



# RESEARCH AND STATISTICS NOTE

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## Characteristics of Noninstitutionalized DI, SSI, and OASI Program Participants, 2016 Update

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### **Introduction**

The Social Security Administration (SSA) produces several statistical publications based on the data used to administer the Old-Age, Survivors, and Disability Insurance (OASDI) and Supplemental Security Income (SSI) programs. Although these data are extensive, they do not capture many of the economic and demographic characteristics of program participants. To better understand those beneficiary populations, SSA matches information from its administrative records with data collected in surveys conducted by the Census Bureau and presents the results in notes such as this. DeCesaro and Hemmeter (2008) contains tables describing the characteristics of SSI and Social Security Disability Insurance (DI) participants based on 2002 Survey of Income and Program Participation (SIPP) data. Bailey and Hemmeter (2014) updates those tables with 2010 SIPP data, and Bailey and Hemmeter (2015) updates them with 2013 SIPP data. This note updates the tables for 2016 using data from the March 2017 Annual Social and Economic Supplement (ASEC) of the Current Population Survey (CPS). It expands on previous notes by also including statistics on Social Security Old-Age and Survivors Insurance (OASI) beneficiaries.

### **Data and Methodology**

The CPS is a household survey of the noninstitutionalized resident population of the United States. The ASEC focuses specifically on various sources of household, family, and individual income. We use CPS ASEC data for this update for two reasons. First, the CPS ASEC has a larger sample than the SIPP does. This larger sample size allows us to report statistics for racial groups and other subpopulations that could not be covered in previous versions of this note. Second, the CPS ASEC is collected on an annual basis with relatively few changes between survey years, which allows us to compare beneficiary characteristics across single years.

We match 2017 CPS ASEC data to Social Security administrative records for 2016 based on the respondent's validated Social Security number. We include only individuals with matched records, who constitute roughly 85 percent of the CPS ASEC sample. We then adjust the survey weights to match

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our subsample to the full survey population. Using logit modeling, our approach identifies a combination of observable factors that predict whether a survey respondent has an administrative-data match in SSA's Numerical Identification System (Numident) file.

We run a series of logit models, the most robust of which includes age, race/ethnicity, nativity, education, family income, and the householder's marital status as predictive factors. Using this model, we assign a propensity score to each CPS ASEC respondent that indicates the likelihood, based on that individual's set of observable characteristics, that the Numident contains a matching record. We multiply the survey weights of individuals with matching Numident data by the inverse of this propensity score, so that individuals with lower propensity scores receive higher adjustments. For instance, individuals with lower levels of education or who were born outside the United States are found to be less likely to have matching administrative records and thus receive a higher adjusted weight. The interquartile range of the adjusted survey weights is from 109 percent to 119 percent of the original survey weights. This approach produces Social Security beneficiary and SSI recipient counts in line with administrative records for noninstitutionalized populations. Unlike the weights in previous versions of this note, ours are not adjusted to account for Social Security beneficiaries or SSI recipients residing in institutions.

We identify individuals as Social Security beneficiaries and SSI recipients if administrative records indicate that they received a payment in any month in 2016. To identify Social Security beneficiaries, we use SSA's Master Beneficiary Record (MBR) and Payment History Update System (PHUS). For this note, if an individual has an OASDI payment recorded in the PHUS and the MBR indicates that the person qualifies for the benefit because of disability, we classify that individual as a disabled Social Security (DI) beneficiary. This definition includes disabled workers, disabled widow(er)s, and disabled adult children.<sup>1</sup> If the MBR indicates that an individual qualifies for an OASDI benefit based on age rather than because of a disability, we classify that person as an aged Social Security (OASI) beneficiary. That sample includes covered workers aged 62 or older, individuals aged 62 or older who are eligible as the spouse or surviving parent of a covered worker, and individuals aged 60 or older who are eligible as the widow(er) of a covered worker; it excludes individuals who receive Social Security benefits as dependents or survivors of covered workers but are not in those age groups.

In this note, Social Security payments for 2016 reflect the sum of all payments recorded in the PHUS for that year. In some cases, disabled beneficiaries receive lump-sum retroactive DI payments covering the period between the first month they were eligible for payments and the month benefit payments

#### **Selected Abbreviations**

|       |   |
|-------|---|
| ASEC  | Annual Social and Economic Supplement                                   |
| CPS   | Current Population Survey   |
| DI    | Disability Insurance  |
| OASDI | Old-Age, Survivors, and Disability Insurance                            |
| OASI  | Old-Age and Survivors Insurance   |
| PHUS  | Payment History Update System   |
| SIPP  | Survey of Income and Program Participation                              |
| SNAP  | Supplemental Nutrition Assistance Program                               |
| SSA   | Social Security Administration  |
| SSI   | Supplemental Security Income  |
| SSR   | Supplemental Security Record  |
| TANF  | Temporary Assistance for Needy Families                                 |
| WIC   | Special Supplemental Nutrition Program for Women, Infants, and Children |

<sup>1</sup> DI beneficiaries who are eligible as disabled adult children are aged 18 or older with no upper limit. For disabled workers and disabled widow(er)s, DI benefits automatically convert to OASI benefits when the beneficiary reaches full retirement age (FRA), which varies according to the beneficiary's year of birth. To have received DI benefits in 2016, a disabled worker or a disabled widow(er) beneficiary would have a birth year of 1950 or later and, therefore, an FRA of no younger than 66.

commenced after the disability determination process. Because these retroactive payments generally occur only once during the lifetime of a disabled beneficiary, they do not reflect the monthly Social Security income that beneficiaries typically receive. We account for these retroactive lump sums by censoring monthly OASDI payments at the 99<sup>th</sup> percentile for that month, which averaged \$7,400 in 2016.<sup>2</sup>

To identify SSI recipients, we use the Supplemental Security Record (SSR). For individuals who received any SSI payments in 2016, we sum the monthly amounts to calculate the annual SSI amount received. Some disabled and aged Social Security beneficiaries—15.5 percent and 2.6 percent, respectively—receive concurrent SSI payments. Thus, our sample includes overlap between SSI recipients and Social Security beneficiaries.

We measure family income and poverty for calendar year 2016. We define “family” as two or more persons residing together who are related by blood, marriage, or adoption. When counting family Social Security income and SSI payments, we use administrative data values for all family members with matching records. For family members who do not have an administrative-data match, we use the income amounts they reported in the CPS ASEC. Likewise, for earnings, we use administrative records from SSA’s Master Earnings File for individuals with an administrative-data match, and self-reported earnings in the CPS ASEC for individuals without a match. Where we find administrative-data matches for respondents’ family members, we recalculate family income by subtracting self-reported OASDI benefit amounts, SSI payment amounts, and earnings, then substituting the respective values from their administrative records.<sup>3</sup> We base all other demographic characteristics on self-reported CPS ASEC data for March 2017, the month the survey was conducted.

Although most of the variables in the CPS ASEC mirror those from the SIPP, there are some differences relating to public assistance. For instance, 44 states and the District of Columbia supplement the federal payments for SSI recipients. SIPP respondents report federal SSI payments and state SSI supplementation payments separately, while the CPS questionnaire does not differentiate between the two payment types. Previous versions of this note define SSI as federal payments only and classify state SSI supplementation payments as a separate form of public assistance. This update instead includes both federal and state supplementation payments in the computation of SSI amounts received.

Of the states that provide SSI supplementation, some administer those payments themselves and others agree to have SSA administer them.<sup>4</sup> For the latter, we use the state supplementation amounts recorded in the SSR. However, the SSR does not record the supplementation amounts for the states that administer their own payments. Where possible, we impute those state supplementation payments based on SSI recipient characteristics such as living arrangement and dependent status. Using the most recent documentation of state supplementation rules and payment amounts available at SSA and state agency websites, we approximate a recipient’s eligibility for state SSI supplementation and the monthly amount that would be received. Appendix A describes our imputation process.

Other forms of public assistance measured in the CPS include Temporary Assistance for Needy Families (TANF); Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefits; Supplemental Nutrition Assistance Program (SNAP) benefits (formerly known as food stamps); state and

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<sup>2</sup> That figure (\$7,400) represents the 99<sup>th</sup> percentile for all family income attributable to OASDI benefits in a month. The maximum monthly OASDI benefit an individual could receive in 2016 was \$3,576.10 (SSA 2021a, Table 2.A28.2).

<sup>3</sup> Because survey respondents often underreport their SSI payments, the SSR administrative data are likely to indicate a lower percentage of SSI recipients with family income below the poverty level than are reported in the CPS ASEC.

<sup>4</sup> SSA administers the state supplementation payments for California, Delaware, the District of Columbia, Hawaii, Iowa, Michigan, Montana, Nevada, New Jersey, Pennsylvania, Rhode Island, and Vermont.

local general assistance; financial assistance from individuals; energy assistance; public housing; rental subsidies; and other welfare.<sup>5</sup> Consistent with the approach used in previous versions of this note, we recode the CPS Medicaid variable to reflect the automatic Medicaid coverage of SSI recipients in certain states under Section 1634 of the Social Security Act.<sup>6</sup> In this version of the note, we also recode the CPS Medicare variable to include both self-reported Medicare coverage (of any kind) and Medicare Part B coverage reflected in the PHUS. Recoding these variables using administrative records may reduce the effects of underreported insurance coverage (or misreported coverage type) in the CPS ASEC.<sup>7</sup>

Our samples comprise 4,670 disabled Social Security beneficiaries, 3,931 SSI recipients, and 20,952 aged Social Security beneficiaries. The disabled Social Security beneficiary and SSI samples are nearly twice the size of those covered in previous notes because the CPS sample is larger than the SIPP's. As noted earlier, we use survey weights adjusted for the likelihood that a respondent has a matching record in the administrative data. All household surveys, including the CPS ASEC, are subject to some degree of measurement error; however, the CPS ASEC is a source of valuable data. It provides richly detailed information on population characteristics and, despite deficiencies in measuring some income sources, it captures most sources, including earnings and Social Security benefits, with reasonable accuracy. Readers should nevertheless be aware of the limitations of CPS data and consider them when interpreting results.

### ***Discussion of the Estimates***

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Tables 1–5 present estimates for disabled Social Security beneficiaries, Tables 6–10 present estimates for SSI recipients, and Tables 11–12 present estimates for aged Social Security beneficiaries. Each table presents estimates for the full noninstitutionalized population of disabled Social Security beneficiaries, SSI recipients, or aged Social Security beneficiaries, as applicable.

Although the tables in this update resemble the tables in previous editions of this note in structure, they differ in six significant ways. First, as noted above, this update introduces new tables on aged Social Security beneficiaries (Tables 11 and 12). However, because of concerns about the accuracy of survey-reported income for aged respondents, the new tables omit estimates of income by source and income relative to the poverty threshold. Bee and Mitchell (2017) and Dushi and Trenkamp (2021) show that the CPS ASEC consistently understates the retirement income (comprising pension benefits and retirement account distributions) of aged respondents. In both studies, the authors link the CPS ASEC data with administrative records from SSA and the IRS, with which they validate data for income sources including earnings, Social Security benefits, SSI payments, interest and dividend income, and retirement income. Both studies find significant underreporting of retirement income among individuals aged 65 or older across a wide range of demographic characteristics. Retirement income is an important component of overall income for aged Social Security beneficiaries, and because it is underreported in the CPS ASEC, we omit statistics on income amounts and poverty for this population.

Second, estimates of the shares of income by category now include detail for retirement income and veterans' benefits for disabled DI beneficiaries (Table 4) and SSI recipients (Table 9). In previous editions

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<sup>5</sup> CPS respondents report whether they receive noncash or “near cash” benefits such as SNAP benefits and energy and housing assistance but not the amounts received.

<sup>6</sup> For additional information about Section 1634 and the states to which this policy applies, see <https://secure.ssa.gov/poms.nsf/lnx/0501715020>.

<sup>7</sup> Including both self-reported Medicare coverage and administratively recorded Medicare Part B coverage may overstate the true extent of Medicare coverage. However, any overestimation would be limited because the Medicare Part B benefits of some Social Security beneficiaries (such as Specified Low-Income Medicare Beneficiaries and Qualified Medicare Beneficiaries) are not recorded in the linked PHUS and CPS records.

of this note, those sources were included in the “other” income category. Because retirement income is not a primary component of the family income of disabled beneficiaries and SSI recipients, its inclusion does not subject the estimates to the same kind of uncertainty that leads us to omit estimates by income category for aged OASI beneficiaries.

Third, this update omits tables addressing the poverty-reduction effects of Social Security benefits and SSI payments (Tables 6A, 6B, and 7 in Bailey and Hemmeter 2015).

Fourth, this update expands the number of race categories from three (White, Black, other) to five: White, Black, American Indian or Alaska Native, Asian, and Native Hawaiian or Other Pacific Islander. Because CPS respondents can select multiple racial identities, each of these categories may be reported either singly or in combination with one or more others; as such, the sum of the racial-category values exceeds the number of respondents in the sample. A sixth category, “two or more races,” accounts for individuals who reported multiple racial identities.

Fifth, this update presents estimates for family income but not for personal or household income. We focus on family income because it serves as the official basis of poverty statistics in the United States. It also accounts more fully than individual income for the resources on which Social Security program populations may draw.<sup>8</sup>

Finally, this update reports educational attainment only for individuals aged 25 or older to reduce the likelihood that our measures include those who have not yet completed their education.

### ***Disabled Social Security Beneficiaries***

The DI program provides monthly benefits to individuals with a severe long-term disability that prevents them from engaging in “substantial” work (defined as earnings of \$13,560 or more for nonblind individuals in 2016). To qualify for DI benefits, an individual must have worked in a job with Social Security–covered earnings for a specified length of time or be the spouse or dependent of an individual with qualifying earnings. Our sample of disabled Social Security beneficiaries comprises disabled workers, disabled widow(er)s, and disabled adult children.<sup>9</sup> Because 91 percent of the beneficiaries in this sample are disabled workers, Tables 1–5 present information separately for that subgroup, although we do not discuss those results in the text below.

Table 1 shows that more than one in five disabled Social Security beneficiaries (21.2 percent) identify as Black, 3.4 percent identify as American Indian or Alaska Native, 2.1 percent identify as Asian, 0.5 percent identify as Native Hawaiian or Other Pacific Islander, and 2.5 percent identify as multiracial. The CPS measures ethnicity separately from race, and 11.7 percent of beneficiaries identify as Hispanic. Nearly two-fifths of beneficiaries (38.7 percent) are married, 28.7 percent have never been married, 26.0 percent are divorced or separated, and 6.6 percent are widowed. Fewer than one-fifth of beneficiaries (18.1 percent) aged 25 or older have not acquired a high school diploma or equivalent, while 11.1 percent of beneficiaries have a bachelor’s or higher degree. Nearly one in ten beneficiaries (9.2 percent) are veterans.

Although disabled Social Security beneficiaries are eligible for Medicare, coverage generally does not begin until 24 months after the first month that an individual is eligible to receive DI benefits. Roughly three-quarters (75.7 percent) of beneficiaries report Medicare coverage (alone or in combination with

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<sup>8</sup> The levels of household and family income tend to be similar enough that we report only family income.

<sup>9</sup> Nondisabled dependents of disabled workers may also receive auxiliary DI benefits, but they are excluded from this analysis. Therefore, these tables (and the accompanying discussion) cover only individuals who are entitled to DI benefits based on their own disability. In 2016, nondisabled dependents accounted for 14.2 percent of DI beneficiaries (SSA 2017, Table 1).



other coverage), 44.2 percent report Medicaid coverage, 31.4 percent report private health insurance, and 1.9 percent report having no health insurance (Chart 1). About 29 percent of beneficiaries report joint Medicare and Medicaid coverage and 12.2 percent have only Medicaid coverage (Table 1).

Family income includes SSI payments for about one in five disabled Social Security beneficiaries. Other common sources of family income include earnings (50.6 percent) and property income (42.3 percent).<sup>10</sup> Less common sources are retirement income (16.0 percent) and veterans' benefits (4.4 percent).

DI benefits constitute at least 75 percent of family income for almost two-fifths (37.9 percent) of disabled beneficiaries (Table 2). Social Security tends to account for larger proportions of family income among older beneficiaries. For instance, roughly one-third of beneficiaries aged 60 or older rely on Social Security benefits for at least 90 percent of family income, while 16.2 percent of beneficiaries younger than 40 do. Social Security benefits also tend to account for larger proportions of family income among beneficiaries who did not complete high school, are not married, or do not live with relatives.

Almost half (47.8 percent) of Social Security disability beneficiaries have annual family income of less than \$30,000, while 60.4 percent are in homeownership families (Table 3). About 28 percent of beneficiary households receive food assistance through SNAP benefits. More than one in ten receive housing or energy assistance—10.8 percent and 10.6 percent, respectively. About two-thirds of disabled Social Security beneficiaries live with other family members, although only 17.2 percent live with a family member younger than 18. Two in five DI beneficiaries live with another Social Security beneficiary in the household.

Table 4 shows the distribution of family income by source for disabled beneficiaries. The two primary income sources are Social Security benefits (59.1 percent) and earnings (23.7 percent). Social Security benefits constitute a particularly large share of family income for disabled beneficiaries aged 60 or older (63.1 percent), beneficiaries who are not married (63.5 percent if never married, 65.9 percent if widowed, and 72.1 percent if divorced or separated), beneficiaries without a high school diploma (63.8 percent), and those who do not live with relatives (78.4 percent if living with nonrelatives only and 78.5 percent if living alone).

Although 27.8 percent of disabled Social Security beneficiaries have family income at or above 300 percent of the poverty threshold, 20.1 percent are in poverty (Table 5). Beneficiaries are more likely to have family income below the poverty threshold if they are women (23.7 percent), younger than 40 (28.6 percent), Black (27.3 percent), divorced or separated (27.8 percent), or never married (28.5 percent); or if they do not have a high school diploma (31.7 percent).<sup>11</sup> In 2016, the federal poverty threshold was \$12,486 for a single adult aged 18–64 and \$11,511 for one aged 65 or older (Census Bureau 2022). The proportions of beneficiaries with family income above 300 percent of the poverty threshold differ widely by educational attainment. Only 14.9 percent of beneficiaries without a high school diploma have family income exceeding that threshold, compared with 50.1 percent of beneficiaries with a bachelor's or higher degree (Chart 2).

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<sup>10</sup> Property income includes income from rents, dividends, yields, and interest.

<sup>11</sup> Research has linked long-standing structural inequities such as wage disparity and discrimination in housing and employment to disproportionately higher poverty rates for Black Americans (Emmons and Ricketts 2017).

**Table 1.**  
**Number and percentage distribution of disabled Social Security (DI) beneficiaries, by selected demographic characteristics, 2016**

| Characteristic                            | Number                     |                  | Percent                    |                  |
|---|----------------------------|------------------|----------------------------|------------------|
|   | All disabled beneficiaries | Disabled workers | All disabled beneficiaries | Disabled workers |
| Total                                     | 9,669,012                  | 8,766,859        | 100.0                      | 100.0            |
| Sex                                       |                            |                  |                            |                  |
| Men                                       | 4,882,967                  | 4,369,165        | 50.5                       | 49.8             |
| Women                                     | 4,786,045                  | 4,397,694        | 49.5                       | 50.2             |
| Race <sup>a</sup>                         |                            |                  |                            |                  |
| Singly or in combination                  |                            |                  |                            |                  |
| White                                     | 7,313,906                  | 6,671,128        | 75.6                       | 76.1             |
| Black                                     | 2,046,097                  | 1,809,034        | 21.2                       | 20.6             |
| American Indian or Alaska Native          | 325,622                    | 301,062          | 3.4                        | 3.4              |
| Asian                                     | 201,768                    | 172,373          | 2.1                        | 2.0              |
| Native Hawaiian or Other Pacific Islander | 45,530                     | 44,812           | 0.5                        | 0.5              |
| Two or more races                         | 244,102                    | 211,918          | 2.5                        | 2.4              |
| Ethnicity                                 |                            |                  |                            |                  |
| Hispanic                                  | 1,136,036                  | 989,627          | 11.7                       | 11.3             |
| Non-Hispanic                              | 8,532,977                  | 7,777,232        | 88.3                       | 88.7             |
| Marital status                            |                            |                  |                            |                  |
| Married                                   | 3,737,787                  | 3,720,738        | 38.7                       | 42.4             |
| Widowed                                   | 639,583                    | 567,347          | 6.6                        | 6.5              |
| Divorced or separated                     | 2,512,668                  | 2,480,653        | 26.0                       | 28.3             |
| Never married                             | 2,778,975                  | 1,998,121        | 28.7                       | 22.8             |
| Educational attainment <sup>b</sup>       |                            |                  |                            |                  |
| Less than high school diploma             | 1,713,884                  | 1,431,450        | 18.1                       | 16.4             |
| High school diploma or equivalent         | 4,018,086                  | 3,663,476        | 42.5                       | 41.9             |
| Some college                              | 2,681,275                  | 2,614,149        | 28.3                       | 29.9             |
| Bachelor's or higher degree               | 1,051,707                  | 1,024,189        | 11.1                       | 11.7             |
| Veteran status                            |                            |                  |                            |                  |
| Veteran                                   | 886,838                    | 882,890          | 9.2                        | 10.1             |
| Nonveteran                                | 8,782,175                  | 7,883,969        | 90.8                       | 89.9             |
| Health insurance                          |                            |                  |                            |                  |
| Medicaid only                             | 1,179,311                  | 946,865          | 12.2                       | 10.8             |
| Medicare only                             | 2,777,318                  | 2,628,901        | 28.7                       | 30.0             |
| Private only                              | 595,859                    | 558,910          | 6.2                        | 6.4              |
| Medicaid and Medicare                     | 2,400,633                  | 2,092,033        | 24.8                       | 23.9             |
| Medicaid and private                      | 299,224                    | 237,474          | 3.1                        | 2.7              |
| Medicare and private                      | 1,747,344                  | 1,688,175        | 18.1                       | 19.3             |
| Medicaid, Medicare, and private           | 395,107                    | 364,231          | 4.1                        | 4.2              |
| Military servicemember coverage           | 91,644                     | 88,445           | 0.9                        | 1.0              |
| None                                      | 182,573                    | 161,825          | 1.9                        | 1.8              |

(Continued)

**Table 1.**  
**Number and percentage distribution of disabled Social Security (DI) beneficiaries, by selected demographic characteristics, 2016—Continued**

| Characteristic                       | Number                     |                  | Percent                    |                  |
|--------------------------------------|----------------------------|------------------|----------------------------|------------------|
|                                      | All disabled beneficiaries | Disabled workers | All disabled beneficiaries | Disabled workers |
| Source of family income <sup>a</sup> |                            |                  |                            |                  |
| Public assistance                    |                            |                  |                            |                  |
| SSI                                  | 1,921,158                  | 1,468,738        | 19.9                       | 16.8             |
| Other public assistance <sup>c</sup> | 635,602                    | 555,317          | 6.6                        | 6.3              |
| Earnings                             | 4,891,683                  | 4,456,238        | 50.6                       | 50.8             |
| Property income                      | 4,086,007                  | 3,744,116        | 42.3                       | 42.7             |
| Retirement income                    | 1,546,874                  | 1,414,662        | 16.0                       | 16.1             |
| Veterans' benefits                   | 429,639                    | 399,764          | 4.4                        | 4.6              |
| Other income <sup>d</sup>            | 2,615,478                  | 2,376,476        | 27.1                       | 27.1             |

SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

NOTES: "Disabled Social Security (DI) beneficiaries" includes disabled workers, disabled widow(er)s, and disabled adult children but excludes nondisabled individuals receiving DI benefits as dependents of disabled workers.

Totals do not necessarily equal the sum of rounded components.

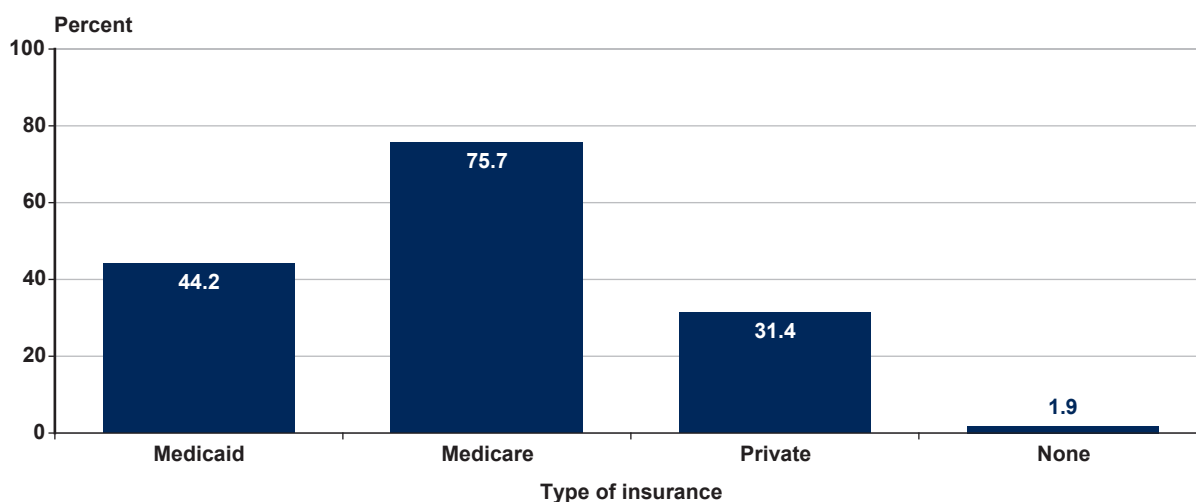
a. Individuals may be counted in more than one category.

b. Includes only individuals aged 25 or older to capture the distribution of those most likely to have completed their educational progress.

c. Includes TANF, WIC benefits, SNAP food assistance, public housing, rent subsidies, energy assistance, state and local general financial assistance, and other welfare.

d. Includes unemployment benefits; worker's compensation; disability benefits other than DI, SSI, or veterans' benefits; child support; alimony; and business or farm income.

**Chart 1.**  
**Disabled Social Security (DI) beneficiaries, by type of health insurance coverage, 2016 (in percent)**



SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

NOTES: "Disabled Social Security (DI) beneficiaries" includes disabled workers, disabled widow(er)s, and disabled adult children but excludes nondisabled individuals receiving DI benefits as dependents of disabled workers.

Individuals may have more than one type of coverage.



**Table 2.**

**Percentage distribution of disabled Social Security (DI) beneficiaries, by share of family income derived from DI benefits and selected demographic characteristics, 2016**

| Characteristic                            | Number    | Percent | Share of family income derived from DI benefits |               |        |        |         |
|---|-----------|---------|---|---------------|--------|--------|---------|
|   |           |         | Total   | Less than 50% | 50–74% | 75–89% | 90–100% |
| All disabled beneficiaries                |           |         |   |               |        |        |         |
| Total                                     | 9,669,012 | 100.0   | 100.0   | 43.6          | 18.6   | 9.0    | 28.9    |
| Sex                                       |           |         |   |               |        |        |         |
| Men                                       | 4,882,967 | 50.5    | 100.0   | 42.1          | 18.7   | 8.0    | 31.3    |
| Women                                     | 4,786,045 | 49.5    | 100.0   | 45.2          | 18.4   | 9.9    | 26.4    |
| Age                                       |           |         |   |               |        |        |         |
| Under 40                                  | 1,182,232 | 12.2    | 100.0   | 59.7          | 17.1   | 7.0    | 16.2    |
| 40–49                                     | 1,393,135 | 14.4    | 100.0   | 46.0          | 21.8   | 10.6   | 21.7    |
| 50–59                                     | 3,531,306 | 36.5    | 100.0   | 42.6          | 17.8   | 8.3    | 31.4    |
| 60 or older                               | 3,562,339 | 36.8    | 100.0   | 38.4          | 18.5   | 9.7    | 33.4    |
| Race <sup>a</sup>                         |           |         |   |               |        |        |         |
| Singly or in combination                  |           |         |   |               |        |        |         |
| White                                     | 7,313,906 | 75.6    | 100.0   | 43.4          | 18.7   | 9.3    | 28.6    |
| Black                                     | 2,046,097 | 21.2    | 100.0   | 44.7          | 17.3   | 8.1    | 30.0    |
| American Indian or Alaska Native          | 325,622   | 3.4     | 100.0   | 45.1          | 18.8   | 9.2    | 26.9    |
| Asian                                     | 201,768   | 2.1     | 100.0   | 52.8          | (X)    | (X)    | 22.9    |
| Native Hawaiian or Other Pacific Islander | 45,530    | 0.5     | 100.0   | 33.6          | (X)    | (X)    | (X)     |
| Two or more races                         | 244,102   | 2.5     | 100.0   | 54.6          | 13.4   | 7.9    | 24.1    |
| Ethnicity                                 |           |         |   |               |        |        |         |
| Hispanic                                  | 1,136,036 | 11.7    | 100.0   | 50.1          | 20.0   | 7.0    | 22.9    |
| Non-Hispanic                              | 8,532,977 | 88.3    | 100.0   | 42.8          | 18.4   | 9.2    | 29.7    |
| Marital status                            |           |         |   |               |        |        |         |
| Married                                   | 3,737,787 | 38.7    | 100.0   | 62.4          | 15.8   | 6.6    | 15.3    |
| Widowed                                   | 639,583   | 6.6     | 100.0   | 33.1          | 20.4   | 11.4   | 35.1    |
| Divorced or separated                     | 2,512,668 | 26.0    | 100.0   | 26.2          | 21.0   | 8.8    | 44.1    |
| Never married                             | 2,778,975 | 28.7    | 100.0   | 36.5          | 19.7   | 11.8   | 32.0    |
| Educational attainment <sup>b</sup>       |           |         |   |               |        |        |         |
| Less than high school diploma             | 1,713,884 | 18.1    | 100.0   | 37.3          | 19.9   | 8.2    | 34.6    |
| High school diploma or equivalent         | 4,018,086 | 42.5    | 100.0   | 40.1          | 18.4   | 10.3   | 31.3    |
| Some college                              | 2,681,275 | 28.3    | 100.0   | 46.7          | 19.0   | 7.9    | 26.5    |
| Bachelor's or higher degree               | 1,051,707 | 11.1    | 100.0   | 54.8          | 17.1   | 7.8    | 20.2    |
| Living arrangement                        |           |         |   |               |        |        |         |
| Lives alone                               | 2,408,904 | 24.9    | 100.0   | 19.0          | 18.5   | 10.1   | 52.4    |
| Lives with relatives                      | 6,437,139 | 66.6    | 100.0   | 56.0          | 18.8   | 8.2    | 17.0    |
| Lives only with nonrelatives              | 822,969   | 8.5     | 100.0   | 19.1          | 17.2   | 11.3   | 52.5    |

(Continued)

**Table 2.**  
**Percentage distribution of disabled Social Security (DI) beneficiaries, by share of family income derived from DI benefits and selected demographic characteristics, 2016—Continued**

| Characteristic                            | Number    | Percent | Share of family income derived from DI benefits |               |        |        |         |
|---|-----------|---------|---|---------------|--------|--------|---------|
|   |           |         | Total   | Less than 50% | 50–74% | 75–89% | 90–100% |
| Disabled workers                          |           |         |   |               |        |        |         |
| Total                                     | 8,766,859 | 100.0   | 100.0   | 43.3          | 18.5   | 8.8    | 29.4    |
| Sex                                       |           |         |   |               |        |        |         |
| Men                                       | 4,369,165 | 49.8    | 100.0   | 41.3          | 18.8   | 7.9    | 32.1    |
| Women                                     | 4,397,694 | 50.2    | 100.0   | 45.3          | 18.2   | 9.7    | 26.8    |
| Age                                       |           |         |   |               |        |        |         |
| Under 40                                  | 732,809   | 8.4     | 100.0   | 62.0          | 16.4   | 5.3    | 16.3    |
| 40–49                                     | 1,231,801 | 14.1    | 100.0   | 46.8          | 21.1   | 10.4   | 21.8    |
| 50–59                                     | 3,335,810 | 38.1    | 100.0   | 43.0          | 18.0   | 7.8    | 31.2    |
| 60 or older                               | 3,466,439 | 39.5    | 100.0   | 38.4          | 18.5   | 9.9    | 33.2    |
| Race <sup>a</sup>                         |           |         |   |               |        |        |         |
| Singly or in combination                  |           |         |   |               |        |        |         |
| White                                     | 6,671,128 | 76.1    | 100.0   | 43.1          | 18.6   | 9.2    | 29.1    |
| Black                                     | 1,809,034 | 20.6    | 100.0   | 43.9          | 17.6   | 7.7    | 30.7    |
| American Indian or Alaska Native          | 301,062   | 3.4     | 100.0   | 44.0          | 17.6   | 9.4    | 29.0    |
| Asian                                     | 172,373   | 2.0     | 100.0   | 54.2          | (X)    | (X)    | 25.2    |
| Native Hawaiian or Other Pacific Islander | 44,812    | 0.5     | 100.0   | 32.5          | (X)    | (X)    | (X)     |
| Two or more races                         | 211,918   | 2.4     | 100.0   | 51.3          | 13.1   | 8.3    | 27.3    |
| Ethnicity                                 |           |         |   |               |        |        |         |
| Hispanic                                  | 989,627   | 11.3    | 100.0   | 49.5          | 20.4   | 6.3    | 23.8    |
| Non-Hispanic                              | 7,777,232 | 88.7    | 100.0   | 42.5          | 18.2   | 9.1    | 30.1    |
| Marital status                            |           |         |   |               |        |        |         |
| Married                                   | 3,720,738 | 42.4    | 100.0   | 62.5          | 15.8   | 6.6    | 15.1    |
| Widowed                                   | 567,347   | 6.5     | 100.0   | 31.5          | 21.1   | 12.4   | 35.1    |
| Divorced or separated                     | 2,480,653 | 28.3    | 100.0   | 26.0          | 20.9   | 8.9    | 44.3    |
| Never married                             | 1,998,121 | 22.8    | 100.0   | 32.4          | 19.8   | 11.8   | 36.0    |
| Educational attainment <sup>b</sup>       |           |         |   |               |        |        |         |
| Less than high school diploma             | 1,431,450 | 16.4    | 100.0   | 36.4          | 20.1   | 8.2    | 35.4    |
| High school diploma or equivalent         | 3,663,476 | 41.9    | 100.0   | 40.2          | 18.0   | 9.9    | 31.9    |
| Some college                              | 2,614,149 | 29.9    | 100.0   | 46.4          | 18.9   | 8.1    | 26.6    |
| Bachelor's or higher degree               | 1,024,189 | 11.7    | 100.0   | 54.7          | 17.1   | 7.8    | 20.5    |
| Living arrangement                        |           |         |   |               |        |        |         |
| Lives alone                               | 2,251,090 | 25.7    | 100.0   | 18.7          | 17.9   | 10.1   | 53.4    |
| Lives with relatives                      | 5,761,741 | 65.7    | 100.0   | 56.1          | 18.8   | 8.1    | 17.1    |
| Lives only with nonrelatives              | 754,027   | 8.6     | 100.0   | 19.4          | 18.2   | 10.3   | 52.1    |

SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

NOTES: "Disabled Social Security (DI) beneficiaries" includes disabled workers, disabled widow(er)s, and disabled adult children but excludes nondisabled individuals receiving DI benefits as dependents of disabled workers.

Totals do not necessarily equal the sum of rounded components.

(X) = suppressed to avoid disclosing information about particular individuals.

a. Individuals may be counted in more than one category.

b. Includes only individuals aged 25 or older to capture the distribution of those most likely to have completed their educational progress.

**Table 3.****Number and percentage distribution of disabled Social Security (DI) beneficiaries, by household and family characteristics, 2016**

| Characteristic  | Number                     |                  | Percent                    |                  |
|---|----------------------------|------------------|----------------------------|------------------|
|   | All disabled beneficiaries | Disabled workers | All disabled beneficiaries | Disabled workers |
| Total   | 9,669,012                  | 8,766,859        | 100.0                      | 100.0            |
| Household type  |                            |                  |                            |                  |
| Family  |                            |                  |                            |                  |
| Married couple  | 4,153,144                  | 3,936,707        | 43.0                       | 44.9             |
| Male householder  | 618,601                    | 515,734          | 6.4                        | 5.9              |
| Female householder                                      | 1,665,394                  | 1,309,300        | 17.2                       | 14.9             |
| Nonfamily or group quarters                             | 3,231,873                  | 3,005,118        | 33.4                       | 34.3             |
| Homeownership status <sup>a</sup>                       |                            |                  |                            |                  |
| Owned   | 5,839,565                  | 5,331,195        | 60.4                       | 60.8             |
| Not owned   |                            |                  |                            |                  |
| Public housing  | 714,276                    | 606,457          | 7.4                        | 6.9              |
| Other   | 3,115,172                  | 2,829,207        | 32.2                       | 32.3             |
| Household receipt of assistance <sup>b</sup>            |                            |                  |                            |                  |
| Energy  | 1,022,054                  | 898,627          | 10.6                       | 10.3             |
| Housing   | 1,045,484                  | 901,296          | 10.8                       | 10.3             |
| Food (SNAP)   | 2,739,798                  | 2,441,585        | 28.3                       | 27.9             |
| Household size  |                            |                  |                            |                  |
| 1   | 2,408,904                  | 2,251,090        | 24.9                       | 25.7             |
| 2   | 3,702,247                  | 3,448,195        | 38.3                       | 39.3             |
| 3–4   | 2,754,161                  | 2,348,807        | 28.5                       | 26.8             |
| 5 or more   | 803,699                    | 718,766          | 8.3                        | 8.2              |
| Family size   |                            |                  |                            |                  |
| 1   | 3,231,873                  | 3,005,118        | 33.4                       | 34.3             |
| 2   | 3,471,473                  | 3,223,145        | 35.9                       | 36.8             |
| 3–4   | 2,369,939                  | 2,003,443        | 24.5                       | 22.9             |
| 5 or more   | 595,727                    | 535,153          | 6.2                        | 6.1              |
| Children under age 18 in family                         |                            |                  |                            |                  |
| None  | 8,005,712                  | 7,245,837        | 82.8                       | 82.7             |
| 1   | 931,903                    | 829,353          | 9.6                        | 9.5              |
| 2   | 487,915                    | 465,701          | 5.1                        | 5.3              |
| 3   | 137,083                    | 127,980          | 1.4                        | 1.5              |
| 4 or more   | 106,399                    | 97,989           | 1.1                        | 1.1              |
| Social Security <sup>c</sup> beneficiaries in household |                            |                  |                            |                  |
| 1   | 5,872,215                  | 5,471,218        | 60.7                       | 62.4             |
| 2   | 2,875,326                  | 2,568,485        | 29.7                       | 29.3             |
| 3 or more   | 921,471                    | 727,156          | 9.5                        | 8.3              |

(Continued)

**Table 3.**  
**Number and percentage distribution of disabled Social Security (DI) beneficiaries, by household and family characteristics, 2016—Continued**

| Characteristic                  | Number                     |                  | Percent                    |                  |
|---------------------------------|----------------------------|------------------|----------------------------|------------------|
|                                 | All disabled beneficiaries | Disabled workers | All disabled beneficiaries | Disabled workers |
| Total annual family income (\$) |                            |                  |                            |                  |
| Less than 7,500                 | 94,577                     | 87,475           | 1.0                        | 1.0              |
| 7,500–14,999                    | 2,036,987                  | 1,805,926        | 21.1                       | 20.6             |
| 15,000–22,499                   | 1,438,208                  | 1,304,917        | 14.9                       | 14.9             |
| 22,500–29,999                   | 1,047,135                  | 988,745          | 10.8                       | 11.3             |
| 30,000–44,999                   | 1,623,444                  | 1,426,674        | 16.8                       | 16.3             |
| 45,000–59,999                   | 1,055,025                  | 977,526          | 10.9                       | 11.2             |
| 60,000 or more                  | 2,373,637                  | 2,175,595        | 24.5                       | 24.8             |

SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

NOTES: "Disabled Social Security (DI) beneficiaries" includes disabled workers, disabled widow(er)s, and disabled adult children but excludes nondisabled individuals receiving DI benefits as dependents of disabled workers.

Totals do not necessarily equal the sum of rounded components.

- a. Refers to ownership by any member of the household, not necessarily the beneficiary.
- b. Individuals may be counted in more than one category.
- c. Includes disability, old-age, and survivors benefits.

**Table 4.**

**Percentage distribution of family income of disabled Social Security (DI) beneficiaries, by income source and selected demographic characteristics, 2016**

|   |       | Social                | Public assistance |                    |          | Retire-     | Property | Veterans' | Other               |
|---|-------|-----------------------|-------------------|--------------------|----------|-------------|----------|-----------|---------------------|
| Characteristic                            | Total | Security <sup>a</sup> | SSI               | Other <sup>b</sup> | Earnings | ment income | income   | benefits  | income <sup>c</sup> |
| All disabled beneficiaries                |       |                       |                   |                    |          |             |          |           |                     |
| Total                                     | 100.0 | 59.1                  | 4.5               | 1.1                | 23.7     | 4.5         | 1.9      | 1.3       | 4.2                 |
| Sex                                       |       |                       |                   |                    |          |             |          |           |                     |
| Men                                       | 100.0 | 61.0                  | 3.7               | 0.8                | 22.2     | 4.7         | 2.0      | 1.9       | 4.0                 |
| Women                                     | 100.0 | 57.2                  | 5.3               | 1.4                | 25.2     | 4.3         | 1.8      | 0.7       | 4.3                 |
| Age                                       |       |                       |                   |                    |          |             |          |           |                     |
| Under 40                                  | 100.0 | 47.3                  | 10.3              | 2.3                | 31.3     | 3.1         | 2.0      | 1.2       | 3.0                 |
| 40–49                                     | 100.0 | 55.7                  | 5.8               | 1.5                | 27.8     | 2.1         | 1.8      | 0.8       | 4.7                 |
| 50–59                                     | 100.0 | 60.4                  | 3.8               | 1.1                | 23.8     | 3.7         | 1.5      | 1.3       | 4.5                 |
| 60 or older                               | 100.0 | 63.1                  | 2.8               | 0.6                | 19.5     | 6.6         | 2.3      | 1.5       | 4.0                 |
| Race                                      |       |                       |                   |                    |          |             |          |           |                     |
| Singly or in combination                  |       |                       |                   |                    |          |             |          |           |                     |
| White                                     | 100.0 | 59.1                  | 3.8               | 1.0                | 23.5     | 4.8         | 2.1      | 1.4       | 4.4                 |
| Black                                     | 100.0 | 59.3                  | 6.8               | 1.4                | 24.3     | 3.1         | 1.3      | 1.1       | 3.1                 |
| American Indian or Alaska Native          | 100.0 | 59.6                  | 7.1               | 2.3                | 22.2     | 3.8         | 1.6      | 0.6       | 4.2                 |
| Asian                                     | 100.0 | 48.9                  | 4.2               | 1.5                | 35.1     | 5.2         | 2.5      | 0.7       | 2.6                 |
| Native Hawaiian or Other Pacific Islander | 100.0 | 58.5                  | 5.0               | 0.7                | 24.8     | 8.9         | 1.0      | 0.1       | 1.0                 |
| Two or more races                         | 100.0 | 53.9                  | 6.2               | 2.0                | 29.8     | 3.5         | 0.8      | 0.5       | 3.3                 |
| Ethnicity                                 |       |                       |                   |                    |          |             |          |           |                     |
| Hispanic                                  | 100.0 | 59.9                  | 4.1               | 1.1                | 22.9     | 4.8         | 2.0      | 1.3       | 4.3                 |
| Non-Hispanic                              | 100.0 | 53.4                  | 7.6               | 1.2                | 29.9     | 2.4         | 1.2      | 1.3       | 3.1                 |
| Marital status                            |       |                       |                   |                    |          |             |          |           |                     |
| Married                                   | 100.0 | 46.0                  | 2.0               | 0.9                | 38.4     | 5.6         | 2.1      | 1.4       | 3.8                 |
| Widowed                                   | 100.0 | 65.9                  | 5.3               | 1.2                | 14.8     | 4.6         | 1.6      | 1.7       | 5.3                 |
| Divorced or separated                     | 100.0 | 72.1                  | 4.2               | 1.3                | 11.0     | 3.2         | 1.2      | 1.8       | 5.5                 |
| Never married                             | 100.0 | 63.5                  | 8.1               | 1.3                | 17.5     | 4.1         | 2.3      | 0.6       | 3.1                 |
| Educational attainment <sup>d</sup>       |       |                       |                   |                    |          |             |          |           |                     |
| Less than high school diploma             | 100.0 | 63.8                  | 7.4               | 1.2                | 19.9     | 2.6         | 1.0      | 0.6       | 3.6                 |
| High school diploma or equivalent         | 100.0 | 61.9                  | 4.7               | 0.7                | 22.6     | 3.9         | 1.4      | 1.0       | 4.1                 |
| Some college                              | 100.0 | 56.5                  | 2.8               | 1.6                | 25.9     | 5.0         | 2.3      | 1.9       | 4.6                 |
| Bachelor's or higher degree               | 100.0 | 50.9                  | 1.8               | 1.3                | 26.4     | 8.6         | 4.5      | 1.7       | 4.9                 |
| Living arrangement                        |       |                       |                   |                    |          |             |          |           |                     |
| Lives alone                               | 100.0 | 78.5                  | 5.0               | 1.1                | 4.7      | 3.1         | 1.5      | 1.5       | 4.7                 |
| Lives with relatives                      | 100.0 | 49.4                  | 4.0               | 1.2                | 33.3     | 5.3         | 2.1      | 1.1       | 4.0                 |
| Lives only with nonrelatives              | 100.0 | 78.4                  | 7.0               | 0.4                | 4.4      | 2.4         | 1.7      | 1.6       | 4.2                 |
| Disabled workers                          |       |                       |                   |                    |          |             |          |           |                     |
| Total                                     | 100.0 | 59.4                  | 3.6               | 1.0                | 24.1     | 4.6         | 1.9      | 1.3       | 4.3                 |
| Sex                                       |       |                       |                   |                    |          |             |          |           |                     |
| Men                                       | 100.0 | 61.5                  | 2.9               | 0.7                | 22.4     | 4.8         | 2.1      | 2.0       | 4.1                 |
| Women                                     | 100.0 | 57.3                  | 4.4               | 1.3                | 25.8     | 4.4         | 1.8      | 0.7       | 4.5                 |

(Continued)



**Table 4.****Percentage distribution of family income of disabled Social Security (DI) beneficiaries, by income source and selected demographic characteristics, 2016—Continued**

|                                      |       | Social                | Public assistance |                    |          | Retire-        | Property | Veterans' | Other               |
|--------------------------------------|-------|-----------------------|-------------------|--------------------|----------|----------------|----------|-----------|---------------------|
| Characteristic                       | Total | Security <sup>a</sup> | SSI               | Other <sup>b</sup> | Earnings | ment<br>income | income   | benefits  | income <sup>c</sup> |
| <i>Disabled workers (cont.)</i>      |       |                       |                   |                    |          |                |          |           |                     |
| Age                                  |       |                       |                   |                    |          |                |          |           |                     |
| Under 40                             | 100.0 | 46.0                  | 7.8               | 1.9                | 34.7     | 3.2            | 2.1      | 1.6       | 3.7                 |
| 40–49                                | 100.0 | 55.1                  | 4.7               | 1.5                | 29.9     | 1.7            | 1.8      | 0.8       | 4.7                 |
| 50–59                                | 100.0 | 60.1                  | 3.4               | 1.1                | 24.4     | 3.7            | 1.5      | 1.3       | 4.6                 |
| 60 or older                          | 100.0 | 63.1                  | 2.6               | 0.6                | 19.5     | 6.7            | 2.3      | 1.5       | 4.0                 |
| Race                                 |       |                       |                   |                    |          |                |          |           |                     |
| Singly or in combination             |       |                       |                   |                    |          |                |          |           |                     |
| White                                | 100.0 | 59.6                  | 3.0               | 0.9                | 23.9     | 5.0            | 2.1      | 1.4       | 4.6                 |
| Black                                | 100.0 | 59.8                  | 5.7               | 1.4                | 24.6     | 3.3            | 1.2      | 1.2       | 3.3                 |
| American Indian or Alaska            |       |                       |                   |                    |          |                |          |           |                     |
| Native                               | 100.0 | 61.1                  | 6.8               | 2.5                | 22.3     | 3.0            | 1.1      | 0.6       | 4.3                 |
| Asian                                | 100.0 | 49.5                  | 3.2               | 1.3                | 36.3     | 4.2            | 2.6      | 0.7       | 2.5                 |
| Native Hawaiian or Other             |       |                       |                   |                    |          |                |          |           |                     |
| Pacific Islander                     | 100.0 | 59.0                  | 5.1               | 0.7                | 24.5     | 9.0            | 1.0      | 0.1       | 0.6                 |
| Two or more races                    | 100.0 | 56.5                  | 6.8               | 1.8                | 27.3     | 3.4            | 0.5      | 0.6       | 3.2                 |
| Ethnicity                            |       |                       |                   |                    |          |                |          |           |                     |
| Hispanic                             | 100.0 | 60.1                  | 3.4               | 1.0                | 23.2     | 4.8            | 2.0      | 1.4       | 4.5                 |
| Non-Hispanic                         | 100.0 | 53.8                  | 5.8               | 1.3                | 31.2     | 2.5            | 1.2      | 1.3       | 3.0                 |
| Marital status                       |       |                       |                   |                    |          |                |          |           |                     |
| Married                              | 100.0 | 45.9                  | 1.9               | 0.9                | 38.6     | 5.7            | 2.1      | 1.4       | 3.9                 |
| Widowed                              | 100.0 | 66.7                  | 4.6               | 0.8                | 14.5     | 4.8            | 1.7      | 1.9       | 5.2                 |
| Divorced or separated                | 100.0 | 72.3                  | 3.9               | 1.3                | 11.0     | 3.2            | 1.1      | 1.8       | 5.6                 |
| Never married                        | 100.0 | 66.4                  | 6.3               | 1.0                | 16.2     | 4.2            | 2.6      | 0.6       | 3.3                 |
| Educational attainment <sup>d</sup>  |       |                       |                   |                    |          |                |          |           |                     |
| Less than high school<br>diploma     | 100.0 | 64.3                  | 6.1               | 1.3                | 20.6     | 2.5            | 1.0      | 0.6       | 3.9                 |
| High school diploma or<br>equivalent | 100.0 | 62.1                  | 3.9               | 0.7                | 23.2     | 3.8            | 1.3      | 1.1       | 4.2                 |
| Some college                         | 100.0 | 56.7                  | 2.6               | 1.3                | 26.1     | 5.0            | 2.3      | 1.9       | 4.6                 |
| Bachelor's or higher degree          | 100.0 | 51.1                  | 1.7               | 1.3                | 26.1     | 8.6            | 4.6      | 1.7       | 4.9                 |
| Living arrangement                   |       |                       |                   |                    |          |                |          |           |                     |
| Lives alone                          | 100.0 | 79.0                  | 4.3               | 0.9                | 4.9      | 3.2            | 1.6      | 1.6       | 4.7                 |
| Lives with relatives                 | 100.0 | 49.3                  | 2.9               | 1.2                | 34.2     | 5.3            | 2.1      | 1.1       | 4.1                 |
| Lives only with nonrelatives         | 100.0 | 78.1                  | 6.7               | 0.4                | 4.4      | 2.6            | 1.7      | 1.8       | 4.3                 |

SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

NOTES: "Disabled Social Security (DI) beneficiaries" includes disabled workers, disabled widow(er)s, and disabled adult children but excludes nondisabled individuals receiving DI benefits as dependents of disabled workers.

Totals do not necessarily equal the sum of rounded components.

a. Includes disability, old-age, and survivor benefits.

b. Excludes amounts received in the form of noncash benefits or assistance.

c. Includes unemployment benefits; worker's compensation; disability benefits other than DI, SSI, or veterans' benefits; child support; alimony; and business or farm income.

d. Includes only individuals aged 25 or older to capture the distribution of those most likely to have completed their educational progress.

**Table 5.**  
**Percentage distribution of disabled Social Security (DI) beneficiaries, by poverty status and selected demographic characteristics, 2016**

| Characteristic                            | Total     | Family income relative to poverty threshold |          |          |          |          |              |
|---|-----------|---|----------|----------|----------|----------|--------------|
|   |           | Less than 100%                              | 100–124% | 125–149% | 150–199% | 200–299% | 300% or more |
| All disabled beneficiaries                |           |   |          |          |          |          |              |
| Total                                     | 9,669,012 | 20.1  | 9.4      | 8.2      | 14.2     | 20.3     | 27.8         |
| Sex                                       |           |   |          |          |          |          |              |
| Men                                       | 4,882,967 | 16.6  | 9.4      | 8.3      | 16.1     | 21.7     | 27.9         |
| Women                                     | 4,786,045 | 23.7  | 9.5      | 8.1      | 12.3     | 18.8     | 27.7         |
| Age                                       |           |   |          |          |          |          |              |
| Under 40                                  | 1,182,232 | 28.6  | 8.0      | 9.0      | 14.4     | 17.2     | 22.7         |
| 40–49                                     | 1,393,135 | 19.0  | 9.8      | 10.4     | 15.6     | 21.5     | 23.7         |
| 50–59                                     | 3,531,306 | 21.9  | 9.5      | 7.4      | 13.6     | 19.8     | 27.8         |
| 60 or older                               | 3,562,339 | 16.0  | 9.7      | 7.8      | 14.2     | 21.3     | 31.1         |
| Race <sup>a</sup>                         |           |   |          |          |          |          |              |
| Singly or in combination                  |           |   |          |          |          |          |              |
| White                                     | 7,313,906 | 17.8  | 8.8      | 8.3      | 14.1     | 21.0     | 29.9         |
| Black                                     | 2,046,097 | 27.3  | 10.6     | 7.9      | 14.6     | 18.6     | 21.0         |
| American Indian or Alaska Native          | 325,622   | 22.6  | 12.0     | 10.6     | 16.8     | 17.3     | 20.6         |
| Asian                                     | 201,768   | 18.6  | 13.5     | (X)      | (X)      | 10.9     | 42.5         |
| Native Hawaiian or Other Pacific Islander | 45,530    | 38.5  | (X)      | (X)      | (X)      | (X)      | (X)          |
| Two or more races                         | 244,102   | 19.3  | 6.4      | 10.5     | 14.9     | 16.7     | 32.3         |
| Ethnicity                                 |           |   |          |          |          |          |              |
| Hispanic                                  | 1,136,036 | 23.7  | 8.4      | 10.5     | 15.9     | 17.0     | 24.5         |
| Non-Hispanic                              | 8,532,977 | 19.7  | 9.6      | 7.9      | 14.0     | 20.7     | 28.2         |
| Marital status                            |           |   |          |          |          |          |              |
| Married                                   | 3,737,787 | 8.0   | 4.9      | 4.9      | 12.5     | 25.1     | 44.6         |
| Widowed                                   | 639,583   | 24.4  | 8.7      | 10.7     | 20.8     | 17.2     | 18.3         |
| Divorced or separated                     | 2,512,668 | 27.8  | 14.5     | 10.5     | 15.1     | 16.9     | 15.2         |
| Never married                             | 2,778,975 | 28.5  | 11.1     | 9.8      | 14.1     | 17.6     | 18.9         |
| Educational attainment <sup>b</sup>       |           |   |          |          |          |          |              |
| Less than high school diploma             | 1,713,884 | 31.7  | 11.5     | 10.6     | 15.2     | 16.2     | 14.9         |
| High school diploma or equivalent         | 4,018,086 | 20.6  | 10.0     | 8.4      | 14.3     | 21.9     | 24.9         |
| Some college                              | 2,681,275 | 16.2  | 8.3      | 7.8      | 14.5     | 21.3     | 31.9         |
| Bachelor's or higher degree               | 1,051,707 | 10.0  | 6.5      | 4.7      | 9.9      | 18.9     | 50.1         |

(Continued)

**Table 5.**  
**Percentage distribution of disabled Social Security (DI) beneficiaries, by poverty status and selected demographic characteristics, 2016—Continued**

| Characteristic                            | Total     | Family income relative to poverty threshold |          |          |          |          |              |
|---|-----------|---|----------|----------|----------|----------|--------------|
|   |           | Less than 100%                              | 100–124% | 125–149% | 150–199% | 200–299% | 300% or more |
| Disabled workers                          |           |   |          |          |          |          |              |
| Total                                     | 8,766,859 | 19.6  | 9.5      | 7.7      | 14.5     | 20.2     | 28.5         |
| Sex                                       |           |   |          |          |          |          |              |
| Men                                       | 4,369,165 | 16.3  | 9.4      | 7.8      | 16.6     | 21.6     | 28.3         |
| Women                                     | 4,397,694 | 22.9  | 9.5      | 7.6      | 12.4     | 18.9     | 28.7         |
| Age                                       |           |   |          |          |          |          |              |
| Under 40                                  | 732,809   | 29.8  | 8.0      | 7.6      | 15.0     | 17.1     | 22.5         |
| 40–49                                     | 1,231,801 | 20.2  | 10.0     | 9.1      | 16.9     | 19.2     | 24.6         |
| 50–59                                     | 3,335,810 | 21.4  | 9.5      | 6.9      | 13.7     | 20.1     | 28.4         |
| 60 or older                               | 3,466,439 | 15.6  | 9.5      | 7.9      | 14.3     | 21.4     | 31.3         |
| Race <sup>a</sup>                         |           |   |          |          |          |          |              |
| Singly or in combination                  |           |   |          |          |          |          |              |
| White                                     | 6,671,128 | 17.4  | 9.0      | 7.7      | 14.4     | 20.8     | 30.7         |
| Black                                     | 1,809,034 | 26.6  | 10.2     | 7.7      | 15.1     | 19.1     | 21.2         |
| American Indian or Alaska Native          | 301,062   | 23.7  | 13.0     | 10.3     | 16.9     | 16.4     | 19.8         |
| Asian                                     | 172,373   | 20.2  | 13.1     | (X)      | (X)      | 12.6     | 37.6         |
| Native Hawaiian or Other Pacific Islander | 44,812    | 39.1  | (X)      | (X)      | (X)      | (X)      | (X)          |
| Two or more races                         | 211,918   | 21.8  | 7.2      | 11.5     | 15.4     | 17.4     | 26.8         |
| Ethnicity                                 |           |   |          |          |          |          |              |
| Hispanic                                  | 989,627   | 24.8  | 8.1      | 8.0      | 16.6     | 18.3     | 24.2         |
| Non-Hispanic                              | 7,777,232 | 19.0  | 9.6      | 7.6      | 14.2     | 20.5     | 29.1         |
| Marital status                            |           |   |          |          |          |          |              |
| Married                                   | 3,720,738 | 7.9   | 4.9      | 4.8      | 12.6     | 25.1     | 44.8         |
| Widowed                                   | 567,347   | 23.9  | 9.1      | 9.8      | 21.3     | 16.7     | 19.3         |
| Divorced or separated                     | 2,480,653 | 27.3  | 14.7     | 10.5     | 15.2     | 17.1     | 15.2         |
| Never married                             | 1,998,121 | 30.8  | 11.6     | 8.9      | 15.3     | 16.0     | 17.4         |
| Educational attainment <sup>b</sup>       |           |   |          |          |          |          |              |
| Less than high school diploma             | 1,431,450 | 32.8  | 12.0     | 9.3      | 16.2     | 15.1     | 14.7         |
| High school diploma or equivalent         | 3,663,476 | 19.9  | 10.2     | 7.7      | 14.9     | 21.9     | 25.4         |
| Some college                              | 2,614,149 | 16.0  | 8.3      | 7.9      | 14.5     | 21.2     | 32.1         |
| Bachelor's or higher degree               | 1,024,189 | 10.1  | 6.1      | 4.9      | 10.1     | 19.2     | 49.7         |

SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

NOTES: "Disabled Social Security (DI) beneficiaries" includes disabled workers, disabled widow(er)s, and disabled adult children but excludes nondisabled individuals receiving DI benefits as dependents of disabled workers.

Totals do not necessarily equal the sum of rounded components.

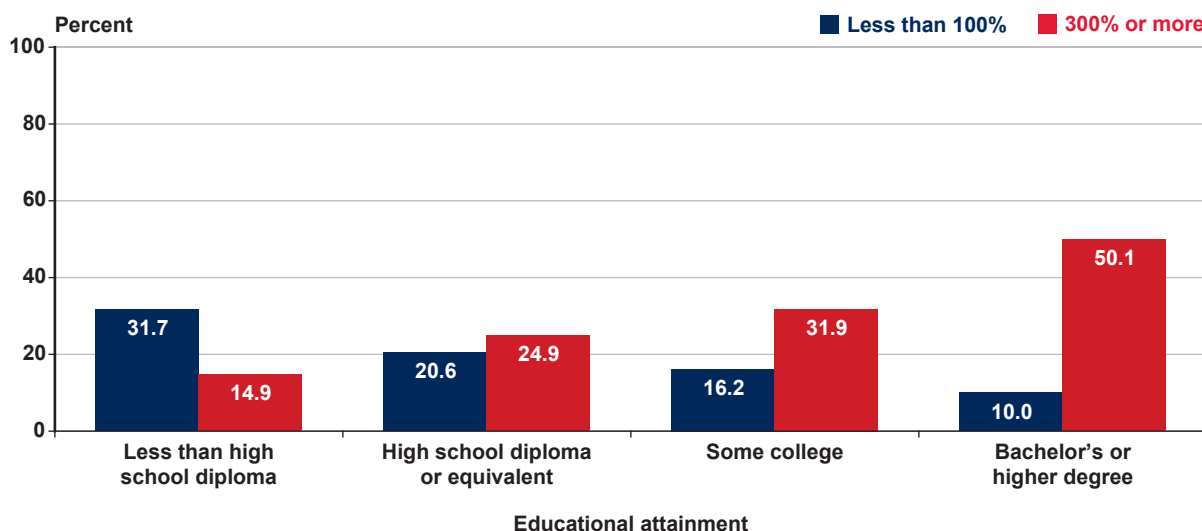
(X) = suppressed to avoid disclosing information about particular individuals.

a. Individuals may be counted in more than one category.

b. Includes only individuals aged 25 or older to capture the distribution of those most likely to have completed their educational progress.

**Chart 2.**

**Disabled Social Security (DI) beneficiaries with family incomes at selected percentages of the poverty threshold, by educational attainment, 2016 (in percent)**



SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

NOTES: “Disabled Social Security (DI) beneficiaries” includes disabled workers, disabled widow(er)s, and disabled adult children but excludes nondisabled individuals receiving DI benefits as dependents of disabled workers.

Includes only individuals aged 25 or older to capture the distribution of those most likely to have completed their educational progress.

## **SSI Recipients**

SSI provides monthly payments to individuals with low income and few assets who have a disability or are aged.<sup>12</sup> To qualify for SSI payments, an individual cannot have assets exceeding \$2,000, and a couple cannot have assets exceeding \$3,000 (SSA 2021c). Unlike DI, the SSI program does not require recipients to have past work to qualify for payments.

In this note, the tables show results for three age groups: children (younger than 18), working-age adults (18–64), and the aged (65 or older). The maximum monthly SSI federal payment amount, called the federal benefit rate, can be reduced for individuals with countable earnings and unearned income. In 2016, the federal benefit rate was \$733 per month for an individual and \$1,100 per month for a couple if both qualified for SSI payments. Some states provide supplementation payments to SSI recipients in addition to federal payments.

Table 6 shows that 30.7 percent of SSI recipients identify as Black, 6.4 percent identify as Asian, 3.8 percent identify as American Indian or Alaska Native, 0.3 percent identify as Native Hawaiian or Other Pacific Islander, and 2.9 percent identify as multiracial. More than one in five (21.3 percent) SSI recipients identify as Hispanic. Recipients aged 65 or older are disproportionately more likely to identify as Asian or Hispanic. The majority of SSI recipients aged 18–64 have never married (55.6 percent), while 25.1 percent are divorced or separated, 14.6 percent are married, and 4.8 percent are widowed. Slightly more than 2 percent of adult SSI recipients are veterans.

<sup>12</sup> SSI recipients who are both disabled and aged 65 or older are counted in the aged category.

Most SSI recipients (93.5 percent) report having Medicaid insurance, while 40.5 percent report having Medicare and 18.0 percent report having private insurance. The most common sources of family income are earnings (45.6 percent of SSI recipients have some family earnings income), Social Security (44.4 percent), and property income (25.6 percent). Retirement income (4.7 percent) and veterans' benefits (1.2 percent) are less common.

Chart 3 summarizes educational attainment patterns. In 2016, 51.2 percent of aged SSI recipients did not have a high school diploma, compared with 32.2 percent of recipients aged 25–64.

Table 7 shows that seven in ten SSI recipients have family income below \$30,000. SSI recipients aged 65 or older are more likely to have family income below this level (79.9 percent) than are recipients aged 18–64 (69.2 percent) or recipients younger than 18 (53.8 percent).<sup>13</sup> About one-sixth of SSI recipients live in public housing (16.1 percent). More than half of SSI recipients (51.7 percent) live in households receiving food assistance through SNAP, 16.8 percent live in households receiving energy assistance, and 23.3 percent receive housing assistance. Nearly two-thirds of SSI recipients (65.8 percent) live with another family member, although most adult SSI recipients (75.8 percent of those aged 18–64 and 88.6 percent of those aged 65 or older) do not live with a family member younger than 18, and very few (3.4 percent and 0.8 percent, respectively) live with a child who also receives SSI.

Table 8 shows that 29.3 percent of adult SSI recipients receive 75 percent or more of their family income from SSI payments. Recipients aged 18–64 are slightly more likely to receive three-quarters or more of their family income from SSI than are recipients aged 65 or older—30.5 percent and 26.4 percent, respectively. Recipients who are divorced or separated, and those who live alone or with nonrelatives only, are more likely than recipients with another marital status or living arrangement to rely on SSI for at least half of their family income.

Table 9 shows that the family income of all recipients consists primarily of SSI payments (44.4 percent), earnings (26.6 percent), and Social Security benefits (21.3 percent). SSI payments constitute particularly large percentages of family income for divorced or separated recipients (54.4 percent) and for those who live alone (63.5 percent) or with nonrelatives only (66.0 percent). Earnings constitute a higher share of family income for the families of child SSI recipients (46.4 percent) than for those of recipients aged 18–64 (23.9 percent). Most family income for SSI recipients aged 65 or older includes a combination of Social Security benefits (32.7 percent) and SSI payments (44.4 percent), although earnings account for another 16.9 percent of income.

Most SSI recipients aged 65 or older (60.1 percent) and aged 18–64 (51.7 percent) have family income below the poverty level, as do a substantial minority of recipients younger than 18 (37.4 percent; Table 10). Female recipients (55.2 percent) and recipients who are widowed (59.8 percent) or divorced or separated (70.5 percent) are also relatively likely to have family income below the poverty level. In a reversal of previous trends, recipients with at least some college are more likely to have family income below the poverty level than are recipients who have not attended college.

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<sup>13</sup> Some but not all parental income is counted, or “deemed,” toward the assets and income of child SSI recipients (SSA 2021b).



**Table 6.**  
**Number and percentage distribution of SSI recipients, by age group and selected demographic characteristics, 2016**

| Characteristic                            | Number    |           |           |             | Percent |          |       |             |
|---|-----------|-----------|-----------|-------------|---------|----------|-------|-------------|
|   | Total     | Under 18  | 18–64     | 65 or older | Total   | Under 18 | 18–64 | 65 or older |
| All recipients                            | 8,198,768 | 1,290,428 | 4,879,897 | 2,028,443   | 100.0   | 100.0    | 100.0 | 100.0       |
| Sex                                       |           |           |           |             |         |          |       |             |
| Male                                      | 3,836,575 | 854,689   | 2,283,409 | 698,477     | 46.8    | 66.2     | 46.8  | 34.4        |
| Female                                    | 4,362,193 | 435,740   | 2,596,488 | 1,329,966   | 53.2    | 33.8     | 53.2  | 65.6        |
| Race <sup>a</sup>                         |           |           |           |             |         |          |       |             |
| Singly or in combination                  |           |           |           |             |         |          |       |             |
| White                                     | 5,071,342 | 785,480   | 3,098,655 | 1,187,207   | 61.9    | 60.9     | 63.5  | 58.5        |
| Black                                     | 2,518,172 | 475,032   | 1,600,845 | 442,296     | 30.7    | 36.8     | 32.8  | 21.8        |
| American Indian or Alaska Native          | 310,103   | 68,648    | 195,009   | 46,446      | 3.8     | 5.3      | 4.0   | 2.3         |
| Asian                                     | 527,169   | 36,763    | 109,069   | 381,337     | 6.4     | 2.9      | 2.2   | 18.8        |
| Native Hawaiian or Other Pacific Islander | 30,398    | (X)       | (X)       | (X)         | 0.3     | (X)      | (X)   | (X)         |
| Two or more races                         | 241,381   | 69,429    | 137,255   | 34,697      | 2.9     | 5.4      | 2.8   | 1.7         |
| Ethnicity                                 |           |           |           |             |         |          |       |             |
| Hispanic                                  | 1,741,955 | 337,453   | 797,623   | 606,878     | 21.3    | 26.2     | 16.4  | 29.9        |
| Non-Hispanic                              | 6,456,813 | 952,975   | 4,082,273 | 1,421,564   | 78.7    | 73.8     | 83.6  | 70.1        |
| Marital status                            |           |           |           |             |         |          |       |             |
| Married                                   | 1,229,025 | (X)       | 710,950   | (X)         | 15.0    | (X)      | 14.6  | (X)         |
| Widowed                                   | 971,269   | (X)       | 232,291   | (X)         | 11.8    | (X)      | 4.8   | (X)         |
| Divorced or separated                     | 1,681,392 | (X)       | 1,224,503 | (X)         | 20.5    | (X)      | 25.1  | (X)         |
| Never married                             | 4,317,082 | 1,286,091 | 2,712,152 | 318,839     | 52.7    | 99.7     | 55.6  | 15.7        |
| Educational attainment <sup>b</sup>       |           |           |           |             |         |          |       |             |
| Less than high school diploma             | 2,388,932 | ...       | 1,349,660 | 1,039,272   | 38.4    | ...      | 32.2  | 51.2        |
| High school diploma or equivalent         | 2,374,225 | ...       | 1,858,230 | 515,995     | 38.1    | ...      | 44.3  | 25.4        |
| Some college                              | 977,226   | ...       | 767,623   | 209,603     | 15.7    | ...      | 18.3  | 10.3        |
| Bachelor's or higher degree               | 485,908   | ...       | 222,336   | 263,573     | 7.8     | ...      | 5.3   | 13.0        |
| Veteran status                            |           |           |           |             |         |          |       |             |
| Veteran                                   | 158,805   | ...       | 115,259   | 43,545      | 2.3     | ...      | 2.4   | 2.1         |
| Nonveteran                                | 6,749,535 | ...       | 4,764,637 | 1,984,898   | 97.7    | ...      | 97.6  | 97.9        |
| Health insurance <sup>a</sup>             |           |           |           |             |         |          |       |             |
| Medicaid                                  | 7,668,262 | 1,241,556 | 4,569,458 | 1,857,248   | 93.5    | 96.2     | 93.6  | 91.6        |
| Medicare                                  | 3,322,902 | 20,576    | 1,308,806 | 1,993,521   | 40.5    | 1.6      | 26.8  | 98.3        |
| Medicaid and Medicare only                | 6,581,025 | 938,208   | 3,849,774 | 1,793,044   | 80.3    | 72.7     | 78.9  | 88.4        |
| Private                                   | 1,478,317 | 327,047   | 937,776   | 213,493     | 18.0    | 25.3     | 19.2  | 10.5        |

(Continued)

**Table 6.**  
**Number and percentage distribution of SSI recipients, by age group and selected demographic characteristics, 2016—Continued**

| Characteristic                                | Number    |          |           |             | Percent |          |       |             |
|---|-----------|----------|-----------|-------------|---------|----------|-------|-------------|
|   | Total     | Under 18 | 18–64     | 65 or older | Total   | Under 18 | 18–64 | 65 or older |
| Source of family income <sup>a</sup>          |           |          |           |             |         |          |       |             |
| Social Security <sup>c</sup>                  | 3,636,333 | 234,735  | 2,150,251 | 1,251,348   | 44.4    | 18.2     | 44.1  | 61.7        |
| Public assistance other than SSI <sup>d</sup> | 1,059,480 | 248,313  | 646,248   | 164,919     | 12.9    | 19.2     | 13.2  | 8.1         |
| Earnings                                      | 3,738,438 | 978,545  | 2,192,374 | 567,519     | 45.6    | 75.8     | 44.9  | 28.0        |
| Property income                               | 2,102,436 | 336,016  | 1,192,855 | 573,566     | 25.6    | 26.0     | 24.4  | 28.3        |
| Retirement income                             | 387,734   | 17,842   | 241,091   | 128,801     | 4.7     | 1.4      | 4.9   | 6.4         |
| Veterans' benefits                            | 99,272    | (X)      | 63,103    | (X)         | 1.2     | (X)      | 1.3   | (X)         |
| Other income <sup>e</sup>                     | 1,434,916 | 315,586  | 972,968   | 146,362     | 17.5    | 24.5     | 19.9  | 7.2         |

SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

NOTES: Totals do not necessarily equal the sum of rounded components.

(X) = suppressed to avoid disclosing information about particular individuals; . . . = not applicable.

a. Individuals may be counted in more than one category.

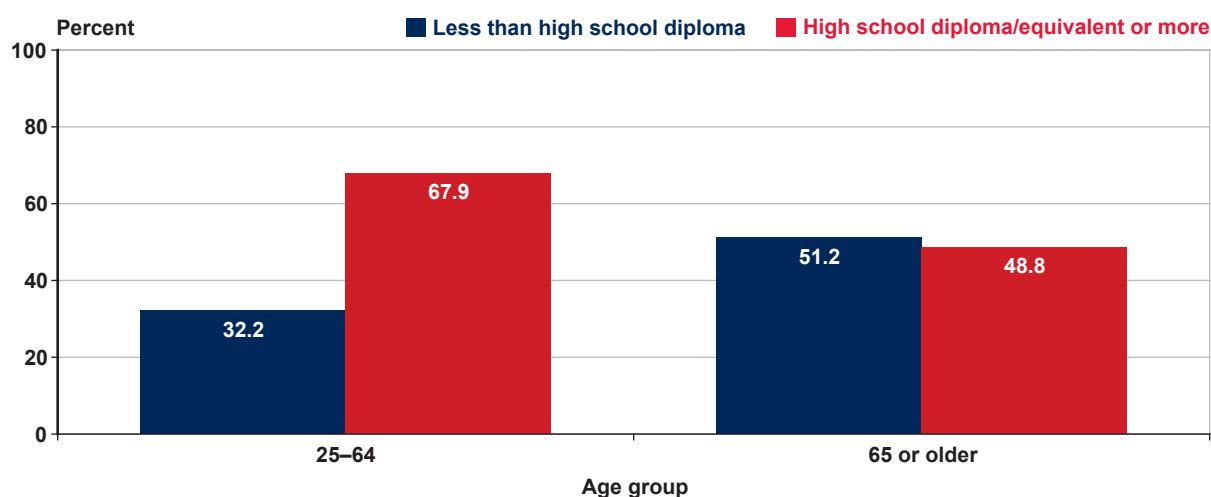
b. Includes only individuals aged 25 or older to capture the distribution of those most likely to have completed their educational progress. The "18–64" age group therefore reflects ages 25 to 64 for the educational attainment categories.

c. Includes disability, old-age, and survivor benefits.

d. Includes TANF, WIC benefits, SNAP food assistance, public housing, rent subsidies, energy assistance, state and local general financial assistance, and other welfare.

e. Includes unemployment benefits; worker's compensation; disability benefits other than DI, SSI, or veterans' benefits; child support; alimony; and business or farm income.

**Chart 3.**  
**SSI recipients, by educational attainment and age group, 2016 (in percent)**



SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

**Table 7.**  
**Number and percentage distribution of SSI recipients, by age group and household and family characteristics, 2016**

| Characteristic                               | Number    |           |           |             | Percent |          |       |             |
|--|-----------|-----------|-----------|-------------|---------|----------|-------|-------------|
|  | Total     | Under 18  | 18–64     | 65 or older | Total   | Under 18 | 18–64 | 65 or older |
| All recipients                               | 8,198,768 | 1,290,428 | 4,879,897 | 2,028,443   | 100.0   | 100.0    | 100.0 | 100.0       |
| Household type <sup>a</sup>                  |           |           |           |             |         |          |       |             |
| Family                                       |           |           |           |             |         |          |       |             |
| Married couple                               | 1,962,512 | ...       | 1,331,992 | 630,520     | 28.4    | ...      | 27.3  | 31.1        |
| Male householder                             | 536,844   | ...       | 431,570   | 105,273     | 7.8     | ...      | 8.8   | 5.2         |
| Female householder                           | 1,643,889 | ...       | 1,329,389 | 314,500     | 23.8    | ...      | 27.2  | 15.5        |
| Nonfamily or group quarters                  | 2,765,094 | ...       | 1,786,945 | 978,150     | 40.0    | ...      | 36.6  | 48.2        |
| Homeownership status <sup>b</sup>            |           |           |           |             |         |          |       |             |
| Owned  | 3,120,128 | 407,577   | 1,907,230 | 805,322     | 38.1    | 31.6     | 39.1  | 39.7        |
| Not owned                                    |           |           |           |             |         |          |       |             |
| Public housing                               | 1,316,118 | 126,046   | 752,691   | 437,380     | 16.1    | 9.8      | 15.4  | 21.6        |
| Other  | 3,762,522 | 756,805   | 2,219,976 | 785,741     | 45.9    | 58.7     | 45.5  | 38.7        |
| Household receipt of assistance <sup>c</sup> |           |           |           |             |         |          |       |             |
| Energy                                       | 1,377,846 | 198,964   | 813,153   | 365,730     | 16.8    | 15.4     | 16.7  | 18.0        |
| Housing                                      | 1,905,939 | 176,447   | 1,096,432 | 633,060     | 23.3    | 13.7     | 22.5  | 31.2        |
| Food (SNAP)                                  | 4,236,692 | 657,849   | 2,570,866 | 1,007,977   | 51.7    | 51.0     | 52.7  | 49.7        |
| Household size                               |           |           |           |             |         |          |       |             |
| 1  | 2,061,547 | ...       | 1,206,852 | 854,695     | 25.1    | ...      | 24.7  | 42.1        |
| 2  | 1,922,316 | 103,435   | 1,231,310 | 587,571     | 23.5    | 8.0      | 25.2  | 29.0        |
| 3–4  | 2,718,486 | 676,165   | 1,712,435 | 329,887     | 33.2    | 52.4     | 35.1  | 16.3        |
| 5 or more                                    | 1,496,419 | 510,829   | 729,300   | 256,290     | 18.3    | 39.6     | 14.9  | 12.6        |
| Family size                                  |           |           |           |             |         |          |       |             |
| 1  | 2,801,485 | 36,390    | 1,786,945 | 978,150     | 34.2    | 2.8      | 36.6  | 48.2        |
| 2  | 1,921,717 | 210,634   | 1,083,358 | 627,725     | 23.4    | 16.3     | 22.2  | 31.0        |
| 3–4  | 2,368,600 | 643,901   | 1,481,997 | 242,703     | 28.9    | 49.9     | 30.4  | 12.0        |
| 5 or more                                    | 1,106,966 | 399,503   | 527,597   | 179,865     | 13.5    | 31.0     | 10.8  | 8.9         |
| Children in family                           |           |           |           |             |         |          |       |             |
| None   | 5,497,873 | ...       | 3,700,757 | 1,797,116   | 67.1    | ...      | 75.8  | 88.6        |
| 1  | 1,107,972 | 376,513   | 625,841   | 105,618     | 13.5    | 29.2     | 12.8  | 5.2         |
| 2  | 824,331   | 422,043   | 309,179   | 93,109      | 10.1    | 32.7     | 6.3   | 4.6         |
| 3  | 448,259   | 277,874   | (X)       | (X)         | 5.5     | 21.5     | (X)   | (X)         |
| 4 or more                                    | 320,332   | 213,998   | (X)       | (X)         | 3.9     | 16.7     | (X)   | (X)         |
| Child SSI recipients in household            |           |           |           |             |         |          |       |             |
| None   | 6,726,132 | ...       | 4,713,902 | 2,012,229   | 82.0    | ...      | 96.6  | 99.2        |
| 1 or more                                    | 1,472,636 | 1,290,428 | 165,994   | 16,214      | 18.0    | 100.0    | 3.4   | 0.8         |
| Adult SSI recipients in household            |           |           |           |             |         |          |       |             |
| None   | 1,067,152 | 1,067,152 | ...       | ...         | 13.0    | 82.7     | ...   | ...         |
| 1  | 5,898,459 | 199,900   | 4,069,453 | 1,629,106   | 71.9    | 15.5     | 83.4  | 80.3        |
| 2 or more                                    | 1,233,157 | 23,376    | 810,444   | 399,337     | 15.0    | 1.8      | 16.6  | 19.7        |

(Continued)

**Table 7.**  
**Number and percentage distribution of SSI recipients, by age group and household and family characteristics, 2016—Continued**

| Characteristic                  | Number    |          |           |             | Percent |          |       |             |
|---------------------------------|-----------|----------|-----------|-------------|---------|----------|-------|-------------|
|                                 | Total     | Under 18 | 18–64     | 65 or older | Total   | Under 18 | 18–64 | 65 or older |
| Total annual family income (\$) |           |          |           |             |         |          |       |             |
| Less than 7,500                 | 392,804   | 83,443   | 235,836   | 73,525      | 4.8     | 6.5      | 4.8   | 3.6         |
| 7,500–14,999                    | 3,290,311 | 156,227  | 2,030,668 | 1,103,416   | 40.1    | 12.1     | 41.6  | 54.4        |
| 15,000–22,499                   | 1,252,907 | 209,368  | 738,569   | 304,970     | 15.3    | 16.2     | 15.1  | 15.0        |
| 22,500–29,999                   | 759,863   | 245,402  | 374,112   | 140,349     | 9.3     | 19.0     | 7.7   | 6.9         |
| 30,000–44,999                   | 954,820   | 324,454  | 516,864   | 113,502     | 11.7    | 25.1     | 10.6  | 5.6         |
| 45,000–59,999                   | 586,899   | 129,604  | 375,963   | 81,332      | 7.2     | 10.0     | 7.7   | 4.0         |
| 60,000 or more                  | 961,163   | 141,929  | 607,885   | 211,349     | 11.7    | 11.0     | 12.5  | 10.4        |

SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

NOTES: Totals do not necessarily equal the sum of rounded components.

(X) = suppressed to avoid disclosing information about particular individuals; . . . = not applicable.

a. Adult recipients only.

b. Refers to ownership by any member of the household, not necessarily the recipient.

c. Individuals may be counted in more than one category.

**Table 8.**

**Percentage distribution of SSI adult recipients, by share of family income derived from SSI payments and selected demographic characteristics, 2016**

| Characteristic                            | Number    | Percent | Share of family income derived from SSI payments |               |        |        |         |
|---|-----------|---------|--|---------------|--------|--------|---------|
|   |           |         | Total  | Less than 50% | 50–74% | 75–89% | 90–100% |
| All recipients                            | 6,908,340 | 100.0   | 100.0  | 59.9          | 10.9   | 3.6    | 25.7    |
| Sex                                       |           |         |  |               |        |        |         |
| Men                                       | 2,981,886 | 43.2    | 100.0  | 62.5          | 9.5    | 2.8    | 25.2    |
| Women                                     | 3,926,454 | 56.8    | 100.0  | 57.9          | 11.9   | 4.1    | 26.1    |
| Age                                       |           |         |  |               |        |        |         |
| 18–64                                     | 4,879,897 | 70.6    | 100.0  | 58.7          | 10.8   | 4.0    | 26.5    |
| 65 or older                               | 2,028,443 | 29.4    | 100.0  | 62.6          | 11.0   | 2.5    | 23.9    |
| Race <sup>a</sup>                         |           |         |  |               |        |        |         |
| Singly or in combination                  |           |         |  |               |        |        |         |
| White                                     | 4,285,862 | 62.0    | 100.0  | 59.4          | 10.8   | 3.5    | 26.3    |
| Black                                     | 2,043,141 | 29.6    | 100.0  | 60.5          | 12.0   | 3.3    | 24.2    |
| American Indian or Alaska Native          | 241,455   | 3.5     | 100.0  | 56.3          | 9.2    | 6.4    | 28.2    |
| Asian                                     | 490,406   | 7.1     | 100.0  | 61.9          | 9.4    | 3.9    | 24.8    |
| Native Hawaiian or Other Pacific Islander | (X)       | (X)     | 100.0  | (X)           | (X)    | (X)    | (X)     |
| Two or more races                         | 171,952   | 2.5     | 100.0  | 59.5          | (X)    | (X)    | 20.4    |
| Ethnicity                                 |           |         |  |               |        |        |         |
| Hispanic                                  | 1,404,502 | 20.3    | 100.0  | 63.2          | 10.4   | 4.9    | 21.5    |
| Non-Hispanic                              | 5,503,838 | 79.7    | 100.0  | 59.0          | 11.0   | 3.2    | 26.8    |
| Marital status                            |           |         |  |               |        |        |         |
| Married                                   | (X)       | (X)     | 100.0  | 64.5          | 9.1    | 2.9    | 23.5    |
| Widowed                                   | (X)       | (X)     | 100.0  | 61.1          | 11.6   | 2.6    | 24.8    |
| Divorced or separated                     | (X)       | (X)     | 100.0  | 49.1          | 13.6   | 4.6    | 32.7    |
| Never married                             | 3,030,991 | 43.9    | 100.0  | 63.6          | 9.8    | 3.6    | 23.0    |
| Educational attainment <sup>b</sup>       |           |         |  |               |        |        |         |
| Less than high school diploma             | 2,388,932 | 38.4    | 100.0  | 56.6          | 11.6   | 4.4    | 27.4    |
| High school diploma or equivalent         | 2,374,225 | 38.1    | 100.0  | 59.1          | 10.8   | 3.3    | 26.7    |
| Some college                              | 977,226   | 15.7    | 100.0  | 60.8          | 9.6    | 3.1    | 26.6    |
| Bachelor's or higher degree               | 485,908   | 7.8     | 100.0  | 55.4          | 8.0    | 4.2    | 32.4    |
| Living arrangement                        |           |         |  |               |        |        |         |
| Lives alone                               | 2,061,547 | 29.8    | 100.0  | 39.8          | 11.5   | 4.0    | 44.6    |
| Lives with relatives                      | 4,143,245 | 60.0    | 100.0  | 73.5          | 10.5   | 3.2    | 12.8    |
| Lives only with nonrelatives              | 703,547   | 10.2    | 100.0  | 38.4          | 11.2   | 4.0    | 46.4    |

SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

NOTES: Totals do not necessarily equal the sum of rounded components.

(X) = suppressed to avoid disclosing information about particular individuals.

a. Individuals may be counted in more than one category.

b. Includes only individuals aged 25 or older to capture the distribution of those most likely to have completed their educational progress.



**Table 9.****Percentage distribution of family income of SSI recipients, by income source and selected demographic characteristics, 2016**

| Characteristic                            | Total | Social Security <sup>a</sup> | Public assistance |                    | Earnings | Retirement income | Property income | Veterans' benefits | Other income <sup>c</sup> |
|---|-------|------------------------------|-------------------|--------------------|----------|-------------------|-----------------|--------------------|---------------------------|
|   |       |                              | SSI               | Other <sup>b</sup> |          |                   |                 |                    |                           |
| All recipients                            | 100.0 | 21.3                         | 44.4              | 2.5                | 26.6     | 1.5               | 0.6             | 0.4                | 2.7                       |
| Sex                                       |       |                              |                   |                    |          |                   |                 |                    |                           |
| Male                                      | 100.0 | 19.8                         | 43.2              | 1.9                | 29.7     | 1.5               | 1.0             | 0.5                | 2.6                       |
| Female                                    | 100.0 | 22.8                         | 47.1              | 3.1                | 22.2     | 1.5               | 0.6             | 0.3                | 2.9                       |
| Age                                       |       |                              |                   |                    |          |                   |                 |                    |                           |
| Under 18                                  | 100.0 | 6.7                          | 38.9              | 3.1                | 46.4     | 0.3               | 0.5             | 0.3                | 3.8                       |
| 18–64                                     | 100.0 | 20.6                         | 47.3              | 2.8                | 23.9     | 1.6               | 0.8             | 0.4                | 3.1                       |
| 65 or older                               | 100.0 | 32.7                         | 44.4              | 1.6                | 16.9     | 2.0               | 1.0             | 0.4                | 1.4                       |
| Race                                      |       |                              |                   |                    |          |                   |                 |                    |                           |
| Singly or in combination                  |       |                              |                   |                    |          |                   |                 |                    |                           |
| White                                     | 100.0 | 22.0                         | 45.4              | 2.4                | 24.8     | 1.7               | 0.8             | 0.5                | 2.6                       |
| Black                                     | 100.0 | 21.6                         | 44.7              | 2.8                | 26.2     | 0.9               | 0.8             | 0.2                | 3.3                       |
| American Indian or Alaska Native          | 100.0 | 18.4                         | 49.6              | 1.8                | 23.1     | 1.6               | 0.3             | 0.8                | 4.5                       |
| Asian                                     | 100.0 | 12.3                         | 42.7              | 2.6                | 36.9     | 2.5               | 1.5             | 0.1                | 1.4                       |
| Native Hawaiian or Other Pacific Islander | 100.0 | 23.5                         | 39.0              | 1.2                | 33.4     | 0.7               | 0.1             | 2.0                | 0.0                       |
| Two or more races                         | 100.0 | 15.1                         | 41.6              | 2.7                | 35.0     | 1.3               | 0.3             | 0.3                | 3.6                       |
| Ethnicity                                 |       |                              |                   |                    |          |                   |                 |                    |                           |
| Hispanic                                  | 100.0 | 21.3                         | 44.1              | 2.6                | 27.9     | 1.1               | 0.7             | 0.4                | 2.3                       |
| Non-Hispanic                              | 100.0 | 21.4                         | 45.6              | 2.5                | 25.1     | 1.6               | 0.8             | 0.4                | 2.9                       |
| Marital status                            |       |                              |                   |                    |          |                   |                 |                    |                           |
| Married                                   | 100.0 | 25.0                         | 44.4              | 2.1                | 24.7     | 1.8               | 0.9             | 0.3                | 1.4                       |
| Widowed                                   | 100.0 | 27.1                         | 45.3              | 2.6                | 21.0     | 1.1               | 0.5             | 0.7                | 2.4                       |
| Divorced or separated                     | 100.0 | 26.8                         | 54.4              | 2.6                | 11.3     | 1.2               | 0.7             | 0.3                | 3.0                       |
| Never married                             | 100.0 | 16.9                         | 41.9              | 2.6                | 32.6     | 1.6               | 0.9             | 0.4                | 3.2                       |
| Educational attainment <sup>d</sup>       |       |                              |                   |                    |          |                   |                 |                    |                           |
| Less than high school diploma             | 100.0 | 25.1                         | 49.5              | 2.3                | 18.1     | 1.6               | 0.6             | 0.5                | 2.5                       |
| High school diploma or equivalent         | 100.0 | 25.6                         | 47.1              | 1.6                | 20.5     | 1.6               | 0.7             | 0.3                | 2.8                       |
| Some college                              | 100.0 | 28.1                         | 46.1              | 4.1                | 17.8     | 1.2               | 1.4             | 0.5                | 2.3                       |
| Bachelor's or higher degree               | 100.0 | 21.8                         | 50.1              | 1.8                | 17.7     | 4.4               | 1.3             | 0.4                | 2.5                       |
| Living arrangement                        |       |                              |                   |                    |          |                   |                 |                    |                           |
| Lives alone                               | 100.0 | 28.1                         | 63.5              | 1.8                | 2.4      | 1.3               | 0.2             | 0.2                | 2.5                       |
| Lives with relatives                      | 100.0 | 18.6                         | 35.5              | 3.0                | 37.4     | 1.6               | 1.1             | 0.5                | 2.8                       |
| Lives only with nonrelatives              | 100.0 | 22.9                         | 66.0              | 1.3                | 4.8      | 1.0               | 0.5             | 0.1                | 3.3                       |

SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

NOTE: Totals do not necessarily equal the sum of rounded components.

a. Includes disability, old-age, and survivor benefits.

b. Excludes amounts received in the form of noncash benefits or assistance.

c. Includes unemployment benefits; worker's compensation; disability benefits other than DI, SSI, or veterans' benefits; child support; alimony; and business or farm income.

d. Includes only individuals aged 25 or older to capture the distribution of those most likely to have completed their educational progress.

**Table 10.**  
**Percentage distribution of SSI recipients, by poverty status and selected demographic characteristics, 2016**

| Characteristic                            | Total     | Family income relative to poverty threshold |          |          |          |          |              |
|---|-----------|---|----------|----------|----------|----------|--------------|
|   |           | Less than 100%                              | 100–124% | 125–149% | 150–199% | 200–299% | 300% or more |
| All recipients                            | 8,198,768 | 51.6  | 10.6     | 8.4      | 10.0     | 9.7      | 9.8          |
| Sex                                       |           |   |          |          |          |          |              |
| Male                                      | 3,836,575 | 47.4  | 11.4     | 8.4      | 11.1     | 10.5     | 11.2         |
| Female                                    | 4,362,193 | 55.2  | 9.9      | 8.4      | 9.0      | 9.0      | 8.5          |
| Age                                       |           |   |          |          |          |          |              |
| Under 18                                  | 1,290,428 | 37.4  | 16.2     | 14.1     | 17.8     | 10.1     | 4.4          |
| 18–64                                     | 4,879,897 | 51.7  | 9.7      | 7.1      | 9.7      | 10.6     | 11.2         |
| 65 or older                               | 2,028,443 | 60.1  | 9.3      | 8.0      | 5.6      | 7.3      | 9.7          |
| Race <sup>a</sup>                         |           |   |          |          |          |          |              |
| Singly or in combination                  |           |   |          |          |          |          |              |
| White                                     | 5,071,342 | 52.0  | 10.3     | 8.0      | 10.2     | 10.1     | 9.4          |
| Black                                     | 2,518,172 | 51.2  | 11.5     | 9.3      | 10.7     | 8.8      | 8.5          |
| American Indian or Alaska Native          | 310,103   | 51.0  | 8.9      | 10.6     | 11.5     | 8.1      | 9.9          |
| Asian                                     | 527,169   | 43.1  | 11.1     | 6.9      | 7.5      | 10.8     | 20.6         |
| Native Hawaiian or Other Pacific Islander | 30,398    | 69.6  | (X)      | (X)      | (X)      | (X)      | (X)          |
| Two or more races                         | 241,381   | 40.1  | 10.2     | 8.1      | 18.0     | 11.2     | 12.4         |
| Ethnicity                                 |           |   |          |          |          |          |              |
| Hispanic                                  | 1,741,955 | 49.3  | 11.2     | 10.2     | 10.6     | 10.8     | 7.9          |
| Non-Hispanic                              | 6,456,813 | 52.2  | 10.5     | 7.9      | 9.8      | 9.4      | 10.3         |
| Marital status                            |           |   |          |          |          |          |              |
| Married                                   | 1,229,025 | 47.0  | 16.1     | 10.9     | 9.4      | 10.3     | 6.4          |
| Widowed                                   | 971,269   | 59.8  | 7.6      | 7.3      | 5.4      | 8.0      | 12.0         |
| Divorced or separated                     | 1,681,392 | 70.5  | 8.0      | 4.8      | 6.6      | 5.0      | 5.3          |
| Never married                             | 4,317,082 | 43.7  | 10.8     | 9.4      | 12.5     | 11.7     | 12.0         |
| Educational attainment <sup>b</sup>       |           |   |          |          |          |          |              |
| Less than high school diploma             | 2,388,932 | 55.6  | 10.5     | 9.7      | 8.0      | 7.6      | 8.7          |
| High school diploma or equivalent         | 2,374,225 | 55.1  | 9.9      | 6.6      | 8.0      | 10.9     | 9.5          |
| Some college                              | 977,226   | 63.3  | 7.8      | 5.0      | 8.9      | 7.1      | 8.0          |
| Bachelor's or higher degree               | 485,908   | 61.9  | 6.4      | 4.8      | 5.5      | 8.5      | 12.9         |

SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

NOTES: Rounded components of percentage distributions do not necessarily sum to 100.0.

(X) = suppressed to avoid disclosing information about particular individuals.

a. Individuals may be counted in more than one category.

b. Includes only individuals aged 25 or older to capture the distribution of those most likely to have completed their educational progress.

## Aged Social Security Beneficiaries

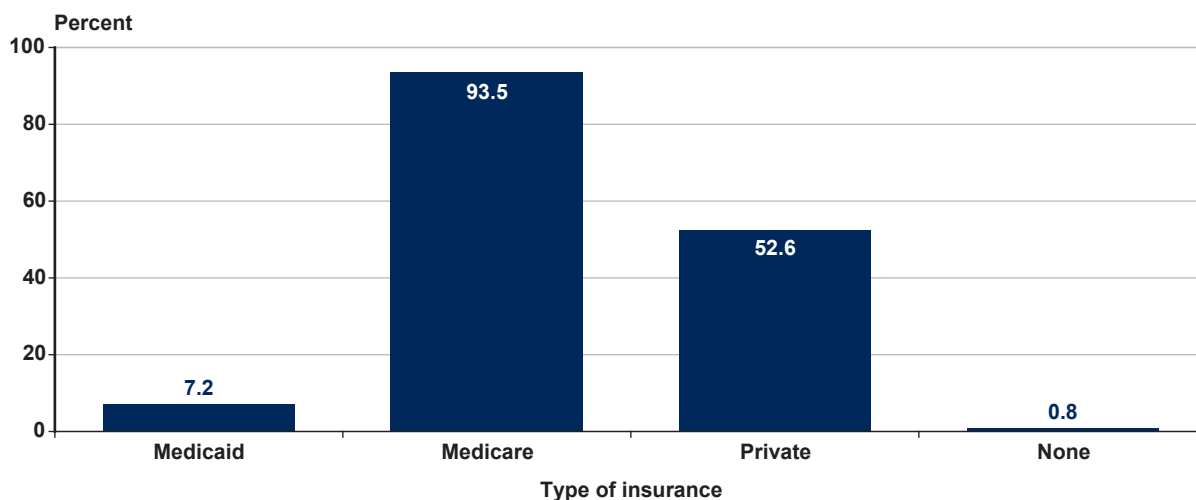
OASI provides monthly benefits to individuals aged 62 or older with a history of Social Security–covered work, as well as to dependent and surviving spouses, children, and parents of covered workers. The estimates presented here are for individuals aged 62 or older who receive benefits either based on their own earnings record or as the parent or spouse of a covered worker; and individuals aged 60 or older who receive benefits as the widow(er) of a covered worker.<sup>14</sup>

Most aged Social Security beneficiaries (93.5 percent) report Medicare coverage either alone or in combination with other health insurance (Chart 4). Very few beneficiaries report being uninsured (0.8 percent), 52.6 percent report private coverage alone or in combination with other coverage, and 7.2 percent report Medicaid alone or in combination with other coverage. Coverage from Medicare alone is reported by 40.2 percent of aged Social Security beneficiaries (Table 11). Only 1.2 percent of respondents report both Medicaid and private health insurance coverage.

Most aged Social Security beneficiaries live in a two-person household (55.4 percent, Table 12), followed by single-person households (29.3 percent). Homeownership for aged beneficiaries is high, with 82.4 percent residing in owned homes. In addition, the prevalence of household assistance is generally low, with the most common form of assistance being SNAP benefits, reported by 7.2 percent of beneficiaries.

<sup>14</sup> For information on additional types of Social Security benefits, see SSA (2021a, 13–15).

**Chart 4.**  
**Aged Social Security (OASI) beneficiaries, by type of health insurance coverage, 2016 (in percent)**



SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

NOTES: “Aged Social Security (OASI) beneficiaries” includes workers, spouses, and parents aged 62 or older; and widow(er)s aged 60 or older.

Individuals may have more than one type of coverage.

**Table 11.**  
**Number and percentage distribution of aged Social Security (OASI) beneficiaries, by selected demographic characteristics, 2016**

| Characteristic                            | Number     | Percent |
|---|------------|---------|
| All beneficiaries                         | 46,173,819 | 100.0   |
| Sex                                       |            |         |
| Men                                       | 20,323,588 | 44.0    |
| Women                                     | 25,850,230 | 56.0    |
| Race <sup>a</sup>                         |            |         |
| Singly or in combination                  |            |         |
| White                                     | 39,772,941 | 86.1    |
| Black                                     | 4,404,465  | 9.5     |
| American Indian or Alaska Native          | 649,496    | 1.4     |
| Asian                                     | 1,676,470  | 3.6     |
| Native Hawaiian or Other Pacific Islander | 119,310    | 0.3     |
| Two or more races                         | 417,050    | 0.9     |
| Ethnicity                                 |            |         |
| Hispanic                                  | 3,704,086  | 8.0     |
| Non-Hispanic                              | 42,469,733 | 92.0    |
| Marital status                            |            |         |
| Married                                   | 26,822,433 | 58.1    |
| Widowed                                   | 11,007,987 | 23.8    |
| Divorced or separated                     | 6,209,901  | 13.5    |
| Never married                             | 2,133,498  | 4.6     |
| Educational attainment                    |            |         |
| Less than high school diploma             | 6,428,838  | 13.9    |
| High school diploma or equivalent         | 15,403,446 | 33.4    |
| Some college                              | 11,664,713 | 25.3    |
| Bachelor's or higher degree               | 12,676,822 | 27.5    |
| Veteran status                            |            |         |
| Veteran                                   | 9,151,603  | 19.8    |
| Nonveteran                                | 37,022,215 | 80.2    |
| Health insurance                          |            |         |
| Medicaid only                             | 330,171    | 0.7     |
| Medicare only                             | 18,547,840 | 40.2    |
| Private only                              | 2,066,355  | 4.5     |
| Medicaid and Medicare                     | 2,477,758  | 5.4     |
| Medicaid and private                      | 86,583     | 0.2     |
| Medicare and private                      | 21,709,591 | 47.0    |
| Medicaid, Medicare, and private           | 443,318    | 1.0     |
| Military servicemember coverage           | 147,200    | 0.3     |
| None                                      | 365,002    | 0.8     |

(Continued)

**Table 11.**  
**Number and percentage distribution of aged Social Security (OASI) beneficiaries, by selected demographic characteristics, 2016—Continued**

| Characteristic                       | Number     | Percent |
|--------------------------------------|------------|---------|
| Source of family income <sup>a</sup> |            |         |
| Public assistance                    |            |         |
| SSI                                  | 1,990,636  | 4.3     |
| Other public assistance <sup>b</sup> | 965,392    | 2.1     |
| Earnings                             | 18,924,089 | 41.0    |
| Property income                      | 32,032,525 | 69.4    |
| Retirement income                    | 21,677,001 | 47.0    |
| Veterans' benefits                   | 2,999,485  | 6.5     |
| Other income <sup>c</sup>            | 15,002,685 | 32.5    |

SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

NOTES: "Aged Social Security (OASI) beneficiaries" includes workers, spouses, and parents aged 62 or older; and widow(er)s aged 60 or older.

Totals do not necessarily equal the sum of rounded components.

a. Individuals may be counted in more than one category.

b. Includes TANF, WIC benefits, SNAP food assistance, public housing, rent subsidies, energy assistance, state and local general financial assistance, and other welfare.

c. Includes unemployment benefits; worker's compensation; disability benefits other than DI, SSI, or veterans' benefits; child support; alimony; and business or farm income.



**Table 12.**  
**Number and percentage distribution of aged Social Security (OASI) beneficiaries, by household and family characteristics, 2016**

| Characteristic  | Number     | Percent |
|---|------------|---------|
| All beneficiaries                                       | 46,173,819 | 100.0   |
| Household type  |            |         |
| Family  |            |         |
| Married couple  | 26,998,840 | 58.5    |
| Male householder  | 1,161,985  | 2.5     |
| Female householder                                      | 3,081,597  | 6.7     |
| Nonfamily or group quarters                             | 14,931,396 | 32.3    |
| Homeownership status <sup>a</sup>                       |            |         |
| Owned   | 38,055,970 | 82.4    |
| Not owned   |            |         |
| Public housing  | 1,198,942  | 2.6     |
| Other   | 6,918,906  | 15.0    |
| Household receipt of assistance <sup>b</sup>            |            |         |
| Energy  | 1,476,499  | 3.2     |
| Housing   | 1,670,199  | 3.6     |
| Food (SNAP)   | 3,344,119  | 7.2     |
| Household size  |            |         |
| 1   | 13,530,218 | 29.3    |
| 2   | 25,574,572 | 55.4    |
| 3–4   | 5,526,615  | 12.0    |
| 5 or more   | 1,542,413  | 3.3     |
| Family size   |            |         |
| 1   | 14,931,396 | 32.3    |
| 2   | 25,279,581 | 54.8    |
| 3–4   | 4,814,701  | 10.4    |
| 5 or more   | 1,148,141  | 2.5     |
| Social Security <sup>c</sup> beneficiaries in household |            |         |
| 1   | 21,512,732 | 46.6    |
| 2   | 23,489,675 | 50.9    |
| 3 or more   | 1,171,412  | 2.5     |

SOURCE: Social Security administrative records matched to 2017 CPS ASEC.

NOTES: "Aged Social Security (OASI) beneficiaries" includes workers, spouses, and parents aged 62 or older; and widow(er)s aged 60 or older.

Totals do not necessarily equal the sum of rounded components.

a. Refers to ownership by any member of the household, not necessarily the beneficiary.

b. Individuals may be counted in more than one category.

c. Includes disability, old-age, and survivor benefits.

## **Conclusion**

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This note updates Bailey and Hemmeter (2015), Bailey and Hemmeter (2014), and DeCesaro and Hemmeter (2008). However, this update differs from earlier versions in a few critical ways. The estimates presented here are based on data from the CPS ASEC, whereas prior versions used the SIPP. Additionally, this note uses survey weights adjusted for the likelihood that an individual survey respondent has matching administrative data in SSA records, which differ slightly from the weights used in prior versions. This note also expands the coverage of previous versions by including statistics on aged Social Security (OASI) beneficiaries in addition to disabled Social Security (DI) beneficiaries and SSI recipients. Although the CPS-based statistics presented here are in some cases not directly comparable to the SIPP-based estimates in prior versions, they provide similar information. Moreover, this update provides a broader context for understanding beneficiary populations by including estimates for OASI beneficiaries.

## **Appendix A: Imputing State-Administered SSI Supplementation Payments**

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We use administrative data from the SSR to identify SSI recipients and to determine whether a recipient's spouse was also an SSI recipient in a given month. We then use data from the CPS ASEC to identify the characteristics relevant to whether an SSI recipient qualifies for a state-administered supplementation payment: whether the recipient has a spouse who also receives SSI in that month, and the recipient's dependent and householder statuses. Based on these variables and documentation from SSA and state agencies, we identify recipients who are likely to be eligible for a state-administered supplementation payment and impute a proxy monthly payment amount. When state supplementation applies to couples in which both spouses receive SSI, we impute half the supplementation payment amount to each spouse.

Table A-1 shows the criteria under which SSI recipients are likely to be eligible for state-administered supplementation payments and the proxy monthly supplementation amount. In some states, SSI supplementation payments are available only to individuals residing in institutional settings. Because the CPS ASEC sample does not include these populations, we omit those states from our proxy imputations.<sup>15</sup> In some other states, the CPS ASEC does not include all the variables needed to determine whether an individual qualifies for a supplementation payment; we omit those states from our imputations as well.<sup>16</sup> A further limitation of this imputation approach is that although data from the CPS ASEC provide an individual's marital status and living arrangement as of March 2017, our calculations assume that this information also applied in each month of 2016.

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<sup>15</sup> This applies to Alabama, Florida, Georgia, Indiana, Kansas, Louisiana, Maryland, Missouri, North Carolina, South Carolina, Texas, and Virginia.

<sup>16</sup> This applies to Alaska, Illinois, Kentucky, Massachusetts, Minnesota, New Hampshire, New Mexico, Oregon, South Dakota, Utah, Vermont, Wisconsin, and Wyoming.

**Table A-1.****Imputed monthly state-administered SSI supplementation payment amount for proxy SSI recipient groups, by selected state and eligibility criterion (in dollars)**

| State and living arrangement                                       | Spouse also receives SSI | No spousal SSI recipient |
|--|--------------------------|--------------------------|
| Colorado   |                          |                          |
| SSI recipient lives independently or in another person's household | 193.50                   | 25.00                    |
| Connecticut  |                          |                          |
| No living-arrangement restrictions                                 | 137.00                   | 168.00                   |
| Idaho  |                          |                          |
| SSI recipient lives independently or in another person's household | 10.00                    | 53.00                    |
| Maine  |                          |                          |
| SSI recipient is householder                                       | 7.50                     | 10.00                    |
| SSI recipient lives in another person's household                  | 6.00                     | 8.00                     |
| Nebraska   |                          |                          |
| SSI recipient lives independently                                  | ...                      | 5.00                     |
| Oklahoma   |                          |                          |
| SSI recipient lives independently                                  | 21.00                    | 21.00                    |

SOURCES: SSA (2011) and Colorado Department of Human Services (2022).

NOTE: ... = not applicable.

## References

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