infectious and parasitic diseases	1,847	100.0	36.4	13.6	12.5	13.3	24.1
Neoplasms	960	100.0	35.6	15.9	16.7	13.1	18.6
Endocrine, nutritional, and metabolic	3,018	100.0	42.5	16.3	13.9	12.1	15.2
Mental disorders							
Mental retardation	110,098	100.0	36.7	12.3	12.3	12.4	26.3
Other	42,563	100.0	30.8	16.5	16.5	15.6	20.6
Diseases of the—							
Nervous system and sense organs	20,820	100.0	39.9	14.9	13.7	12.4	19.1
Circulatory system	2,308	100.0	45.5	15.0	13.9	11.4	14.3
Respiratory system	1,066	100.0	49.4	15.1	12.5	10.1	12.9
Musculoskeletal system and connective tissues	4,520	100.0	45.9	16.5	13.3	11.2	13.1
Congenital anomalies	1,933	100.0	47.4	11.7	11.1	11.1	18.6
Other	5,855	100.0	41.8	16.0	15.0	12.6	14.6
Age at application							
Under 18	58,548	100.0	72.0	10.1	7.6	5.8	4.4
18-29	134,727	100.0	31.1	14.2	14.5	14.3	25.9
30-39	36,979	100.0	38.6	13.9	12.3	11.6	23.5
40-49	18,611	100.0	38.4	12.4	11.7	10.4	27.1
50-59	7,534	100.0	41.7	12.6	10.1	10.2	25.4
60-64	132	100.0	42.4	9.1	12.1	8.3	28.0

SOURCE: SSI Workers File, December 1997, and the Master Earnings File.

a. Excludes the 48,542 individuals who applied in 1994 to 1997 and therefore could have had no more than 3 years of post-application earnings.

Table 7.

Years with earnings in 4-year periods before and after SSI application for working disabled SSI beneficiaries in December 1997 who applied before 1994

Years with earnings in 4 years before application	Total	Years with earnings in 4 years after application				
		None	One	Two	Three	Four
		<i>Number</i>				
Total ^a	256,531	108,742	33,488	31,571	29,642	53,088
None	158,249	86,179	19,997	17,887	15,046	19,140
One	28,295	7,319	3,879	3,853	4,300	8,944
Two	23,663	5,937	3,339	3,368	3,477	7,542
Three	19,107	4,658	2,878	2,751	2,836	5,984
Four	27,217	4,649	3,395	3,712	3,983	11,478
		<i>Percentage distribution</i>				
Total	100.0	42.4	13.1	12.3	11.6	20.7
None	100.0	54.5	12.6	11.3	9.5	12.1
One	100.0	25.9	13.7	13.6	15.2	31.6
Two	100.0	25.1	14.1	14.2	14.7	31.9
Three	100.0	24.4	15.1	14.4	14.8	31.3
Four	100.0	17.1	12.5	13.6	14.6	42.2

SOURCE: SSI Workers File, December 1997, and the Master Earnings File.

a. Excludes the 48,542 individuals who applied in 1994 to 1997 and therefore could have had no more than 3 years of post-application earnings.

Table 8.

Average years with earnings and average annual earnings before and after SSI application for working disabled SSI beneficiaries in December 1997

Diagnostic group	Years before SSI application		Years after SSI application	
	Average years with earnings	Average annual earnings	Average years with earnings	Average annual earnings
Infectious and parasitic diseases	10	3,999	4	4,595
Neoplasms	10	4,471	3	5,765
Endocrine, nutritional, and metabolic	11	4,381	3	4,200
Mental disorders				
Mental retardation	5	1,616	6	2,769
Other	8	3,469	4	3,186
Diseases of the—				
Nervous system and sense organs	5	2,663	5	4,562
Circulatory system	14	6,033	3	4,470
Respiratory system	14	5,282	3	4,505
Musculoskeletal system and connective tissues	14	5,198	3	4,790
Congenital anomalies	4	1,557	6	3,325
Injuries	7	3,677	4	5,020

SOURCE: SSI Workers File, December 1997, and the Master Earnings File.