

A Profile of Supplemental Security Income Recipients: 2017

Current Population Reports

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INTRODUCTION

This brief provides an overview of Supplemental Security Income (SSI) recipients and the households in which they lived during 2017, as reported in the 2018 Survey of Income and Program Participation (SIPP).¹ SSI is a means-tested, cash assistance program. To qualify for benefits, a person must have limited income and assets. Children under the age of 18 and working-age recipients between the ages of 18 and 64 must also be either blind or disabled, as defined by the Social Security Administration (SSA) eligibility guidelines.

The SSA administers the SSI program at the federal level, and nearly all states provide additional, supplemental payments.² In addition to cash benefits, SSI recipients are eligible for health insurance coverage through the Medicaid program in most states.

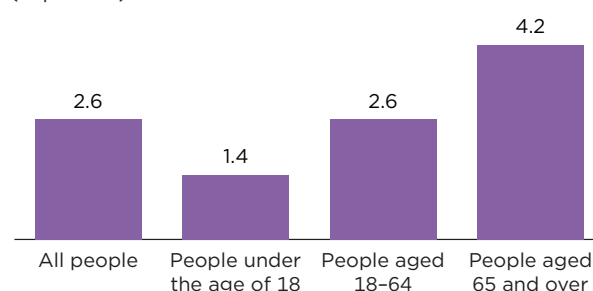
In 2017, the maximum monthly federal SSI payment for an individual was \$735—or the equivalent of nearly 75 percent of the poverty guideline for a single individual.³ SSI payment amounts are determined by adding up countable income and subtracting that value from the

¹ This report is based on data from the 2018 Survey of Income and Program Participation Public Use File and did not require review for unauthorized disclosure of confidential information.

² Arizona, Mississippi, North Dakota, and West Virginia do not pay a supplement to SSI recipients. More information is available at <www.ssa.gov/ssi/text-benefits-ussi.htm>.

³ In 2017, the annual poverty guideline was \$12,060, which translates to \$1,005 at a monthly level. More information is available at <<https://aspe.hhs.gov/2017-poverty-guidelines>>.

Figure 1.
SSI Receipt by Age: 2017
(In percent)



Source: U.S. Census Bureau, 2018 Survey of Program and Participation Public Use File.

maximum payment amount.⁴ If countable income is below the maximum payment and an individual has countable resources below \$2,000 (or \$3,000 for couples), then the person is eligible for SSI receipt in terms of financial need.⁵

This brief is divided into two parts. The first part focuses on the individuals who received SSI benefits. While some programs target assistance to a particular age group, SSI provides benefits to people of all ages. However, since SSI program eligibility requirements vary by age, this analysis looks separately at three age groups: children, working-age adults, and people aged 65 and over.

⁴ More details on countable income is available at <www.ssa.gov/ssi/text-income-ussi.htm>.

⁵ More details on countable resources is available at <www.ssa.gov/ssi/spotlights/spot-resources.htm>.

The second part of the brief examines the characteristics of SSI recipient households. The SSI program assists recipients as individuals, or as a couple when two recipients are married. However, using SIPP data we can look more broadly at the context in which SSI recipients live. These household-level characteristics can provide a better understanding of the overall well-being of SSI recipients.

Understanding the differences between programs, including eligibility rules that sometimes overlap, can be confusing. The brief closes with a text box that describes a few of these programs and examines the receipt of benefits from complementary programs among SSI recipients aged 18 and over. This analysis shows that many SSI recipients receive benefits from multiple programs.

CHARACTERISTICS OF SSI RECIPIENTS

In 2017, 2.6 percent of the population living in the United States, or roughly 8.2 million people, received SSI benefits.⁶ This number included 1.4 percent of children under the age of 18, 2.6 percent of working-age adults, and 4.2 percent of individuals aged 65 and over (Figure 1).

⁶ The estimates in this report (which may be presented in the text, figures, and tables) are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. All comparative statements have undergone statistical testing and are significant at the 90 percent confidence level, unless otherwise indicated.

ABOUT THE SIPP

The Survey of Income and Program Participation (SIPP) is a nationally representative panel survey administered by the U.S. Census Bureau that collects information on the short-term dynamics of employment, income, household composition, and eligibility for and participation in government assistance programs. It is a leading source of information on specific topics related to economic well-being, family dynamics, education, wealth and assets, health insurance, child care, and food security. Each SIPP panel follows individuals for several years, providing monthly data that measure changes in household and family composition and economic circumstances over time. For more information, please visit the SIPP Web site at <www.census.gov/sipp>.

Among SSI recipients in 2017, 12.9 percent were children. Working-age adults, the largest group, represented 61.4 percent of recipients, while individuals aged 65 and over accounted for 25.7 percent of SSI recipients. The following sections discuss each of these three age groups separately.

One way to understand the characteristics of program recipients is to compare those who participate in the program to those who do not. The tables in this report make these comparisons across a broad range of demographic characteristics. For example, the analysis compares the share of SSI recipients who are female to the share of females in the nonrecipient population.

SSI Recipients Under the Age of 18

To qualify for SSI, children must meet eligibility criteria for being disabled or blind and live in a household that has income and assets below the limits allowed by the SSI program. According to the SSA, the disability—which can be

either physical or mental—must be something that is expected to last a year or longer and results in “marked to severe functional limitation.”⁷ Also according to the SSA, more than 70 percent of child SSI recipients qualify because of a mental condition, including conditions such as autism or attention deficit hyperactivity disorder (ADHD), rather than a physical condition.^{8, 9} Since child SSI recipients cannot receive benefits directly, payments are typically paid to a parent.^{10, 11}

⁷ More details are available at <www.ssa.gov/disability/professionals/childhoodssi-pub048.htm>.

⁸ In 2017, 73.1 percent of all child recipients had a mental disorder, including 77.8 percent of recipient males under the age of 18 and 61.7 percent of recipient females under the age of 18. More details are available in the SSI Annual Statistical Report, 2017, Table 21, at <www.ssa.gov/policy/docs/statcomps/ssi_asr/2017/index.html>.

⁹ More information is available in listing 112.11 at <www.ssa.gov/disability/professionals/bluebook/112.00-MentalDisorders-Childhood.htm>.

¹⁰ Technically, the payments are administered to a “representative payee,” who may be a parent or other custodial adult or entity. More details are available at <www.ssa.gov/payee/faqrep.htm>.

¹¹ An exception to this policy is that a person may still be considered a “child” if under the age of 22 and attending school full-time (as determined by the SSA).

Among the more than 1 million child SSI recipients in 2017, the SIPP data show that more boys than girls received benefits (65.0 percent of recipients were male, while 35.0 percent were female) (Table 1).¹² One reason contributing to this difference could be that boys are more likely than girls to be diagnosed with a

¹² This estimate is in line with the SSI administrative records for 2017, which indicate males make up 67 percent of recipients under the age of 18 and females account for 33 percent. More information is available at <www.ssa.gov/policy/docs/chartbooks/fast_facts/2018/fast_facts18.html>.

developmental disability, such as ADHD.¹³

About two-fifths of child SSI recipients were non-Hispanic White, roughly one-quarter were non-Hispanic Black, and about

¹³ Estimates from the National Health Interview Survey (NHIS) show the rate of diagnoses of autism spectrum disorder, intellectual disability, other developmental delay, and any developmental disability was higher among boys compared with girls. However, the cause of the difference is not known. It may be that symptoms present differently in girls, rather than that girls are less susceptible to have a condition. More details are available at <www.cdc.gov/nchs/products/databriefs/db291.htm> and <www.cdc.gov/nchs/data/hus/2018/012.pdf>.

one-fifth were Hispanic.¹⁴ The share of non-Hispanic Black children in the recipient population (26.1 percent) was about double their share in the nonrecipient population. Since poverty rates for non-Hispanic Black children are higher than poverty rates for non-Hispanic White children and

¹⁴ Federal surveys, including the 2018 SIPP Panel, give respondents the option of reporting more than one race. These data can be shown in two ways: (1) as mutually exclusive from other race groups, which may be denoted by “alone,” or (2) not mutually exclusive with other race groups denoted by “alone or in combination with other race groups.” This brief shows race using the first method.

Table 1.
Characteristics of Children Under the Age of 18 by SSI Receipt: 2017
(Numbers in thousands)

Characteristic	SSI recipients under the age of 18			Non-SSI recipients under the age of 18		
	Number	Percent	Margin of error (±) ¹	Number	Percent	Margin of error (±) ¹
All children under the age of 18.	1,063	100.0	0.0	72,446	100.0	0.0
Sex						
Male	691	65.0	6.1	36,860	50.9	0.1
Female	372	35.0	6.1	35,586	49.1	0.1
Race and Hispanic Origin²						
White, non-Hispanic	463	43.6	6.8	36,510	50.4	0.4
Black, non-Hispanic	278	26.1	6.5	9,575	13.2	0.3
Asian, non-Hispanic	27	2.5	1.8	3,926	5.4	0.3
Other race, non-Hispanic	76	7.1	3.0	3,929	5.4	0.4
Hispanic (any race)	219	20.6	4.6	18,506	25.5	0.2
Public or Private Health Insurance						
Insurance in all months	1,026	96.5	2.4	63,297	87.4	0.5
Insurance in some but not all months	25	2.3	1.8	5,414	7.5	0.4
No insurance in any month	13	1.2	1.7	3,735	5.2	0.4
Living Arrangments of Child³						
Two parents (married parents and cohabitating parents)	467	43.9	6.4	50,688	70.0	0.9
Two married parents	351	33.0	5.9	45,314	62.5	1.0
Mother only	432	40.7	6.6	15,815	21.8	0.8
Father only	55	5.2	2.9	2,959	4.1	0.3
No parent	56	5.3	2.5	1,371	1.9	0.3
Grandparent household	53	4.9	2.4	1,613	2.2	0.3
Household Labor Force Participation						
No person worked in each week of the year	441	41.5	7.0	12,300	17.0	0.9
One person worked in each week of the year	425	40.0	5.8	32,669	45.1	1.1
Two people worked in each week of the year	175	16.5	4.7	24,615	34.0	1.0
Three or more people worked in each week of the year	21	2.0	1.7	2,863	4.0	0.4

¹ This number, when added to or subtracted from the estimate, represents the 90 percent confidence interval around the estimate.

² Federal surveys, including the 2018 SIPP, give respondents the option of reporting more than one race. These data can be shown in two ways: (1) as mutually exclusive from other race groups, which may be denoted by “alone,” or (2) not mutually exclusive with other race groups, denoted by “alone or in combination with other race groups.” This table shows race using the first method.

³ This reflects household composition and marital status in December 2017.

Note: Numbers may not sum to total due to rounding.

Source: U.S. Census Bureau, 2018 Survey of Program and Participation Public Use File.

SSI is a means-tested program, this is not unexpected.

Due to the medical challenges faced by SSI-eligible individuals, the availability of health insurance is an important consideration for this population. While a large share of all children had health insurance, SSI recipients were more likely than nonrecipient children to have coverage all year (96.5 percent compared with 87.4 percent).¹⁵ The high rate of health insurance coverage among child SSI recipients is expected given the Medicaid eligibility granted to recipients in most states.

Since children who live with a single parent are more likely to live in poverty than children who live with two parents, it is not surprising that almost one-half of children receiving SSI lived with one parent. About two-fifths lived with only their mother, while a small share lived with only their father. One-tenth of child SSI recipients did not live with a parent, and one-half of these children lived with a grandparent. In contrast, nonrecipient children were less likely than recipient children to live with one parent and more likely to live with two parents.

About two-fifths of child SSI recipients lived in households without a full-year earner, meaning there was not an adult who had earnings in each week of the year. Another two-fifths of children receiving SSI lived with one full-year earner, while about 1 in 5 lived with multiple adults who had earnings all year. In comparison to children receiving SSI,

¹⁵ Health insurance coverage here is measured as having had either public or private health insurance continuously, meaning in every month of the year.

nonrecipient children were less likely to live in a household with no full-year earner and more likely to live with two full-year earners.

SSI Recipients Aged 18 to 64

Like child recipients, low-income, working-age adults must be blind or disabled as defined by the SSA to be eligible for SSI.¹⁶ In 2017, there were 5.1 million working-age adults receiving SSI. Women made up about one-half of working-age SSI recipients (52.1 percent) (Table 2).

The distribution of race and ethnicity among working-age SSI recipients was similar to child recipients. Non-Hispanic Whites accounted for one-half of working-age SSI recipients, while about one-quarter were non-Hispanic Black and about 1 in 6 were Hispanic. The share of non-Hispanic Blacks in the working-age recipient population (24.9 percent) was twice as large as the share of non-Hispanic Blacks in the working-age nonrecipient population.

A majority of all working-age adults had health insurance all year, though the rate was higher among SSI recipients than nonrecipients (93.9 percent compared with 83.3 percent).¹⁷

About one-quarter of working-age recipients lived alone, which is double the share of

¹⁶ According to recent SSA data, a little more than one-half of working-age adults receiving SSI have a mental condition rather than a physical disability. In 2017, 57.4 percent of adult SSI recipients (aged 18–64) had a mental condition; of those people, 49.7 percent were male, and 50.3 percent were female. More details are available in the SSI Annual Statistical Report, 2017, Table 36, at <www.ssa.gov/policy/docs/statcomps/ssi_asr/2017/index.html>.

¹⁷ More details are available in the “Who Gets What? Understanding the Interaction of SSI, Social Security, Medicaid, and Medicare” section of the brief.

working-age nonrecipients who lived by themselves. Moreover, a majority of working-age SSI recipients did not have a spouse: one-half were never married, while about one-third were previously married (divorced, separated, or widowed). This is different from the pattern observed for nonrecipient working-age adults. Approximately one-half of nonrecipient working-age adults were married, which is more than double the share of working-age SSI recipients who had a spouse.

About three-fifths of working-age SSI recipients and nonrecipients were a parent to a biological, step, or adopted child.¹⁸ However, working-age SSI recipients were less likely than working-age nonrecipients to have a child with their current spouse or partner (14.6 percent compared with 38.5 percent). About one-quarter of working-age SSI recipients lived with one or both of their own parents, which was a higher share than among working-age nonrecipients.¹⁹

SSI receipt was more likely among people with lower levels of education. Almost three-quarters of working-age SSI recipients had no more than a high school education (30.2 percent did not complete high school and 43.4 percent had a high school diploma or GED), while about one-quarter had higher levels of educational

¹⁸ This measure determines whether a person was a parent at any time in his or her life, meaning there are no restrictions based on the current age of the child or other circumstances. Among working-age adults, there is a significant difference between the 60.0 percent of SSI recipients and 63.3 percent of nonrecipients who were a parent.

¹⁹ Author’s calculation based on the 2018 Survey of Program and Participation Public Use File. Results not shown, but are available by request.

Table 2.

Characteristics of People Aged 18–64 by SSI Receipt: 2017

(Numbers in thousands)

Characteristic	SSI recipients aged 18–64			Non-SSI recipients aged 18–64		
	Number	Percent	Margin of error (±) ¹	Number	Percent	Margin of error (±) ¹
All people aged 18–64	5,051	100.0	0.0	192,376	100.0	0.0
Sex						
Male	2,421	47.9	2.6	94,544	49.1	0.1
Female	2,630	52.1	2.6	97,832	50.9	0.1
Race and Hispanic Origin²						
White, non-Hispanic	2,586	51.2	2.5	116,810	60.7	0.2
Black, non-Hispanic	1,260	24.9	2.4	23,304	12.1	0.1
Asian, non-Hispanic	153	3.0	0.9	12,209	6.3	0.2
Other race, non-Hispanic	256	5.1	1.2	5,386	2.8	0.2
Hispanic (any race)	797	15.8	1.9	34,667	18.0	0.1
Public or Private Health Insurance						
Insurance in all months	4,744	93.9	1.2	160,246	83.3	0.4
Medicaid coverage in all months	3,751	74.3	2.4	22,259	11.6	0.4
Medicare coverage in all months	1,720	34.1	2.4	7,384	3.8	0.2
Dual coverage in all months	1,179	23.3	2.1	2,240	1.2	0.1
Insurance in some but not all months	91	1.8	0.7	7,119	3.7	0.2
No insurance in any month	216	4.3	1.0	25,011	13.0	0.4
Number of People in Household³						
One	1,325	26.2	2.4	23,496	12.2	0.3
Two	1,222	24.2	2.5	57,561	29.9	0.6
Three	1,167	23.1	2.4	40,088	20.8	0.6
Four or more	1,336	26.5	2.7	71,230	37.0	0.9
Marital Status³						
Married	974	19.3	2.1	99,407	51.7	0.5
Divorced or separated	1,331	26.4	2.4	23,569	12.3	0.3
Widowed	208	4.1	0.9	3,136	1.6	0.1
Never married	2,538	50.2	2.8	66,265	34.4	0.4
Parent to a Biological, Step, or Adopted Child						
Yes	3,029	60.0	2.6	121,816	63.3	0.4
One or more children with current spouse or partner	736	14.6	5.3	74,116	38.5	0.6
Educational Attainment						
No high school diploma	1,527	30.2	2.5	17,709	9.2	0.3
High school diploma or GED	2,194	43.4	2.8	51,000	26.5	0.4
Some college, no degree/associate's degree	1,023	20.3	2.1	57,575	29.9	0.5
Bachelor's degree or higher	306	6.1	2.1	66,093	34.4	0.5
Social Security Coverage						
Received every month	973	19.3	1.9	8,565	4.5	0.2
Social Security Disability Insurance (SSDI) program	949	18.8	1.9	6,370	3.3	0.2

¹ This number, when added to or subtracted from the estimate, represents the 90 percent confidence interval around the estimate.

² Federal surveys, including the 2018 SIPP, give respondents the option of reporting more than one race. These data can be shown in two ways: (1) as mutually exclusive from other race groups, which may be denoted by "alone," or (2) not mutually exclusive with other race groups, denoted by "alone or in combination with other race groups." This table shows race using the first method.

³ This reflects household composition and marital status in December 2017.

Note: Numbers may not sum to total due to rounding.

Source: U.S. Census Bureau, 2018 Survey of Program and Participation Public Use File.

attainment.²⁰ Moreover, while less than one-tenth of the SSI working-age adult recipient population had a bachelor's degree or higher, about one-third of the nonrecipient population had this level of educational attainment.

SSI Recipients Aged 65 and Over

SSI eligibility is different for people aged 65 and over. They qualify for SSI based on their age and by having limited income and assets. Unlike children and working-age adults, individuals aged 65 and older do not need to be blind or have a disability to qualify for SSI benefits.

In 2017, about 7 in 10 of the 2.1 million SSI recipients aged 65 and over were women (68.7 percent) (Table 3). In contrast, just over one-half of nonrecipient adults aged 65 and over were female (54.6 percent). Among people aged 65 and over, women are more likely to live in poverty than men, which explains their over-representation among SSI recipients in this age group.²¹

In part due to programs providing health care for older Americans, nearly all individuals aged 65 and over had health insurance in each month of the year. Reflecting this, coverage was not significantly different between SSI recipients (97.8 percent) and nonrecipients (97.9 percent).

²⁰ The share of working-age SSI recipients who did not complete high school (30.2 percent) was not statistically different from the share who had completed at least some college (26.3 percent).

²¹ The poverty rate in 2017 for women aged 65 and over was 10.3 percent, while the poverty rate for men 65 years and over was 7.2 percent. More information is available in Jessica Semega, Melissa Kollar, Emily A. Shrider, and John F. Creamer, U.S. Census Bureau, "Income and Poverty in the United States: 2019," P60-270, *Current Population Reports*, U.S. Government Publishing Office, Washington, DC, 2020.

About two-fifths of SSI recipients aged 65 and over lived by themselves. Additionally, a majority of the people aged 65 and over receiving SSI did not have a spouse: about one-third were widowed, about one-quarter were divorced or separated, and about 1 in 6 were never married. About one-quarter of recipients aged 65 and over were married. Compared with SSI recipients aged 65 and over, a smaller share of nonrecipients aged 65 and over were previously married (divorced, separated, or widowed), while more than twice as many were married.²²

As with working-age adults, SSI receipt was more common among people aged 65 and over who had lower levels of educational attainment. Almost one-half of SSI recipients aged 65 and over did not have a high school diploma, and about one-quarter had only a high school diploma. Among adults aged 65 and over, more than one-half of nonrecipients had at least some college, while this was true for less than one-quarter of SSI recipients.

CHARACTERISTICS OF SSI RECIPIENT HOUSEHOLDS

In 2017, 5.4 percent of households in the United States (7.0 million) received income from the SSI program. Most often, only one person in a household receives SSI benefits (Figure 2). In 2017, this was the case for 88.6 percent of SSI households. The remaining 11.4 percent of households had two or more people receiving SSI benefits. Among these households, it was more common for

²² The share of SSI recipients aged 65 and over who were divorced or separated (26.1 percent) was not statistically different from the share who were married (24.5 percent).

multiple adults to be receiving SSI benefits than for there to be a mix of adult and child recipients or multiple child recipients. Roughly 5 percent of SSI recipients lived with a spouse who also received SSI benefits.²³

Since SSI recipients are unlikely to stop receiving benefits after receipt begins, most recipients received SSI payments in every month of the year (93.8 percent). The average monthly payment to individual SSI recipients, including the value of supplemental state benefits, was \$515. Working-age adults had a higher average payment of \$537, with a lower average payment among recipients aged 65 and over (\$473).

Overall, household size and number of children were similar among SSI and nonrecipient households. However, SSI households were slightly less likely than non-SSI households to have three or more children living in the household.

Educational attainment was lower in households with an SSI recipient. The highest level of education completed by any adult in the household was a high school diploma or less in about one-half of SSI recipient households. In contrast, almost one-half of households without an SSI recipient (45.2 percent) had at least one adult with a bachelors' degree.

Considering both the number of SSI recipients who lived alone and the income and asset thresholds tied to benefit receipt, it is not surprising that employment was less consistent in SSI recipient households than it

²³ Author's calculation based on the 2018 Survey of Program and Participation Public Use File. Results not shown, but are available by request.

Table 3.

Characteristics of People Aged 65 and Over by SSI Receipt: 2017

(Numbers in thousands)

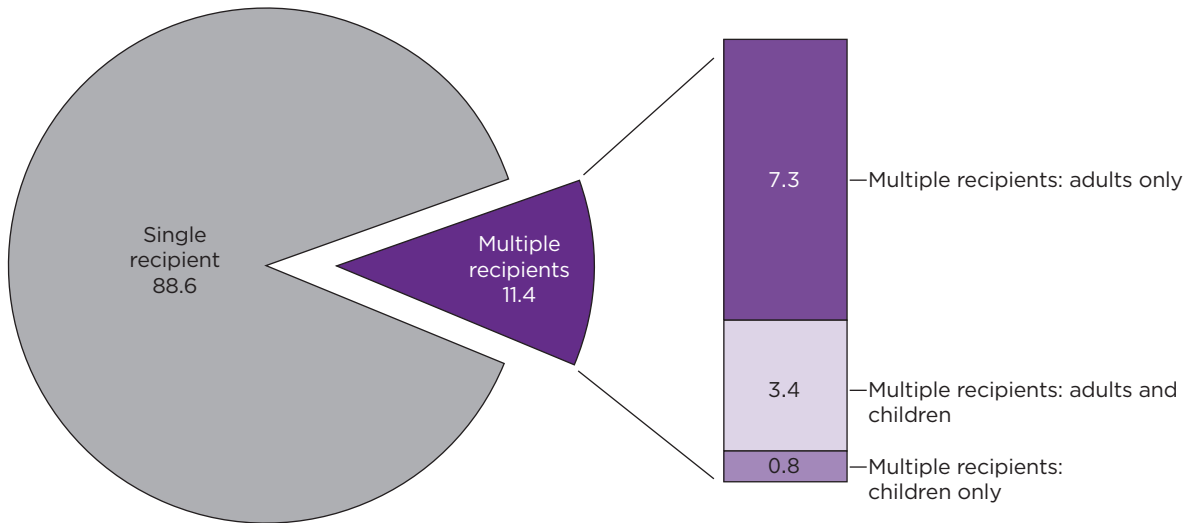
Characteristic	SSI recipients aged 65 and over			Non-SSI recipients aged 65 and over		
	Number	Percent	Margin of error (±) ¹	Number	Percent	Margin of error (±) ¹
All people aged 65 and over	2,114	100.0	0.0	48,197	100.0	0.0
Sex						
Male	662	31.3	3.1	21,858	45.4	0.1
Female	1,452	68.7	3.1	26,339	54.6	0.1
Race and Hispanic Origin²						
White, non-Hispanic	671	31.7	3.9	37,904	78.6	0.3
Black, non-Hispanic	409	19.4	2.8	4,088	8.5	0.2
Asian, non-Hispanic	307	14.5	2.9	1,736	3.6	0.2
Other race, non-Hispanic	70	3.3	1.4	883	1.8	0.2
Hispanic (any race)	657	31.1	3.5	3,586	7.4	0.2
Public or Private Health Insurance						
Insurance in all months	2,067	97.8	1.1	47,191	97.9	0.2
Medicaid coverage in all months	1,427	67.5	3.7	2,724	5.7	0.4
Medicare coverage in all months	1,851	87.6	2.4	42,661	88.5	0.5
Dual coverage in all months	1,258	59.5	3.9	2,273	4.7	0.3
Insurance in some but not all months	22	1.0	0.7	366	0.8	0.1
No insurance in any month	24	1.2	0.8	639	1.3	0.2
Number of People in Household³						
One	904	42.8	3.8	13,620	28.3	0.7
Two	606	28.7	4.0	26,804	55.6	1.0
Three	229	10.9	2.5	4,269	8.9	0.6
Four or more	375	17.7	3.1	3,504	7.3	0.6
Marital Status³						
Married	518	24.5	3.6	28,443	59.0	0.9
Divorced or separated	552	26.1	3.1	6,866	14.2	0.7
Widowed	680	32.2	3.2	10,606	22.0	0.6
Never married	363	17.2	2.9	2,282	4.7	0.4
Educational Attainment						
No high school diploma	1,021	48.3	3.6	5,851	12.1	0.5
High school diploma or GED	578	27.4	3.6	14,046	29.1	0.8
Some college, no degree/associate's degree	255	12.1	2.6	12,714	26.4	0.8
Bachelor's degree or higher	259	12.3	2.7	15,586	32.3	0.9
Social Security Coverage						
Received every month	921	43.6	3.9	40,836	84.7	0.6
Social Security Disability Insurance (SSDI) program	325	15.4	2.7	1,878	3.9	0.3

¹ This number, when added to or subtracted from the estimate, represents the 90 percent confidence interval around the estimate.² Federal surveys, including the 2018 SIPP, give respondents the option of reporting more than one race. These data can be shown in two ways: (1) as mutually exclusive from other race groups, which may be denoted by "alone," or (2) not mutually exclusive with other race groups, denoted by "alone or in combination with other race groups." This table shows race using the first method.³ This reflects household composition and marital status in December 2017.

Note: Numbers may not sum to total due to rounding.

Source: U.S. Census Bureau, 2018 Survey of Program and Participation Public Use File.

Figure 2.
Distribution of Households by Number of SSI Recipients
(In percent)



Source: U.S. Census Bureau, 2018 Survey of Program and Participation Public Use File.

was in nonrecipient households. Three-fifths of SSI households did not include at least one person who worked in each week of the year compared with one-third of nonrecipient households.

Likely tied to these differences in employment, SSI recipient households had lower income, on average, than nonrecipient households. In 2017, about two-fifths of households with an SSI recipient lived in poverty (Table 4). That same year more than 1 in 10 SSI households had income below 50 percent of poverty. In contrast, the poverty rate for nonrecipient households was considerably lower—13.0 percent of households were poor, and 7.8 percent of households had income below 50 percent of poverty. Despite the high poverty rate for SSI households, SSI is considered an important anti-poverty program.

Estimates from the Current Population Survey Annual Social and Economic Supplement (CPS ASEC) show SSI benefits brought the incomes of roughly 3.2 million people over the supplemental poverty threshold in 2017.²⁴

SSI households also had higher rates of noncash assistance from other means-tested programs in comparison to nonrecipient households. Just over one-half of households with an SSI recipient received benefits from the Supplemental Nutrition Assistance Program (SNAP) during 2017, compared with about 1 in 10 of nonrecipient households. During that same time, the share of SSI households that received energy assistance was five times larger

²⁴ More details are available in Figure 8 of “The Supplemental Poverty Measure: 2017” report at <www.census.gov/content/dam/Census/library/publications/2018/demo/p60-265.pdf>.

than the share of nonrecipient households that did (17.7 percent compared with 3.2 percent).²⁵ Additionally, one-quarter of SSI households received housing assistance, which is significantly higher than the receipt in non-SSI households. The share of recipient households that owned their own home was lower than the share of nonrecipient households that did (37.4 percent compared with 62.7 percent).²⁶

²⁵ Energy assistance includes programs such as the Low Income Home Energy Assistance Program (LIHEAP) program, which may reduce heating and cooling costs or provide assistance with minor energy-related home repairs. More information is available at <www.acf.hhs.gov/ocs/programs/liheap/about>.

²⁶ Housing assistance includes programs that reduce rent payments, such as the Section 8 Housing Choice Voucher Program and public housing. More information is available at <www.hud.gov/topics/housing_choice_voucher_program_section_8> and <www.hud.gov/program_offices/public_indian_housing/programs/ph>.

Table 4.

Household Characteristics by SSI Receipt: 2017

(Numbers in thousands)

Characteristic	Households with at least one SSI recipient			Households without an SSI recipient		
	Number	Percent	Margin of error (±) ¹	Number	Percent	Margin of error (±) ¹
All households	7,043	100.0	0.0	122,265	100.0	0.0
Poverty Status^{2,3}						
Household income less than 50% of poverty.....	863	12.3	1.6	9,530	7.8	0.3
Household income 50%–99% of poverty	2,030	28.8	2.2	6,394	5.2	0.2
Household income 100%–149% of poverty.....	1,066	15.1	1.6	8,957	7.3	0.3
Household income 150%–199% of poverty.....	839	11.9	1.5	10,007	8.2	0.3
Household income 200% of poverty or higher.....	2,245	31.9	1.9	87,377	71.5	0.4
Household Labor Force Participation						
No person worked in each week of the year	4,351	61.8	2.1	40,574	33.2	0.5
One person worked in each week of the year	1,780	25.3	1.8	48,280	39.5	0.5
Two or more people worked in each week of the year	912	12.9	1.5	33,411	27.3	0.5
Receipt of Non-Cash Assistance						
Supplemental Nutrition Assistance Program (SNAP)	3,988	56.6	2.1	11,744	9.6	0.3
Energy assistance.....	1,247	17.7	1.7	3,973	3.2	0.2
Housing assistance.....	1,767	25.1	1.8	5,189	4.2	0.2
Medicaid	5,660	80.4	1.8	22,702	18.6	0.4
Medicare.....	4,038	57.3	2.1	38,822	31.8	0.3
Receipt of Cash Benefits						
Social Security.....	3,230	45.9	2.1	39,004	31.9	0.3
Social Security Disability Insurance (SSDI) program.....	1,663	23.6	1.8	7,220	5.9	0.3
Tenure⁴						
Residence is owned or in the process of being bought	2,636	37.4	2.06	76,663	62.7	0.4
Residence is rented	4,159	59.1	2.22	41,405	33.9	0.4
Residence is occupied without payment of rent.....	192	2.7	0.74	2,680	2.2	0.2
Public or Private Health Insurance						
All people insured in all months	5,493	78.0	1.68	97,738	79.9	0.4
Some people insured in all months	1,413	20.1	1.70	16,632	13.6	0.4
No person insured in all months	138	2.0	0.61	7,895	6.5	0.3
Highest Level of Educational Attainment⁵						
No high school diploma	1,341	19.0	1.61	6,280	5.1	0.2
High school diploma or GED	2,247	31.9	1.90	24,157	19.8	0.4
Some college, no degree/associate's degree	2,100	29.8	1.97	36,562	29.9	0.6
Bachelor's degree or higher.....	1,356	19.3	3.26	55,265	45.2	0.6
Number of People in Household⁶						
One.....	2,167	30.8	2.03	35,891	29.4	0.4
Two.....	1,610	22.9	1.81	42,693	34.9	0.5
Three.....	1,308	18.6	1.60	17,893	14.6	0.4
Four or more	1,958	27.8	1.89	25,789	21.1	0.5
Number of Children (Aged 0–17) in Household⁶						
None.....	4,753	67.5	1.99	85,666	70.1	0.4
One.....	931	13.2	1.38	16,184	13.2	0.4
Two.....	660	9.4	1.31	13,061	10.7	0.3
Three or more	699	9.9	1.29	7,354	6.0	0.1

¹ This number, when added to or subtracted from the estimate, represents the 90 percent confidence interval around the estimate.

² While many official estimates of poverty use “family poverty,” poverty at the household level is used here. Measures of family poverty only include the income of people related by birth, marriage or adoption; they exclude the income of cohabiting partners. Poverty is determined using the Federal Poverty Line (FPL) for each household’s size. The ratio is obtained by dividing total household income by the poverty threshold. The U.S. Census Bureau uses pretax money income (excluding capital gains, tax credits, and noncash benefits [e.g., public housing subsidies, Medicaid, and food stamps]) to determine poverty status. The poverty threshold is the level below which a family of a certain size is determined to be in poverty. If a family’s total income is less than the family’s threshold, then that family and its members are considered to be in poverty. These thresholds vary by family size and composition, but they do not vary geographically. In 2017, 100 percent of the poverty threshold for a family of four with two adults and two children was \$24,858, while \$49,716 was 200 percent of this threshold.

³ These categories are mutually exclusive.

⁴ The universe for tenure is restricted to people who had an in-universe value for type of living quarters.

⁵ This reflects the highest level of educational attainment achieved by any member of the household.

⁶ This reflects household composition in December 2017.

Note: Numbers may not sum to total due to rounding.

Source: U.S. Census Bureau, 2018 Survey of Program and Participation Public Use File.

WHO GETS WHAT? UNDERSTANDING THE INTERACTION OF SSI, SOCIAL SECURITY, MEDICAID, AND MEDICARE

SSI payments are often received in combination with other complementary benefits. Some of these programs have similar names or acronyms, which can lead to confusion about the type of benefits a program provides, and who is eligible to receive them.

Social Security

The Social Security Administration (SSA) administers both SSI and the Old-Age, Survivors, and Disability Insurance (OASDI) program, which is better known as Social Security. However, unlike SSI, which a person must be low-income to receive, Social Security receipt is not tied to income and assets. On average, Social Security benefits are more generous than SSI payments.¹

The most common type of Social Security benefit is retirement payments. These benefits cover people who worked in the paid labor force for at least 10 years and are aged 62 or over.² Spouses, ex-spouses, and

¹ During 2017, the average monthly Social Security payment for a retired worker was \$1,404, for widows and widowers of a retired worker it was \$1,338, and for a disabled worker it was \$1,197. In December of 2017, the average SSI payment was \$541 (\$525 was the average federal payment and \$146 was the average federally administered state supplemental payment). More details are available at <www.ssa.gov/policy/docs/statcomps/supplement/2018>.

² The time requirement is 40 quarters (equivalent of a 3-month period), which is the equivalent of 10 years. Any quarter with “covered” earnings meeting the minimum earnings amount goes toward the total requirement, so a person could have anywhere from one to four quarters with earnings in any given year. More details are available at <www.ssa.gov/OACT/COLA/QC.html>.

dependent children of retirees may also receive payments, which can occur even if the retiree is no longer living.³

Social Security also includes disability benefits. The Social Security Disability Insurance (SSDI) program provides payments to workers who become disabled (using the same criteria as SSI) before their full retirement age if their work experience is both long enough and recent enough.⁴ When a person receiving SSDI payments reaches full retirement age, the benefit converts to a Social Security retirement payment.

Individuals can qualify for and receive SSI and Social Security benefits at the same time. During 2017, nearly one-fifth of working-age SSI recipients also received Social Security payments; most of these payments were from SSDI (Figure 3). Within this age group, only people aged 62 to 64 would be eligible to receive retirement benefits, which is reflected in the small share of people receiving them. Less than 5 percent of working-age adults not receiving SSI had Social Security income.

Dual receipt of SSI and Social Security was more common among SSI recipients aged 65 and over. About two-fifths of SSI recipients in this age

³ More details are available at <www.ssa.gov/benefits/retirement/planner/applying7.html>.

⁴ More details are available at <www.ssa.gov/benefits/disability/>.

group received income from both programs. Fewer of those payments were in the form of SSDI payments, which is not surprising because most of these people have reached full retirement age. People aged 65 and over who did not receive SSI were almost twice as likely to have Social Security income than SSI recipients in the same age group. This indicates higher levels of paid labor force participation among nonrecipients, or marriage to someone who was employed in the labor market.

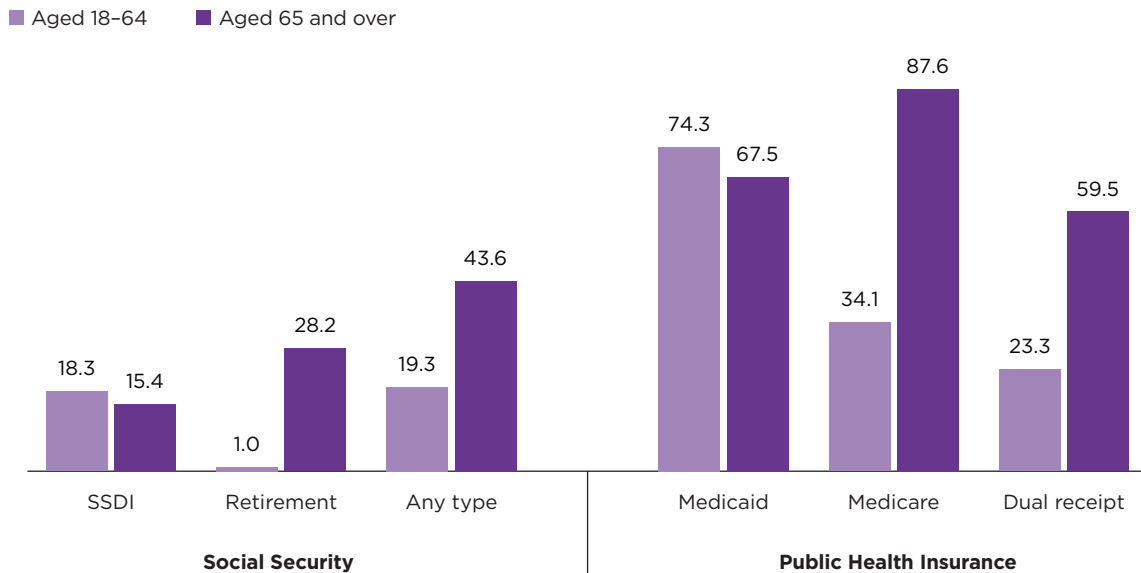
Medicaid and Medicare

The two largest public health insurance programs in the United States are Medicaid and Medicare.⁵ As mentioned earlier, SSI recipients are often eligible for Medicaid, which is a means-tested health insurance program for low-income individuals and families. It is jointly funded by federal and state governments but is administered at the state level. There are differences in eligibility depending on where people live (including optional Medicaid expansion that was included in the Affordable Care Act). Medicaid typically has minimal out-of-pocket expenses associated with health care.

Medicare, on the other hand, is a federally-administered program providing health care coverage to people who have a history of

⁵ More information is available at <<https://www2.census.gov/programs-surveys/demo/tables/p60/267/table1.pdf>>.

Figure 3.
Receipt of Social Security, Medicaid, and Medicare Among Adult SSI Recipients: 2017
(In percent)



Note: Child SSI recipients are excluded from this analysis because it is very rare for them to receive Medicare or Social Security.
Source: U.S. Census Bureau, 2018 Survey of Program and Participation Public Use File.

employment.⁶ To be eligible, a person must be at least the age of 65, though there are some exceptions.⁷ Social Security recipients are automatically eligible for Medicare.⁸

Individuals may qualify for and receive Medicaid and Medicare at the same time. Doing so

⁶ SSDI recipients have a wait time of 24 months for Medicare coverage. More information is available at <www.ssa.gov/disabilityresearch/wi/medicare.htm>.

⁷ Exceptions include having End-Stage Renal Disease or Lou Gehrig's disease (also known as ALS).

⁸ Individuals covered by Social Security benefits as a dependent must be at least the age of 65 to qualify for Medicare.

provides the broadest coverage at the least expense. Among working-age SSI recipients in 2017, roughly three-quarters had Medicaid coverage and about one-third had Medicare coverage.⁹ Some of these people—nearly one-quarter of working-age SSI recipients—had coverage from both Medicaid and Medicare (23.3 percent). It was much less common for working-age adults not receiving SSI to have coverage from either Medicaid (11.6 percent) or Medicare (3.8 percent), and

⁹ These groups are not mutually exclusive.

very few had dual receipt (1.2 percent).

Higher levels of Medicare coverage among SSI recipients aged 65 and over led to higher levels of dual receipt: two-thirds had Medicaid, nearly 9 in 10 had Medicare, and about 6 in 10 had dual coverage. Nearly 9 in 10 people aged 65 and over not receiving SSI had coverage from only Medicare. A small share had Medicaid (5.7 percent) and dual coverage (4.7 percent).¹⁰

¹⁰ Medicare coverage was not statistically different between recipients (87.6 percent) and nonrecipients (88.5 percent) aged 65 and over.

The differences were less extreme for health insurance coverage. About four-fifths of all household members in both SSI recipient and nonrecipient households had health insurance all year (78.0 percent and 79.9 percent, respectively). Notably, however, when SSI recipients were examined by age group earlier in the brief, the data showed higher rates of health insurance coverage all year among SSI recipients compared with nonrecipients for children and working-age adults.

CONCLUSION

SSI provides low-income individuals and households with much-needed financial support, as well as access to health insurance for many recipients. Looking at SSI recipients separately by age—child, working-age, and individuals aged 65 and over—allowed for understanding some of the differences among SSI recipients and the households in which they live. These data allow some insight into the populations who receive these benefits and allow us to see what distinguishes SSI recipients from similarly aged nonrecipients.

Also, the SIPP data show the extent to which SSI reciprocity overlaps with the receipt of other programs, both means-tested and not. Looking at SSI in combination with other programs provides a glimpse into how people draw on multiple resources to increase overall well-being.

SOURCE AND ACCURACY

Statistics from surveys are subject to sampling and nonsampling error. All comparisons presented in this report have taken sampling error into account and are significant at the 90 percent confidence level, unless otherwise noted. This means the 90 percent confidence interval for the difference between the estimates being compared does not include zero. Nonsampling errors in surveys may be attributed to a variety of sources, such as how the survey was designed, how respondents interpret questions, how able and willing respondents are to provide correct answers, and how accurately the answers are coded and classified. To minimize these errors, the Census Bureau employs quality control procedures throughout the production process, including the overall design of surveys, wording of questions, review of the work of interviewers and coders, and the statistical review of reports.

Additional information is available on the main SIPP Web site: <www.census.gov/programs-surveys/sipp.html>; SIPP Users' Guide: <www.census.gov/programs-surveys/sipp/guidance/users-guide.html>; and SIPP Source and Accuracy Statements: <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.

CONTACTS

For more information on the SIPP, including data and methodology, please contact the SIPP Coordination and Outreach staff at <census.sipp@census.gov> or 1-888-245-3076. For further information on the content of this report, contact Katherine Giefer of the Census Bureau's Social, Economic, and Housing Statistics Division at <katherine.g.giefer@census.gov> or 301-763-6685.

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