

Income Sources of Working-Age Adults: 2023

Survey of Income and Program Participation Snapshots

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78% of working-age adults (ages 18–64) received income from earnings such as wages, business earnings, or tips.

About 4 percent of working-age adults with income from earnings had annual household income below their poverty threshold. Adults ages 50–64 were less likely to receive income from earnings (70 percent) than adults ages 18–49 (82 percent).

40% of working-age adults received income from assets such as savings accounts, stocks, or rental properties.

Working-age adults in poverty were less likely to receive income from assets (11 percent) than working-age adults not in poverty (44 percent).

8% of working-age adults received income from social insurance programs such as Social Security or Unemployment Insurance.

Adults ages 50–64 were more likely to receive income from social insurance programs (17 percent) than adults ages 18–49 (5 percent).

3% of working-age adults received income from means-tested programs such as Supplemental Security Income (SSI).

Working-age adults in poverty were more likely to receive income from means-tested programs (9 percent) than working-age adults not in poverty (less than 3 percent).

16% of working-age adults received income from other sources such as pensions, child support, or disability benefits.

Adults ages 50–64 were more likely to receive income from other sources (22 percent) than adults ages 18–49 (13 percent).

What Are Sources of Income?

In this fact sheet, income is generally divided into five main sources: earnings income, asset income, social insurance income, means-tested program income, and other income. Earnings income includes income from wages, salary, business earnings, and other employment-based income (such as commissions, overtime, tips, and bonuses). Asset income includes income from income-earning assets (such as savings accounts or money market accounts), stocks, mutual funds, and other assets (such as income from rental properties). Social insurance income includes income from Workers' Compensation, Unemployment Insurance, and Social Security. Means-tested program income includes income from Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), and General Assistance programs. Other income includes income from retirement (such as pensions and life insurance), disability benefits, survivor benefits, and other miscellaneous sources (such as child support and Veterans Affairs benefits).

More information on sources of income and social safety net programs is available in [fact sheets](#), [detailed program participation tables](#), [data visualizations](#), and [reports](#).

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