

THE IMPACT OF ECONOMIC FLUCTUATIONS ON EMPLOYMENT FOR PEOPLE WITH DISABILITIES

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Data Source: Social Security Administration, Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics: SSI Annual Statistical Reports, 1990–2023.

Introduction

The Supplemental Security Income (SSI) program, administered by the Social Security Administration (SSA), provides cash assistance to people with low incomes who also are older adults (65+), are Blind, or have another disability. This program supports people who have been determined “unable to work” for substantial earnings based upon having certain types of disabilities.

Over the past 34 years, the SSI program has served between 2.4 million (1990) and 4.9 million (2013) individuals ages 18–64 who are Blind or disabled and have limited or no income and financial resources (see Table 1). The most recent data from 2023 puts the figure at 4,039,319. The terminology “blind and disabled recipients” is how the SSA describes adults who may be eligible to receive SSI. Among this group, only a small percentage work, ranging from 6.3% in 2013 to a peak of 9.6% in 2000. In 2023, 324,743 SSI recipients under 65 were reported as working, representing 8% of all SSI recipients (SSI Statistical Annual Report, 2023). Understanding the employment patterns of SSI recipients provides important context for examining how broader economic conditions shape this group’s participation in the workforce.

Recessions and Employment

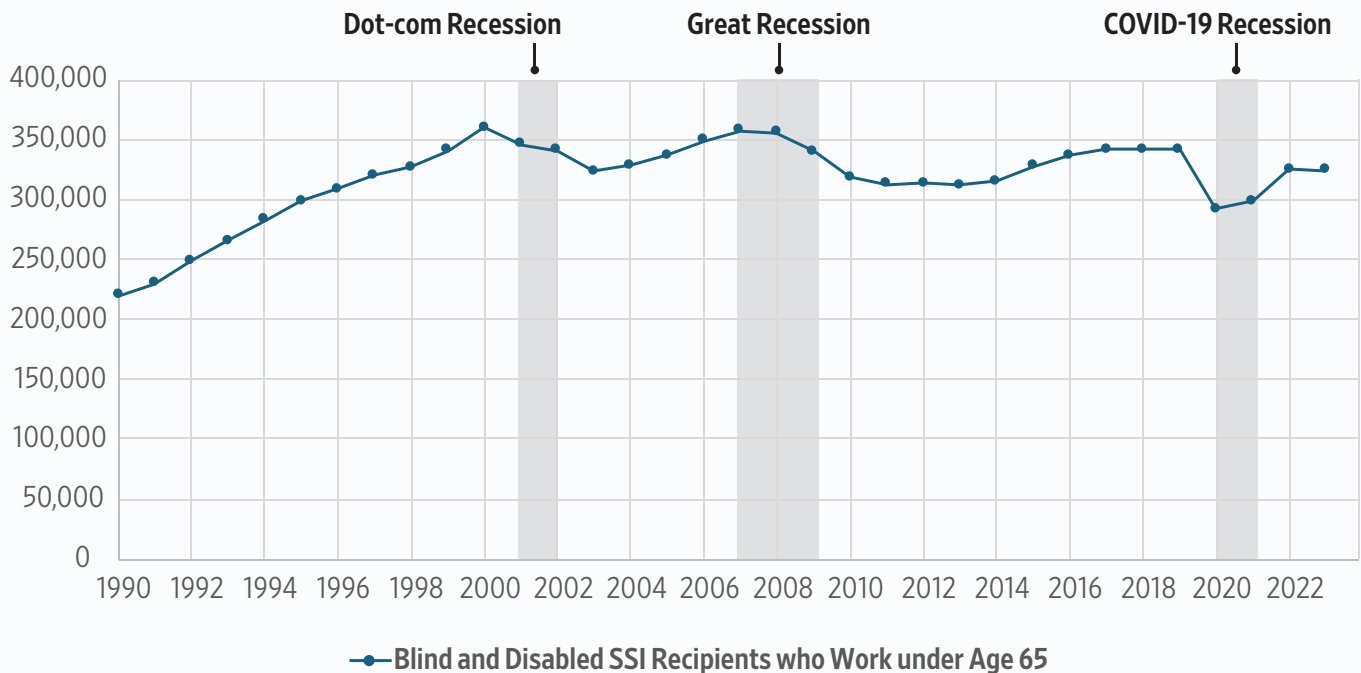
Over the past three decades, several major economic fluctuations have affected employment across the United States. The dot-com bubble (1990 – 2000) and housing bubble (2000 – 2006) are both characterized as periods of economic growth in the US (Library of Congress, n.d.). Conversely, recessions are defined by broad, significant, and sustained declines in economic activity, measured across indicators such as employment, income, consumption, sales, and industrial production (National Bureau of Economic Research, n.d.). Longitudinal SSI data show that working SSI recipients with disabilities are not immune to these national economic trends.

Since 2000, the National Bureau of Economic Research (NBER) has identified three major recessions:

1. **Dot-Com Recession** (March 2001 – November 2001): Triggered by the collapse of the dot-com bubble, business investment declined sharply, and unemployment rose.
2. **Great Recession** (December 2007 – June 2009): Created by the housing market crash and global financial crisis, it was the deepest downturn since the Great Depression. Employment, income, and gross domestic product (GDP) fell sharply, with recovery taking years.
3. **COVID-19 Recession** (February 2020 – April 2020): This period of two months was marked by a collapse in economic activity due to pandemic shutdowns (National Bureau of Economic Research, n.d.).

As shown in Figure 1 and Table 1, increases and decreases in employment among SSI recipients tracked closely with these economic fluctuations. Since 1990, the percentage and numbers of SSI recipients under the age of 65 working peaked in 2000. The next 23 years saw fluctuations in the percentage and number of SSI recipients working: There was a drop between 2000 and 2003 (Dot-Com Recession), a slight recovery from 2006–2007, and then another dip around the time of the Great Recession in 2008. Figure 1 and Table 1 show that the number of SSI recipients working remained flat from 2011–2013 and then started to very slowly increase from 2014–2019. There was a brief decline again between 2019 and 2020. However, since 2021, the number of people working has been increasing. Data on working SSI recipients under age 65 come from the SSA's *Statistical Annual Report*, which covers the years 1976–2023.

Figure 1. Employment Over Time for Working SSI Recipients (1990 – 2023)



Conclusion

The employment of SSI recipients with disabilities has mirrored broader economic cycles, with each of the past three recessions producing declines in the number of working individuals. While these downturns negatively affected the US economy as a whole, the impact was pronounced for people with disabilities. The periods of recovery following each recession have not been significant enough to match the number of SSI recipients working in the late 1990s. With only 8% of SSI recipients working in 2023, it is crucial to understand what changes in the economy are necessary to support more people to work and which employment-promoting policies and supports should be strengthened.

For more on this topic, read [Data Note 98: Vulnerability to Poverty During Global & Financial Crises Varies for People With and Without Disabilities](#).

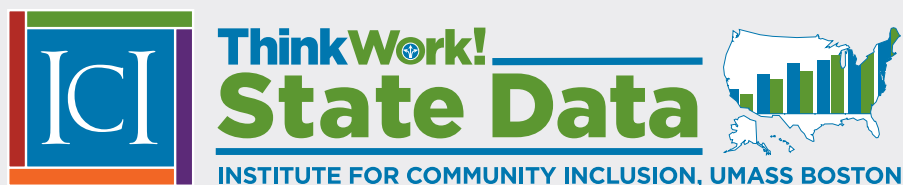
Table 1. Blind and Disabled SSI Recipients 1990–2023 Under Age 65

Year	Blind and Disabled SSI Recipients Aged 18–64, 1990–2023 ¹	Blind and Disabled SSI Recipients who Work under Age 65, 1990–2023 ²	Percentage of Blind and Disabled SSI Recipients under 65 Who Work, 1990–2023 ³
1990	2,449,897	219,932	9.0%
1991	2,641,524	229,619	8.7%
1992	2,910,016	248,917	8.6%
1993	3,148,413	265,649	8.4%
1994	3,335,255	282,476	8.5%
1995	3,482,256	298,635	8.6%
1996	3,568,393	308,300	8.6%
1997	3,561,625	319,855	9.0%
1998	3,646,020	326,475	9.0%
1999	3,690,970	340,618	9.2%
2000	3,744,022	360,427	9.6%
2001	3,811,494	346,110	9.1%
2002	3,877,752	340,910	8.8%
2003	3,953,248	323,682	8.2%
2004	4,017,108	328,204	8.2%
2005	4,082,870	336,570	8.2%
2006	4,152,130	349,420	8.4%
2007	4,221,920	357,344	8.5%
2008	4,333,096	355,761	8.2%
2009	4,451,288	340,175	7.6%
2010	4,631,507	318,537	6.9%
2011	4,777,010	312,779	6.5%
2012	4,869,484	313,655	6.4%
2013	4,934,272	312,068	6.3%
2014	4,913,072	314,912	6.4%
2015	4,888,555	328,008	6.7%
2016	4,845,735	336,837	7.0%
2017	4,805,112	342,217	7.1%
2018	4,714,234	342,046	7.3%
2019	4,646,559	342,207	7.4%
2020	4,556,131	292,246	6.4%
2021	4,363,898	298,987	6.9%
2022	4,195,789	325,058	7.7%
2023	4,039,319	324,743	8.0%

¹ Includes data from SSA Annual Statistical Report 2023 data table 4.² Includes data from SSA Annual Statistical Report 2023 data table 40.³ The percentage of blind and disabled SSI recipients under age 65 who work was calculated by dividing the number of recipients who work (under age 65) by the total number of blind and disabled recipients ages 18–65. Data on working SSI recipients ages 18–64 are not available for all years going back to 1990.

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