



Characteristics of Supplemental Security Income Recipients, December 1984

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The Social Security Amendments of 1972 (Public Law 92-603) established a national program with uniform payment standards and eligibility requirements for the needy aged, blind, and disabled. The supplemental security income (SSI) program

replaced the federally assisted, State-administered programs of old-age assistance, aid to the blind, and aid to the permanently and totally disabled. In January 1974, when the program began, 3.2 million persons were receiving SSI payments. In December 1984, the number of recipients exceeded 4 million. This article examines selected demographic characteristics of the SSI population and discusses current program provisions.

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The supplemental security income (SSI) program was established by Congress in 1972, with payments beginning in January 1974. This program replaced the federally assisted, State-administered programs of old-age assistance, aid to the blind, and aid to the permanently and totally disabled in the 50 States and the District of Columbia.¹

The major objective of the program was to provide, through a federally administered program, a minimum income to the Nation's aged, blind, and disabled and to establish nationally uniform eligibility requirements and payment standards.²

When the program began, 3.2 million persons received payments that totaled \$365.1 million. At the end of 1984, there were 4.0 million SSI recipients, with payments totaling \$882.5 million. About half the recipients were aged 65 or older in December 1984, compared with 60 percent in January 1974 (table 1).

This article examines the demographic characteristics of the SSI population at the end of 1984 and discusses current program provisions.

In December 1984, 4,029,333 persons received federally administered SSI payments. The following tabulation shows the number of adults and child recipients. By eligibility category, 60 percent were disabled, 38 percent were aged, and 2 percent were blind.

Eligibility category	Number
All recipients ¹	4,029,333
Adults	3,780,700
Aged	1,530,287
Blind	72,632
Disabled	2,177,781
Blind and disabled children	248,633

¹ Excludes 64,707 persons receiving State-administered State supplementation only.

Over half of all recipients were aged 65 or older, including 20 percent of the disabled and 28 percent of the blind. Eighty-five percent of child recipients were under age 18, and the remaining 15 percent were students between ages 18-21.

Payments for 1984 totaled \$10.4 billion. Of that amount, \$8.3 billion was for Federal SSI payments and \$2.1 billion was for additional payments provided by the States. Nearly \$1.8 billion of the State supplementation was federally administered and the remaining \$298.7 million was State administered.

State supplementation payments may be either mandatory or optional. Mandatory State supplementation

refers to payments required to maintain the income levels of recipients who were transferred from the former State programs to SSI. Optional supplementary payments are provided to augment the payment levels of all or selected categories of recipients. Optional State supplementation plans vary widely.

These provisions may be administered by the States or by the Social Security Administration (SSA). If federally administered, SSA assumes the administrative cost and is reimbursed by the State for payment amounts. SSA will also make the eligibility and payment determinations.³

Only 1 of 4 persons receiving federally administered SSI payments in December 1984 had been converted from a previous State assistance program. This group includes 38 percent of all SSI blind recipients, 28 percent of aged recipients, and 22 percent of the disabled.

Federal Benefit Levels

The monthly Federal SSI payment is determined by the recipient's countable income, living arrangements, and marital status. Effective January 1, 1986, the maximum payment to eligible individuals living in their own household is \$336. For a couple, the maximum amount is \$504 when both the husband and wife are eligible.

Federal benefit levels are increased at the same time and by the same percentage as social security cost-of-living increases. The SSI cost-of-living increases are effective with the payment for the month of January.

To ensure that the recipient benefits from annual cost-of-living increases, the States are generally required to maintain the level of their supplementation payment whenever the Federal payment level is increased. In particular, States must maintain the State supplementary payment levels that were in effect in March 1983.

If a recipient lives in another person's household and receives support and maintenance there, the Federal benefit level is reduced by one-third. Persons in public or private institutions receiving more than 50 percent of the cost of their care under the Medicaid program are entitled to a monthly Federal SSI payment of \$25. An inmate of a public institution is ineligible for SSI if the institution is not a Medicaid facility. Payments, however, may be made to persons residing in publicly operated community residences serving no more than 10 persons, as well as to persons

¹ The grants-in-aid programs continue in Guam, Puerto Rico, and the Virgin Islands. Residents of the Northern Mariana Islands became eligible for SSI in January 1978.

² For a discussion of the historical development of these programs, see Herman F. Grundmann, "Adult Assistance Programs Under the Social Security Act," *Social Security Bulletin*, October 1985, pages 10-21.

³ Tabulation summaries of both the federally administered and State-administered provisions are in *The Supplemental Security Income Program for the Aged, Blind, and Disabled: Characteristics of State Assistance Programs for SSI Recipients, January 1985*, Office of Supplemental Security Income, Social Security Administration, 1985.

Table 1.—Number of persons receiving federally administered payments, by age and reason for eligibility, 1974–84

[In thousands]

Month and year	Total	Age 65 or older			Under age 65			
		Total	Aged	Blind ¹	Disabled ¹	Total	Blind	Disabled
January 1974	3,216	1,952	1,865	23	64	1,264	49	1,214
December 1974	3,996	(2)	2,286	(2)	(2)	(2)	(2)	(2)
December 1975	4,314	2,508	2,307	22	179	1,806	52	1,754
December 1976	4,236	2,397	2,148	22	227	1,839	54	1,785
December 1977	4,238	2,353	2,051	25	277	1,885	52	1,832
December 1978	4,217	2,312	1,968	25	319	1,905	52	1,853
December 1979	4,150	2,258	1,872	25	361	1,892	52	1,840
December 1980	4,142	2,226	1,807	25	394	1,916	53	1,862
December 1981	4,019	2,121	1,687	24	419	1,898	55	1,843
December 1982	3,857	2,011	1,549	23	439	1,847	54	1,792
December 1983	3,901	2,003	1,515	23	465	1,898	56	1,842
December 1984	4,029	2,037	1,530	23	484	1,992	58	1,935

¹ Blind and disabled recipients retain their original program classifications when they reach age 65.

² Data on age distribution not available.

in public emergency shelters for the homeless for limited periods. Persons in private institutions not covered by Medicaid—domiciliary care facilities—are eligible for SSI.

Average Payments

The average payments for individuals and couples are shown in table 2. Over 3.3 million adult individuals and 201,000 couples received federally administered payments in December 1984. Sixty percent of individual adult recipients were disabled and 38 percent were aged. Among recipient couples, however, nearly two-thirds were aged and a third were disabled.

The average payment was \$162.26 to an aged individual, \$265.58 to a blind individual, and \$258.66 to a disabled individual. Monthly payments to couples averaged \$272.55, \$394.47, and \$326.71, respectively.

Payment Distribution

Nearly half of the blind and disabled adult individuals and 60 percent of blind and disabled children received a Federal SSI payment of \$325 or more on January 1, 1985 (table 3).⁴ This amount approximated the maximum payment for individuals living in their own household and having no countable income. Similarly, 36 percent of blind couples and 29 percent of disabled couples received a payment of \$488, which was the maximum payment for couples (table 4).

The average Federal payment to aged recipients was not as likely to be at the SSI maximum because a significant proportion of them also received social security benefits or other countable income. Only 20 percent of the aged individuals and 23 percent of the couples received the maximum monthly SSI payment.

⁴ Monthly SSI payments above \$325 reflect the presence of an essential person.

Table 2.—Number of adults and children receiving federally administered payments, by type of payment and average monthly amount, December 1984

Type of payment	All persons	Aged		Blind		Disabled		Blind and disabled children
		Individual	Couple	Individual	Couple	Individual	Couple	
Number								
Total	4,029,333	1,265,972	131,347	65,626	3,621	2,010,561	66,421	248,633
Federal SSI payments	3,698,758	1,126,287	109,104	58,783	3,026	1,898,994	56,843	247,595
Federal SSI payments only	2,422,099	778,836	81,843	34,531	2,056	1,171,708	40,334	163,604
Federal SSI and State supplementation	1,276,659	347,451	27,261	24,252	970	727,286	16,509	83,991
State supplementation	1,607,234	487,136	49,504	31,095	1,565	838,853	26,087	85,029
State supplementation only	330,575	291,549	22,243	6,843	595	111,567	9,578	1,038
Average monthly amount								
Total	\$219.00	\$162.26	\$272.55	\$265.58	\$394.47	\$258.66	\$326.71	\$292.86
Federal SSI payments	196.16	143.24	221.98	223.75	304.14	229.86	271.94	273.71
State supplementation	97.60	90.49	233.91	137.51	324.64	99.60	239.28	59.32

Basic Eligibility Requirements

The SSI program is a major cash assistance program for the Nation's aged, blind, and disabled. Since the program began, the categorical qualifications generally have not changed.

Aged: Any person aged 65 or older.

Blind: Any person with 20/200 or less vision in the better eye with the use of correcting lenses, or with tunnel vision of 20 degrees or less. An individual transferred from a State AB (aid to the blind) program is eligible if he or she received such State aid in December 1973 and continues to meet the October 1972 State definition of blindness.

Disabled: Any person unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment expected to result in death or that has lasted or can be expected to last at least 12 months. (This is the same definition used under the social security disability insurance program.) For a child under age 18, eligibility is based on disability of a severity comparable with that of an adult, since the criterion of "substantial gainful activity" is inapplicable for children. An individual transferred from a State APTD (aid to the permanently and totally disabled) program to SSI is also eligible if he or she received such State aid in December 1973 and for at least 1 month prior to July 1973 and continues to meet the October 1972 State definition of disability. Those who became eligible for State aid

from July to December 1973 must meet the Federal definition of disability.

Provisions designed to encourage employment of blind and disabled SSI recipients were enacted in 1980 and are in effect through June 1987. A disabled recipient who loses Federal SSI eligibility because of earnings over the substantial gainful activity level continues to receive a special SSI payment of an equal amount and retains eligibility for Medicaid. This special payment status may continue as long as the recipient has the disabling impairment and earnings do not exceed the amount that would reduce the cash payment to zero.

Blind recipients are not subject to the substantial gainful activity test. They continue to be eligible for SSI as long as they meet the definition of blindness and their countable earnings do not exceed the "break even" point.

Blind and disabled recipients under age 65 who are no longer eligible for either regular or special SSI payments because of their earnings may retain eligibility for Medicaid under the following conditions: (1) They continue to have the disabling impairment, (2) they meet all nondisability eligibility criteria, except for earned income, (3) they would be seriously inhibited from continuing employment without Medicaid services, and (4) their earnings are insufficient to provide a reasonable equivalent of SSI payments and Medicaid.

Living Arrangements

The following tabulation shows that almost 90 percent of all SSI recipients lived in their own household in December 1984:⁵

Living arrangement	Percent
Own household	89.0
Another's household	5.8
Institutional care covered by Medicaid	5.2

Six percent were living in another's household and the remaining 5 percent were receiving institutional care covered by Medicaid.

Income and Resources

In determining the countable income of an individual or couple, the first \$20 per month of earned or

unearned income is disregarded. In addition, earnings of \$65 plus one-half of earnings in excess of \$65 are also disregarded. There are also special exclusions such as work expenses for blind persons and extraordinary impairment-related work expenses for the disabled.

The income and resources of an ineligible spouse living with an adult recipient, and of a parent living with a blind or disabled child under age 18, are considered in determining the amount of the SSI payment. The program does not have relative responsibility requirements with respect to children for their parents or to parents for their adult blind or disabled children.

Initially, the SSI program provided countable resource limits of \$1,500 for an individual and \$2,250 for a couple. In 1984, these limits were raised \$100 each year for an individual and \$150 for a couple over a 5-year period beginning with 1985. In 1989, the resource limits will be \$2,000 for individuals and \$3,000 for couples.

The home of an SSI recipient, regardless of its

⁵ "Own household" applies to adults who are sole or joint heads of households, blind and disabled children in their parents' household, and persons in domiciliary care facilities.

Table 3.—Number and percentage distribution of individuals and children receiving Federal SSI payments, by reason for eligibility and monthly amount, January 1, 1985¹

Monthly amount	Individuals			Blind and disabled children
	Aged	Blind	Disabled	
Total number	1,107,000	54,600	1,859,900	250,500
Total percent	100.0	100.0	100.0	100.0
Less than \$10.	2.5	1.5	1.2	.2
\$10-\$19	3.2	.5	1.7	.2
\$20-\$39	13.0	8.6	9.5	11.9
\$40-\$59	8.7	3.5	3.8	.7
\$60-\$79	7.6	3.3	3.7	1.0
\$80-\$99	6.3	4.6	3.7	.8
\$100-\$119	5.8	2.9	3.0	.7
\$120-\$139	4.3	2.6	3.2	.9
\$140-\$179	19.6	11.7	7.3	2.2
\$180-\$219	2.8	3.1	3.9	3.2
\$220-\$259	5.3	8.1	8.7	9.7
\$260-\$299 . . . . .	.5	1.8	2.0	5.0
\$300-\$324 . . . . .	.4	1.1	1.2	4.1
\$325 or more ²	20.0	46.7	47.2	59.3

¹ Based on 1-percent file.
² Individuals living in their own household with no countable income were eligible for a Federal SSI payment of \$325.

value, is excluded from consideration. The cash surrender value of life insurance is also excluded if the face value of the policy is \$1,500 or less. Special exclusions are also applicable to household goods and burial provisions.

About 60 percent of the recipients were receiving income in December 1984, some from more than one source (table 5). Social security benefits were the largest single income source for half of all recipients. Seven out of 10 aged recipients and more than a third of the blind and disabled received social security. Their average monthly benefit amount was \$250.61.

Eleven percent of the recipients had unearned income other than social security benefits. Support and maintenance in kind was the most frequently reported source of income (32 percent), followed by veterans' benefits (24 percent), and asset income (21 percent). The average monthly amount of unearned income was \$84.56; support and maintenance in kind, \$70.88; veterans' benefits, \$125.62; and asset income, \$12.06 (table 6).

Earned income was reported by 3.5 percent of the SSI population. The proportion was highest among the blind (6 percent) and lowest among the aged (1 percent). The average monthly amount of earned income was \$126.47.

Under the original legislation, SSI eligibility was limited to United States citizens and to aliens permanently and lawfully residing in the United States. Legislation enacted in 1980 provided that the income and resources of the immigration sponsor be consid-

Table 4.—Number and percentage distribution of couples receiving Federal SSI payments, by reason for eligibility and monthly amount, January 1, 1985¹

Monthly amount	Couples		
	Aged	Blind	Disabled
Total number	110,500	2,800	60,300
Total percent	100.0	100.0	100.0
Less than \$10	2.4	...	.7
\$10-\$19	1.7	...	.7
\$20-\$39	7.8	...	3.8
\$40-\$59	4.9	3.6	4.1
\$60-\$79	6.5	...	4.8
\$80-\$99	5.6	14.3	5.3
\$100-\$119	5.8	3.6	4.3
\$120-\$139	5.2	3.6	4.3
\$140-\$179	8.9	10.7	8.0
\$180-\$219	5.9	...	9.8
\$220-\$259	13.4	7.1	9.6
\$260-\$299	3.3	3.6	5.3
\$300-\$349	4.7	7.1	5.5
\$350-\$399 . . . . .	.2	...	1.2
\$400-\$449 . . . . .	.5	...	1.8
\$450-\$487 . . . . .	.8	10.7	1.5
\$488 ²	22.5	35.7	29.4

¹ Based on 1-percent file.
² Couples living in their own household with no countable income were eligible for a Federal SSI payment of \$488.

ered in determining an alien's eligibility for SSI and the amount of payment during the 3-year period after entry into the United States.

Race and Sex

Whites comprised 56 percent of all SSI recipients and blacks 26 percent. Persons of other races accounted for nearly 5 percent (table 7). Data for race

Table 5.—Number and percent of persons receiving federally administered payments and other income, by type of income and average monthly amount, December 1984

Type of income	Total	Reason for eligibility		
		Aged	Blind	Disabled
Total number	4,029,333	1,530,287	80,524	2,418,522
		Number		
Social security benefits	1,998,762	1,086,870	30,406	881,486
Other unearned income	451,114	219,700	9,431	221,983
Earned income	139,320	20,064	5,165	114,091
		Percent with income		
Social security benefits	49.6	71.0	37.8	36.4
Other unearned income	11.2	14.4	11.7	9.2
Earned income	3.5	1.3	6.4	4.7
		Average monthly amount		
Social security benefits	\$250.61	\$254.10	\$264.10	\$245.85
Other unearned income	84.56	74.05	81.99	95.07
Earned income	126.47	125.46	443.63	112.30

Table 6.—Number of persons receiving federally administered payments and unearned income other than social security benefits, by type of income and average monthly amount, December 1984

Type of income	Total	Reason for eligibility		
		Aged	Blind	Disabled
Number with unearned income other than social security benefits				
Total	451,114	219,700	9,431	221,983
Veterans' benefits	107,856	56,586	1,587	49,683
Compensation	8,958	2,150	102	6,706
Pension	98,898	54,436	1,485	42,977
Railroad retirement	5,802	3,533	141	2,128
Black lung benefits	1,518	475	22	1,021
Employment pensions	28,072	21,244	397	6,431
Workers' compensation	1,644	334	28	1,282
Support and maintenance in kind	142,549	66,839	2,967	72,743
Support from absent parent(s)	14,028	...	464	13,564
Asset income ¹	94,154	51,376	2,656	40,122
Assistance based on need	7,012	350	200	6,462
Other	48,479	18,963	969	28,547
Average monthly amount of unearned income				
Total	\$84.56	\$74.05	\$81.99	\$95.07
Veterans' benefits	125.62	110.75	113.88	142.92
Compensation	110.09	111.05	114.02	109.72
Pension	127.03	110.74	113.87	148.11
Railroad retirement	235.66	219.90	279.01	258.96
Black lung benefits	205.08	261.93	229.68	178.11
Employment pensions	94.61	87.64	109.43	116.71
Workers' compensation	195.54	117.36	229.25	215.17
Support and maintenance in kind	70.88	69.13	79.69	72.12
Support from absent parent(s)	106.73	...	107.47	106.70
Asset income ¹	12.06	12.38	10.02	11.79
Assistance based on need	100.77	128.31	92.93	99.52
Other	134.05	100.12	172.08	155.30

¹ Rents, interest, and dividends.

were not available in the SSI administrative records system for the remaining 14 percent.

Table 8, which presents data from the Current Population Survey (CPS), provides more information on race of SSI recipients than is available from administrative records. The proportions of white and black recipients are consistent with the data in table 6 that indicate a substantial percentage for whom race was unreported. In addition, the CPS provides information on recipients of Spanish origin, who comprised 10.5 percent of the total number of persons with SSI in 1984. The CPS interview frame is limited,

however, to the noninstitutionalized population aged 15 or older.

About two-thirds of all SSI recipients were women, including three-fourths of the aged and nearly 60 percent of the blind and disabled. These data reflect, in part, a woman's higher life expectancy after age 65 of 18.8 years in 1982. A man of that age in that year

Table 7.—Number and percentage distribution of persons receiving federally administered payments, by race and sex, December 1984

Race and sex	Total	Reason for eligibility		
		Aged	Blind	Disabled
Total number	4,029,333	1,530,287	80,524	2,418,522
Total percent	100.0	100.0	100.0	100.0
White	56.0	51.5	57.5	58.7
Black	25.6	21.7	26.8	28.0
Other	4.5	5.8	4.8	3.8
Not reported	13.9	21.0	10.9	9.4
Men	34.8	25.7	42.3	40.3
White	19.7	12.3	25.3	24.2
Black	8.4	5.0	10.7	10.5
Other	1.8	2.1	2.2	1.7
Not reported	4.8	6.4	4.2	3.8
Women	65.1	74.2	57.6	59.6
White	36.2	39.2	32.2	34.5
Black	17.2	16.7	16.1	17.5
Other	2.7	3.7	2.7	2.0
Not reported	9.1	14.6	6.7	5.6

Table 8.—Number and percentage distribution of persons aged 15 or older with SSI by race and Spanish origin, 1984¹

Race and Spanish origin	Total	Men	Women
Total number (in thousands)	3,568	1,229	2,340
Total percent ²	100.0	100.0	100.0
White	66.4	66.2	66.5
Black	31.2	29.9	31.8
Spanish origin ³	10.5	11.9	9.7

¹ Includes noninstitutionalized civilian population residing in the 50 States and the District of Columbia.

² Includes other races.

³ Persons of Spanish origin may be of any race.

Source: Public use file of the March 1985 Income Supplement, Current Population Survey, Bureau of the Census.

could expect to have 14.5 years of life remaining.⁶

Age Distribution of Adults

A majority of adult recipients are aged 65 or older (table 9). In 1984, this group included a third of the blind recipients and nearly a fourth of the disabled.⁷ Twenty-eight percent were aged 75 or older, and 16 percent were at least 80 years old. Twenty percent of the disabled adults were aged 50-59, as were 15 percent of blind adults.

⁶ National Center for Health Statistics, *Vital Statistics of the United States, 1982, Life Tables*, vol. II, sec. 6, Hyattsville, Md., 1985, table 6-3, page 11.

⁷ Blind and disabled recipients retain their original program classification when they reach age 65.

Table 9.—Number and percentage distribution of adults receiving federally administered payments, by age, December 1984

Age	Total	Reason for eligibility		
		Aged	Blind	Disabled
Total number	3,780,700	1,530,287	72,632	2,177,781
Total percent.....	100.0	100.0	100.0	100.0
18-21.....	2.6	...	4.8	4.3
22-29.....	8.2	...	13.5	13.7
30-39.....	8.2	...	14.1	13.8
40-49.....	7.3	...	10.4	12.3
50-59.....	11.7	...	15.2	19.8
60-64.....	8.1	...	10.0	13.8
65-69.....	12.4	14.0	8.8	11.3
70-74.....	13.7	20.7	8.0	9.0
75-79.....	11.9	26.6	5.5	1.8
80 or older.....	16.0	38.7	9.7	.2

Now available . . .

SSA's New Beneficiary Survey Data Tape

The Social Security Administration's (SSA's) Office of Research, Statistics, and International Policy announces the availability of a public use data tape for the 1982 New Beneficiary Survey (NBS). In this survey, 18,599 persons were interviewed in October-December 1982 and their responses were linked to administrative data on benefits. The NBS contains representative samples of new social security beneficiaries as retired workers, as disabled workers, and as wives, widows, divorced widows, and surviving divorced wives. It also has a representative sample of persons aged 65 or older who are entitled to Medicare benefits but who have not yet received social security cash benefits. Findings from the NBS are being published in the *Social Security Bulletin*, SSA's monthly research journal.

The survey questionnaire contains the following topics:

- household composition,
- employment history,
- job characteristics of the current, last, and longest job,

- other employment not covered by social security,
- health,
- sources of income and amounts of income received in the last 3 months,
- asset holdings and income from assets,
- marital history, and
- child care.

The data set costs \$150 and is available on one reel of computer tape. For further information, write to:

Joel Packman,
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Information may also be obtained by phone: (301) 594-0348.