

Early Experience Under the Supplemental Security Income Program

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On January 1, 1974, the supplemental security income program established under the Social Security Amendments of 1972 replaced the former Federal grants to State for aid to the aged, blind, and permanently and totally disabled. The SSI program provides for both Federal payments based upon uniform national standards and State supplementary payments, which vary from State to State.

More than 3,200,000 persons received SSI benefits during January. Of these, 1.9 million were aged, and just under 1.3 million were disabled. Approximately 3 million persons had been receiving State public assistance payments, and the rest represented new awardees under the SSI program. The nationwide average of Federal benefits paid in January was \$88.01, and State supplementary payments administered by the Federal Government averaged \$70.93.

This article discusses the major provisions of the SSI program and highlights the first month's experience.

THE 1972 AMENDMENTS to the Social Security Act—besides making improvements in the retirement, survivor, disability, and health insurance programs—established a new program, supplemental security income. The new program replaces the former Federal grants to States for aid to the aged, the blind, and the permanently and totally disabled in the 50 States and the District of Columbia.¹ It is administered by the Social Security Administration and financed from general funds of the United States Treasury. Uniform, nationwide eligibility requirements and a Federal “floor” of income for eligible persons are designed to provide more equitable treatment of aged, blind, and disabled persons with limited income and resources as a supplement to the basic social insurance program. In addition, States may supplement this payment for all beneficiaries and must supplement it for

those persons who would otherwise be adversely affected by the transition from State programs to the supplemental security income program.

More than 3.2 million persons received supplemental security income (SSI) benefits in January 1974. Of these, 1.9 million were awarded benefits on the basis of age (65 or older), nearly 1.3 million because of disability, and 72,000 on the basis of blindness (tables 1 and 2). Of those eligible for benefits, approximately 3.0 million had been eligible for State public assistance payments in December 1973. The rest were not entitled to State payments at that time.

The SSI program allows for both Federal payments based on uniform national standards and State supplementary payments, which vary from State to State and may be administered either by the State or by the Federal Government. Data on State supplementation are currently available only for the federally administered State supplementation in the 31 States electing this type of administration.

For 1.2 million persons, the Federal SSI payment was supplemented by a State payment administered by the Social Security Administration (table 3). Almost 260,000 beneficiaries, however, received only a State supplementary payment (table 4).

The total amount of benefits paid in January was \$365 million—\$260 million in Federal payments and \$105 million in federally administered State supplementation (table 5). California and New York accounted for 72 percent of all State supplementation administratively disbursed by the Federal Government.²

² Data for persons receiving payments and for amounts of payments shown in this article relate to payments made in January 1974. These figures may differ somewhat from other reported data since they (a) do not reflect the \$10 increase in the basic Federal SSI benefit, effective for January but not paid until February; (b) exclude emergency advance payments made by Social Security Administration district offices; and (c) have not been adjusted for overpayments, underpayments, and returned checks.

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¹ The Federal grant programs continue in Guam, Puerto Rico, and the Virgin Islands.

TABLE 1.—Supplemental security income for the aged, blind, and disabled. Number of persons receiving payments and total and average amount, by type of payment, January 1974

Type of payment	Total	Aged	Blind	Disabled
Number of persons				
All persons.....	3,215,632	1,865,109	72,390	1,278,133
With Federal SSI ¹	2,955,959	1,690,496	55,680	1,209,783
Federal SSI payments only.....	1,735,413	1,094,791	35,064	605,558
Federal SSI and State supplementation.....	1,220,546	595,705	20,616	604,225
State supplementation only ²	259,763	174,613	16,710	68,350
Total amount (in thousands)				
Total.....	\$365,149	\$178,479	\$8,996	\$177,673
Federal SSI payments ³	260,159	126,009	5,848	128,302
State supplementation ⁴	104,989	52,471	3,148	49,371
Average monthly amount				
Federal SSI payments ⁵	\$88 01	\$74.54	\$105 04	\$106 05
State supplementation ⁶	70 93	68 12	84 34	73 41

¹ Persons receiving Federal SSI payments only or both Federal SSI payments and State supplementation
² Persons receiving federally administered State supplementation only
³ All Federal SSI payments, whether or not in combination with State supplementation
⁴ All federally administered State supplementation, whether or not in combination with Federal SSI payments
⁵ Average Federal SSI payment for all persons with such payments
⁶ Average amount of federally administered State supplementation for all persons with such payments

BENEFIT STANDARDS

The SSI program provides for basic Federal payment standards applicable to all eligible aged, blind, and disabled persons. From January through June 1974, the maximum monthly Federal payment is \$140 for an individual without other income and living in his own household and \$210 for a couple with both husband and wife eligible. In July 1974 these amounts will rise to \$146 and \$219, respectively. If the individual or couple is living in another's household and receiving support and maintenance there, the standard payment is reduced by one-third.

For institutionalized persons, the eligibility requirements and benefit standard depend on the type of institution. A maximum of \$25 a month is set for SSI beneficiaries in public or private institutions who receive more than 50 percent of the cost of their care from the Medicaid program under title XIX of the Social Security Act. Eligible beneficiaries in private institutions whose care is not met from Medicaid funds may receive the standard payment. Inmates of public institutions for whom Medicaid is not the main

source of support are ineligible for SSI benefits.

Under the SSI program, a spouse or child may not receive SSI solely on the basis of his relationship to, or dependency on, an eligible individual. Spouses and children are not eligible unless they themselves are aged, blind, or disabled.

"Essential persons" must, however, be taken into consideration as part of the transition from the State assistance programs to the SSI program. "Essential persons" are persons (a) whose needs were taken into account for December 1973 in

TABLE 2.—Supplemental security income for the aged, blind, and disabled: Number of persons receiving payments, by State, January 1974

State	Total	Aged	Blind	Disabled
Total	3,215,632	1,865,109	72,390	1,278,133
Alabama.....	125,090	101,953	1,770	21,367
Alaska.....	2,780	1,167	78	1,535
Arizona.....	22,490	11,870	361	10,259
Arkansas ¹	74,103	57,213	1,649	15,241
California ¹	518,977	286,188	13,298	219,541
Colorado.....	37,314	22,986	273	14,055
Connecticut.....	15,259	6,121	158	8,980
Delaware ¹	5,617	3,034	328	2,255
District of Columbia ¹	14,755	4,706	188	9,861
Florida ¹	101,770	71,788	2,198	27,784
Georgia ¹	132,454	87,568	3,117	41,769
Hawaii ¹	6,793	3,584	96	3,113
Idaho.....	6,213	2,972	88	3,153
Illinois ¹	127,762	35,919	1,734	90,109
Indiana ¹	28,026	15,320	1,156	11,550
Iowa ¹	16,927	12,163	967	3,797
Kansas ¹	16,991	9,616	360	7,015
Kentucky.....	74,740	52,910	1,934	19,896
Louisiana ¹	134,212	104,068	2,089	28,055
Maine ¹	20,260	11,885	276	8,099
Maryland ¹	38,438	12,428	445	25,565
Massachusetts ¹	59,942	56,877	2,886	30,179
Michigan ¹	93,536	38,704	1,701	53,131
Minnesota ¹	31,607	14,594	820	16,193
Mississippi.....	110,933	80,804	1,539	28,290
Missouri.....	97,002	71,632	2,578	22,792
Montana.....	6,303	2,862	171	3,270
Nebraska.....	13,668	6,751	259	6,653
Nevada ¹	3,299	3,077	107	115
New Hampshire.....	3,958	2,503	143	1,312
New Jersey ¹	45,182	22,431	812	21,939
New Mexico.....	19,197	8,165	396	10,636
New York ¹	287,369	107,095	4,086	176,188
North Carolina.....	88,761	47,180	3,829	37,752
North Dakota.....	5,620	3,553	42	2,025
Ohio ¹	97,297	43,315	2,352	51,630
Oklahoma.....	75,840	52,220	1,024	22,596
Oregon.....	18,032	7,267	498	10,267
Pennsylvania ¹	97,194	44,961	5,721	46,512
Rhode Island ¹	10,212	4,086	165	5,961
South Carolina ¹	42,222	24,437	2,026	15,759
South Dakota ¹	5,867	3,733	111	2,023
Tennessee ¹	89,927	55,401	1,583	32,943
Texas.....	208,964	173,745	3,498	31,721
Utah ¹	7,893	2,674	167	5,052
Vermont.....	5,926	3,243	63	2,620
Virginia.....	32,683	17,744	1,181	13,758
Washington ¹	47,078	17,028	431	29,619
West Virginia.....	25,953	13,252	519	12,182
Wisconsin ¹	30,852	19,167	792	10,893
Wyoming ¹	2,344	1,199	27	1,118

¹ Represents persons with Federal SSI payments and/or federally administered State supplementation, the remaining States have State-administered supplementation, but since such data are not available, the figures represent only the Federal SSI payments

TABLE 3.—Supplemental security income for the aged, blind, and disabled: Number of persons receiving Federal SSI payments and federally administered State supplementation, by State, January 1974

State	All persons		Aged		Blind		Disabled	
	Total ¹	With Federal SSI and State supplementation ²	Total	With Federal SSI and State supplementation	Total	With Federal SSI and State supplementation	Total	With Federal SSI and State supplementation
Total ²	2,955,959	1,220,546	1,690,496	595,705	55,680	20,616	1,209,783	604,225
Arkansas.....	71,760	30,505	55,250	26,252	1,590	565	14,020	3,688
California.....	374,341	359,927	184,847	180,076	5,640	5,259	183,854	174,892
Delaware.....	4,736	4,222	2,487	2,198	174	153	2,075	1,871
District of Columbia.....	14,196	5,143	4,485	2,428	182	65	9,529	2,650
Florida.....	99,821	37,663	70,767	25,435	1,877	897	27,177	11,331
Georgia.....	127,515	20,544	84,214	14,637	2,913	580	40,388	5,327
Hawaii.....	6,314	5,727	3,281	2,880	83	75	2,950	2,772
Illinois.....	122,411	49,047	33,862	9,253	1,634	687	86,915	39,107
Indiana.....	26,101	5,364	14,357	3,511	1,039	264	16,705	1,589
Iowa.....	16,471	12,799	11,910	9,646	827	746	3,734	2,407
Kansas.....	16,643	3,513	9,448	1,560	281	104	6,914	1,849
Louisiana.....	127,659	51,534	97,998	50,162	1,079	267	27,682	1,105
Maine.....	17,052	9,658	9,660	6,261	234	111	7,158	3,288
Maryland.....	37,498	5,019	12,022	2,055	429	134	25,047	2,830
Massachusetts.....	65,181	64,829	37,350	37,148	1,258	1,229	26,373	26,452
Michigan.....	85,633	78,978	34,864	31,341	1,524	1,444	49,245	46,193
Minnesota.....	30,059	9,324	13,865	3,523	718	321	15,476	5,480
Montana.....	5,861	1,657	2,674	702	87	56	3,100	899
Nevada.....	2,446	2,235	2,253	2,155	78	74	115	6
New Jersey.....	41,852	32,840	20,713	16,359	472	329	20,667	16,152
New York.....	261,250	254,479	89,631	85,558	2,969	2,871	168,650	166,050
Ohio.....	94,242	15,335	41,821	9,543	2,237	614	50,184	5,178
Pennsylvania.....	91,464	78,267	43,692	36,028	2,429	2,266	45,343	39,973
Rhode Island.....	9,190	7,771	3,450	2,956	137	129	5,603	4,686
South Carolina.....	41,446	2,211	24,261	1,075	1,628	267	15,557	869
South Dakota.....	5,626	1,491	3,606	827	82	40	1,938	624
Tennessee.....	88,753	5,362	55,001	3,345	1,464	142	32,288	1,875
Utah.....	7,353	874	2,538	282	107	59	4,708	533
Washington.....	45,267	41,847	16,112	14,656	385	352	28,770	26,839
Wisconsin.....	25,300	21,462	14,975	13,173	678	512	9,647	7,777
Wyoming.....	2,132	865	1,089	646	18	3	1,025	216

¹ Those with both Federal SSI payments and State supplementation and those with Federal SSI payments only

² Includes some persons who received federally administered State supplementation in States without such programs that may reflect temporary

residence changes

³ All persons who received Federal SSI payments, whether or not in combination with federally administered State supplementation, in the 50 States and the District of Columbia

determining the needs of an eligible individual for State assistance under the State plan in June 1973, (b) who live in the same household as the individual, and (c) who are not eligible in their own right or as a spouse for SSI payments. Thus, the only beneficiaries who could receive higher benefits because of the presence of an essential person are those whose State assistance payments in December 1973 took the needs of such persons into account. The increase may be as much as \$70 for each essential person (\$73 as of July 1974).

Overall payment levels for certain persons may also be increased under the provision that requires the States to maintain income at the December 1973 level for each aged, blind, or disabled beneficiary who had been receiving assistance under a State program, unless there is a change in personal circumstances. This provision for income-level maintenance or "mandatory" supplementation arose out of the desire to assure

that no one who had received old-age assistance, aid to the blind, or aid to the permanently and totally disabled would suffer a loss in income with the inception of the new program. Under this provision the individual's December 1973 State assistance payment, plus other income, is compared with his basic Federal payment under the SSI program plus other income. If the former is larger than the latter, the difference must be made up in a State supplementary payment.

INCOME

On a quarterly basis, \$60 of income is disregarded, whether earned (wages, salaries, or self-employment income) or unearned (such as social security benefits, other government or private pensions, veterans' compensation, or workmen's compensation). In addition, \$195 of earned income and one-half the remainder is disregarded.

TABLE 4.—Supplemental security income for the aged, blind, and disabled: Number of persons receiving federally administered State supplementation, by State, January 1974

State	All persons		Aged		Blind		Disabled	
	Total ¹	With State supplementation only ²	Total	With State supplementation only	Total	With State supplementation only	Total	With State supplementation only
Total ¹	1,480,219	259,673	770,318	174,613	37,326	16,710	672,575	68,350
Arkansas.....	32,848	2,343	28,215	1,963	624	59	4,009	321
California.....	504,563	144,636	281,367	101,291	12,917	7,658	210,279	35,687
Delaware.....	5,103	881	2,745	547	307	154	2,051	180
District of Columbia.....	5,702	559	2,649	221	71	6	2,982	332
Florida.....	39,612	1,949	26,456	1,021	1,218	321	11,938	607
Georgia.....	25,483	4,939	17,991	3,354	784	204	6,708	1,381
Hawaii.....	6,206	479	3,183	303	88	13	2,935	163
Illinois.....	54,398	5,351	11,310	2,057	787	100	42,301	3,194
Indiana.....	7,289	1,925	4,474	963	381	117	2,434	845
Iowa.....	13,255	456	9,899	253	886	140	2,470	63
Kansas.....	3,861	348	1,728	168	183	79	1,950	101
Louisiana.....	58,087	6,553	56,232	6,070	377	110	1,478	373
Maine.....	12,866	3,208	8,486	2,225	153	42	4,227	941
Maryland.....	5,959	940	2,461	406	150	16	3,348	518
Massachusetts.....	89,590	24,761	56,675	19,527	2,857	1,628	30,058	3,606
Michigan.....	86,881	7,903	35,181	3,840	1,621	177	50,079	3,886
Minnesota.....	10,872	1,548	4,252	729	423	102	6,197	717
Montana.....	2,099	442	890	188	140	84	1,069	170
Nevada.....	3,088	853	2,979	824	103	29	8	8
New Jersey.....	36,170	3,330	18,077	1,718	669	340	17,424	1,272
New York.....	280,598	26,119	103,022	17,464	3,988	1,117	173,688	7,538
Ohio.....	18,390	3,055	11,037	1,494	729	115	6,624	1,446
Pennsylvania.....	83,997	6,730	37,297	1,269	5,558	3,292	41,142	1,169
Rhode Island.....	8,793	1,022	3,592	636	157	28	5,044	358
South Carolina.....	2,987	776	1,251	176	665	398	1,071	202
South Dakota.....	1,732	241	954	127	69	29	709	85
Tennessee.....	6,536	1,174	3,745	400	261	119	2,530	655
Utah.....	1,414	540	418	136	119	60	877	344
Washington.....	43,658	1,811	15,572	916	398	46	27,685	849
Wisconsin.....	27,014	5,552	17,365	4,192	628	114	9,023	1,246
Wyoming.....	1,077	212	756	110	12	9	309	93

¹ Those with both Federal SSI payments and State supplementation and those with State supplementation only.
² Includes some persons with federally administered State

supplementation in States without such programs that may reflect temporary residence changes

A number of special exclusions from income are also provided for. Among these are income necessary to an approved plan of self-support for blind or disabled beneficiaries; work expenses of blind beneficiaries; and State or local government cash payments, based on need and paid in supplementation of SSI. Some exclusions primarily affect children and students: One-third of support payments that are made by an absent parent, the proceeds of scholarships or of grants used to pay tuition and fees, and certain earnings of student beneficiaries that are entirely excluded in determining the payable amount of the SSI benefit. Blind persons formerly receiving assistance under State programs may have the benefit of any special income exclusions that existed in those programs. The income of an ineligible spouse who lives with an adult beneficiary or of parents living with a child beneficiary is considered in determining the amount of payment. The program does not, however, have relatives' responsibility requirements with respect to chil-

dren for their parents or to parents for their adult blind or disabled children.

RESOURCES

The resources of an applicant are material in determining his eligibility. He may retain resources of up to \$1,500 (\$2,250 for a couple), in addition to a home, car, and personal possessions of reasonable value. Currently, "reasonable value" is considered to be market value of \$25,000 for a home (\$35,000 in Alaska and Hawaii) and \$1,200 for an automobile. Those formerly receiving payments from State assistance programs may also retain any additional resources allowed under those programs. Excluded are property essential to self-support, tools or assets of an operating business, and, for blind and disabled persons, the resources needed to achieve a plan of self-support. If the face value of life insurance owned by SSI beneficiaries is \$1,500 or less, it is not considered a resource. If the face value

TABLE 5.—Supplemental security income for the aged, blind, and disabled: Total payments, Federal SSI payments, and State supplementation, by State, January 1974

[In thousands]

State	Total	Federal SSI	State supplementation
Total ¹	\$365,149	\$200,159	\$104,989
Alabama.....	9,688	9,688	11
Alaska.....	273	273	-----
Arizona.....	2,122	2,122	-----
Arkansas.....	6,046	5,547	499
California.....	85,966	31,572	54,394
Colorado.....	3,016	3,016	-----
Connecticut.....	1,393	1,393	-----
Delaware.....	562	389	173
District of Columbia.....	1,698	1,498	200
Florida.....	10,197	9,697	600
Georgia.....	11,378	10,602	776
Hawaii.....	998	569	429
Idaho.....	507	507	-----
Illinois.....	13,677	11,574	2,104
Indiana.....	2,219	1,977	243
Iowa.....	1,660	1,322	337
Kansas.....	1,470	1,329	141
Kentucky.....	7,101	7,100	11
Louisiana.....	11,923	10,680	1,233
Maine.....	1,908	1,308	600
Maryland.....	4,295	3,987	278
Massachusetts.....	13,055	4,979	8,076
Michigan.....	11,699	7,649	4,050
Minnesota.....	3,076	2,497	579
Mississippi.....	9,077	9,076	-----
Missouri.....	7,619	7,615	14
Montana.....	697	513	84
Nebraska.....	1,086	1,086	-----
Nevada.....	301	148	153
New Hampshire.....	273	272	11
New Jersey.....	5,431	3,773	1,658
New Mexico.....	1,890	1,890	-----
New York.....	48,665	27,782	20,883
North Carolina.....	8,046	8,045	11
North Dakota.....	464	464	-----
Ohio.....	9,486	8,901	586
Oklahoma.....	6,518	6,518	-----
Oregon.....	1,714	1,714	-----
Pennsylvania.....	11,086	8,825	2,261
Rhode Island.....	1,146	693	453
South Carolina.....	3,947	3,870	77
South Dakota.....	514	443	71
Tennessee.....	8,284	8,096	188
Texas.....	16,015	16,015	-----
Utah.....	772	707	65
Vermont.....	484	484	-----
Virginia.....	3,082	3,082	-----
Washington.....	6,730	4,267	1,463
West Virginia.....	2,651	2,651	-----
Wisconsin.....	4,171	1,867	2,305
Wyoming.....	201	178	23

¹ Represents federally administered State supplementation although State does not have such a program, these payments may reflect in part temporary residence changes

is over \$1,500, the cash surrender value is counted. Applicants whose resources exceed the limits may receive benefits on a conditional basis, pending the disposal of excess resources, or adjustment of their life insurance policies.

DISABILITY AND BLINDNESS

To be found "disabled" or "blind" for the purpose of receiving SSI benefits, new applicants

must meet the following definitions. "Disability" is the inability "to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months." "Blindness" means central visual acuity of 20/200 or less in the better eye with correction. These are the same definitions applied in connection with disability insurance benefits under the social security program.

For children under age 18, the concept of inability to engage in substantial gainful activity is not relevant for evaluating disability. The determination of a child's eligibility is based on his having any medically determinable physical or mental impairment of comparable severity with that for an impairment constituting disability for an adult beneficiary.

Those receiving aid to the blind or aid to the permanently and totally disabled under State programs for December 1973 are considered eligi-

TABLE 6.—Supplemental security income for the aged, blind, and disabled: Average monthly amount of combined Federal and State payments in States with federally administered State supplementation, by State, January 1974

State ¹	Average monthly amount			
	Total	Aged	Blind	Disabled
Arkansas.....	\$81.60	\$77.49	\$103.80	\$94.64
California.....	165.85	146.22	162.98	191.13
Delaware.....	100.00	85.37	121.53	116.55
District of Columbia.....	115.09	96.75	114.86	123.85
Florida.....	100.20	96.28	107.75	109.74
Georgia.....	85.91	79.87	101.99	97.37
Hawaii.....	146.87	127.66	154.24	168.76
Illinois.....	107.06	78.79	118.03	118.11
Indiana.....	79.19	70.98	98.96	88.10
Iowa.....	98.05	91.82	112.59	114.30
Kansas.....	86.54	75.79	99.39	100.62
Louisiana.....	88.84	82.97	110.97	108.98
Maine.....	94.18	78.61	113.80	116.36
Maryland.....	110.97	90.34	121.20	120.82
Massachusetts.....	145.16	126.79	156.72	178.68
Michigan.....	125.08	101.10	133.86	142.27
Minnesota.....	97.34	79.35	117.98	112.50
Montana.....	94.76	74.82	100.62	111.90
Nevada.....	91.13	90.73	146.41	60.60
New Jersey.....	120.20	104.86	111.92	136.19
New York.....	169.35	140.95	164.20	186.74
Ohio.....	97.50	77.98	105.65	113.51
Pennsylvania.....	114.07	97.86	121.05	128.88
Rhode Island.....	112.20	90.38	127.17	126.74
South Carolina.....	93.48	84.01	96.07	107.82
South Dakota.....	87.70	77.85	117.19	104.26
Tennessee.....	92.12	80.83	111.54	110.17
Utah.....	97.76	81.06	95.84	106.66
Washington.....	121.71	94.89	128.27	137.04
Wisconsin.....	135.20	127.48	142.72	148.25
Wyoming.....	85.62	71.76	95.26	100.25

¹ For list of States with both income-level maintenance and optional State supplementation, see p. 9.

ble under the SSI program on the basis of their State's evaluation of blindness or disability, except that December beneficiaries who had not received aid to the permanently and totally disabled before July 1973 are required to meet the SSI disability standards for new applicants to qualify as disabled persons under SSI.

TABLE 7.—Average monthly payment under State programs of old-age assistance, aid to the blind, and aid to the permanently and totally disabled, by State, October 1973

State	Average monthly payments		
	Old-age assistance	Aid to the blind	Aid to the permanently and totally disabled
Total ¹	\$78 65	\$112 37	\$111 03
Alabama.....	73 03	103 52	79 33
Alaska.....	119 68	173 47	168 89
Arizona.....	80 18	86 19	89 06
Arkansas.....	67 95	90 30	82 05
California.....	111 17	*168 01	149 52
Colorado.....	78 02	84 29	85 01
Connecticut.....	82 87	126 01	124 04
Delaware.....	83 72	118 27	111 95
District of Columbia.....	96 11	127 29	118 90
Florida.....	83 02	91 67	92 69
Georgia.....	58 76	75 71	69 42
Hawaii.....	109 26	134 66	143 28
Idaho.....	69 98	102 99	94 68
Illinois.....	72 65	115 88	110 53
Indiana.....	56 90	82 71	60 04
Iowa.....	68 94	104 14	93 52
Kansas.....	61 54	78 58	78 81
Kentucky.....	68 19	94 17	94 81
Louisiana.....	73 47	81 10	59 89
Maine.....	75 09	109 16	110 57
Maryland.....	67 84	102 85	94 20
Massachusetts.....	112 93	154 95	160 38
Michigan.....	76 70	114 41	136 79
Minnesota.....	69 88	107 44	100 98
Mississippi.....	53 95	66 67	64 93
Missouri.....	83 53	*114 70	86 81
Montana.....	69 10	100 82	101 76
Nebraska.....	65 86	119 36	100 00
Nevada.....	76 93	86 28	(*) 106 13
New Hampshire.....	49 17	74 03	
New Jersey.....	80 81	99 63	112 54
New Mexico.....	57 80	74 03	79 67
New York.....	108 32	129 74	144 61
North Carolina.....	81 46	93 23	85 64
North Dakota.....	98 34	116 44	112 44
Ohio ⁴	63 70	85 66	88 08
Oklahoma.....	67 23	107 47	101 33
Oregon.....	84 94	121 43	108 62
Pennsylvania.....	70 39	113 69	98 01
Rhode Island.....	72 46	119 56	112 41
South Carolina.....	57.11	79 57	67 99
South Dakota ⁴	66 48	102 43	82 39
Tennessee.....	54 82	76 11	74 24
Texas.....	54 40	82 25	75 41
Utah ⁵	59 36	87 32	87 11
Vermont.....	75 43	115 25	117 78
Virginia.....	79 35	98 38	98 86
Washington.....	75 90	115 04	117 32
West Virginia.....	76 83	94 61	86 49
Wisconsin.....	89 57	89 56	94 36
Wyoming.....	66 44	(*)	82 63

¹ Includes Guam, Puerto Rico, and the Virgin Islands.

² Includes payments made without Federal participation (in California to 240 persons and in Missouri to 685 persons).

³ No State program.

⁴ Data for September, October data not reported.

⁵ Estimated by State

⁶ Not computed on base of fewer than 50 beneficiaries

Source Social and Rehabilitation Service, National Center for Social Statistics.

TABLE 8.—Supplemental security income for the aged, blind, and disabled: Average monthly amount of federally administered State supplementation, by State, January 1974

State	Average monthly amount			
	Total	Aged	Blind	Disabled
Total.....	\$70 93	\$68 12	\$84 34	\$73 41
Arkansas.....	15 21	14 27	21 24	20 92
California.....	107 81	105 58	120 65	110 00
Delaware.....	33 84	36 45	74 47	24 28
District of Columbia.....	35 09	26 02	35 47	43 07
Florida.....	15 16	13 54	27 46	17 48
Georgia.....	30 47	30 10	32 39	31 24
Hawaii.....	69 00	65 73	67 33	72 72
Illinois.....	38 68	35 86	47 02	39 27
Indiana.....	33 28	29 90	45 51	37 59
Iowa.....	25 45	23 32	34 77	30 64
Kansas.....	36 53	33 51	41 15	38 78
Louisiana.....	21 23	20 43	36 32	48 06
Maine.....	46 86	40 50	62 63	58 44
Maryland.....	46 73	50 13	45 02	44 32
Massachusetts.....	90 15	88 10	117 60	91 40
Michigan.....	46 63	40 40	45 23	51 04
Minnesota.....	53 27	35 89	58 67	64 83
Montana.....	40 05	39 85	56 85	36 02
Nevada.....	49 46	48 13	88 71	34 34
New Jersey.....	45 84	43 34	53 63	48 13
New York.....	74 43	74 75	78 34	74 15
Ohio.....	31 85	24 95	26 44	43 96
Pennsylvania.....	26 92	22 41	75 79	24 41
Rhode Island.....	51 51	46 82	55 95	54 71
South Carolina.....	25 80	23 89	30 76	24 93
South Dakota.....	41 18	36 74	59 98	45 32
Tennessee.....	28 74	23 31	44 57	35 14
Utah.....	45 70	29 79	40 11	54 04
Washington.....	33 52	32 18	44 32	34 11
Wisconsin.....	85 31	83 44	87 69	83 75
Wyoming.....	21 15	17 37	57.25	28 98

STATE SUPPLEMENTATION

The States may at their option provide, in addition to the income-level maintenance (or mandatory) supplementation, supplementary payments to augment the Federal benefits payable to all or selected categories of beneficiaries, regardless of earlier State program eligibility.

The extent of coverage under State supplementation plans varies widely. Some States provide additional benefits for all persons who qualify for the basic SSI payment. Other States limit supplementation to certain groups, such as the blind or those in domiciliary facilities.

Whether States provide mandatory or optional supplementation or both, they may either administer the payments themselves or arrange to have the Social Security Administration make the payments on their behalf. In the latter case, the Federal Government bears the administrative cost and is reimbursed by the State for the amount of the payments.

Furthermore, the States that choose Federal administration of their supplementary payments can take advantage of the "hold harmless" provision in the law. To the extent that the State payments do not, on the average, exceed the State's "adjusted payment level," the financial liability of the State for the amount of supplementation under the program is limited to the total expenditures for cash assistance to the aged, blind, and disabled in calendar year 1972. The Federal Government pays the rest of the cost for such State supplementation.

TABLE 9.—Supplemental security income for the aged, blind, and disabled: Average monthly amount of Federal SSI payments, by State, January 1974

State	Average monthly amount			
	Total	Aged	Blind	Disabled
Total.....	\$88 01	\$74 54	\$105 04	\$106 06
Alabama.....	77.45	71.63	104 05	103 05
Alaska.....	98 37	75 77	117.06	114 58
Arizona.....	94 38	80 34	110 35	110 06
Arkansas.....	77 30	72.96	99.32	91.06
California.....	84 35	65.64	107.97	102 43
Colorado.....	80.82	66 81	93 18	103 50
Connecticut.....	91.29	69.73	107.69	105 69
Delaware.....	82.15	63.92	97.70	102 68
District of Columbia.....	105 53	86 15	103 64	114 69
Florida.....	96.14	92.61	108 36	104 51
Georgia.....	83.15	76 62	100 41	95.51
Hawaii.....	90 13	75.69	106 70	103 73
Idaho.....	81 60	68 54	99 47	93 42
Illinois.....	94 55	71.60	102 61	103.34
Indiana.....	75.74	66 43	93 42	86 51
Iowa.....	80.29	74.39	94.40	95.97
Kansas.....	79.88	71.01	100 54	91.15
Kentucky.....	95 00	85 60	126 42	116 96
Louisiana.....	83 74	76.39	110 22	107.87
Maine.....	76 70	61.14	93 34	97.15
Maryland.....	106.33	83 14	109 98	117.40
Massachusetts.....	76 40	59 39	92.48	99 54
Michigan.....	89 32	71 47	101 31	101.59
Minnesota.....	83.08	72 51	100 18	91.76
Mississippi.....	81.82	74 37	106 25	101 52
Missouri.....	78 53	70.76	85 20	102 17
Montana.....	87.56	66 82	106 30	104 93
Nebraska.....	79 50	62.65	97.20	95 89
Nevada.....	60 48	60 27	83.70	48 81
New Hampshire.....	68 92	56.56	87.36	90 46
New Jersey.....	90 15	75.73	116.53	104 00
New Mexico.....	98.45	86.37	101.12	107 63
New York.....	106.35	82.51	120 76	118 77
North Carolina.....	90.64	74.86	100 00	109 41
North Dakota.....	82.54	72 22	119.15	99 91
Ohio.....	94 45	74 18	102.47	110 98
Oklahoma.....	85.95	77.21	111.58	104 99
Oregon.....	95.05	72.42	113.27	110 18
Pennsylvania.....	96 49	81.58	111 68	110 05
Rhode Island.....	75 40	58 30	89 05	85 60
South Carolina.....	93 37	83 39	106 99	107 51
South Dakota.....	78 78	70.87	97.78	92 25
Tennessee.....	91 22	79.83	112 66	109.65
Texas.....	76 64	72.60	105 25	95 66
Utah.....	98.15	80 50	104 97	104 38
Vermont.....	81.75	65.24	96 45	101 83
Virginia.....	94 31	80 34	105 68	111 35
Washington.....	94 26	69 18	97.78	108 25
West Virginia.....	102 16	86.16	120 78	118 77
Wisconsin.....	75 78	66 41	85 76	84 39
Wyoming.....	83 46	66 96	105 17	100 61

A State's adjusted payment level is the average of the payments that individuals with no other income received in January 1972. The adjusted payment level may include the bonus value of food stamps. Where payments had been below State standards, adjustments are provided for.

Currently, the States making supplementary payments, by type of provision, are:³

Mandatory and optional supplementation under Federal administration (13)

California	New Jersey
District of Columbia	New York
Hawaii	Pennsylvania
Iowa	Rhode Island
Massachusetts	Washington
Michigan	Wisconsin
Nevada	

Mandatory supplementation only under Federal administration (18)

Arkansas	Maryland
Delaware	Minnesota
Florida	Montana
Georgia	Ohio
Illinois	South Carolina
Indiana	South Dakota
Kansas	Tennessee
Louisiana	Utah
Maine	Wyoming

Mandatory and optional supplementation under State administration (14)

Alabama	Missouri
Alaska	Nebraska
Arizona*	New Hampshire
Colorado	North Carolina
Connecticut	Oklahoma
Idaho	Oregon
Kentucky	Vermont

Mandatory supplementation only under State administration (5)

Mississippi	Virginia
New Mexico	West Virginia
North Dakota	

AVERAGE FEDERAL AND STATE PAYMENTS

Information is available on the combined amount of the Federal and State payments in States with federally administered supplement-

³ Texas does not provide supplementary payments because of a State constitutional barrier.

⁴ The provisions for "mandatory" payments are not applicable to Arizona. Arizona's program provides only for optional supplementation under State administration.

tation (table 6). The average combined Federal and State payments in January 1974 were higher than payments made through the former adult assistance programs in October 1973, except for payments for the blind in three States.⁵

The average amount of federally administered supplementation in the States with such supplementation is shown in table 8. Chart 1 groups these States according to the amount by which the combined Federal SSI and State payment exceeds the October average assistance payment.

⁵ California, the District of Columbia, and Montana.

In 10 of the 31 States with federally administered State supplementation, the amounts paid to aged persons were \$10.00–\$19.99 higher than the October figure. For eight States, benefits averaged \$20.00–\$29.99 higher; in three States, increases averaged \$30.00 or more. Comparable figures indicate that, for blind beneficiaries, average benefits in 12 States rose by \$10.00–\$19.99, in three States by \$20.00–\$29.99, and in four States \$30.00 or more. In 17 States, the average payments for the disabled under SSI were \$10.00–\$29.99 higher than those paid under the aid to the permanently and totally disabled programs

CHART 1.—Amount by which average combined Federal SSI and State payments in January 1974, in States with federally administered State supplementation, exceeded October 1973 average State assistance payments¹

Less than \$10.00	\$10.00–\$19.99	\$20.00–\$29.99	\$30.00 or more
<i>Aged</i>			
Arkansas	Florida	Georgia	California
Delaware	Hawaii	Maryland ✓	New York
District of Columbia	Indiana	Michigan	Wisconsin
Illinois	Kansas	New Jersey	
Louisiana	Massachusetts	Pennsylvania	
Maine	Nevada	South Carolina	
Minnesota	Ohio	Tennessee	
Montana	Rhode Island	Utah	
Wyoming	South Dakota		
	Washington		
<i>Blind</i>			
Delaware	Arkansas	Georgia	Nevada
Illinois	Florida	Kansas	New York
Iowa	Hawaii	Louisiana	Tennessee
Maine	Indiana		Wisconsin
Massachusetts	Maryland ✓		
Pennsylvania	Michigan		
Rhode Island	Minnesota		
Utah	New Jersey		
	Ohio		
	South Carolina		
	South Dakota		
	Washington		
<i>Disabled</i>			
Delaware	Arkansas	Georgia	California
District of Columbia	Florida	Hawaii	Louisiana
Illinois	Massachusetts	Indiana	New York
Maine	Minnesota	Kansas	Pennsylvania
Michigan	Montana	Maryland ✓	South Carolina
	Rhode Island	New Jersey	Tennessee
	Utah	Ohio	Wisconsin
	Washington	South Dakota	
	Wyoming		

¹ For the aged, excludes Iowa (omitted because of computer error). For the disabled, excludes Nevada, which had no earlier program of aid to the permanently and totally disabled, and Iowa (omitted because of com-

puter error). For the blind, excludes Wyoming since the average for aid to the blind was not computed (caseload too small).

CHART 2.—Amount by which average Federal SSI payments in January 1974 exceeded average October 1973 State assistance payments

Less than \$10.00	\$10.00–\$19.99	\$20.00–\$29.99	\$30.00 or more
<i>Aged</i>			
Alaska	Georgia	Mississippi	
Arkansas	Kentucky	New Mexico	
Florida	Maryland ✓	South Carolina	
Indiana	Ohio	Tennessee	
Iowa	Pennsylvania	Utah	
Kansas	Texas	Wisconsin	
Louisiana			
Minnesota			
New Hampshire			
Oklahoma			
South Dakota			
Virginia			
West Virginia			
Wyoming			
<i>Blind</i>			
Alabama	Florida	Arizona	Kentucky
Arkansas	Indiana	Georgia	Mississippi
Maryland ✓	New Hampshire	Kansas	Tennessee
Montana	New Jersey	Louisiana	
North Carolina	Ohio	New Mexico	
North Dakota	Utah	South Carolina	
Oklahoma		Texas	
South Dakota		West Virginia	
Virginia			
<i>Disabled</i>			
Arkansas	Colorado	Alabama	Louisiana
Iowa	Florida	Arizona	Mississippi
Montana	Kansas	Georgia	South Carolina
Oklahoma	Missouri	Indiana	Tennessee
Oregon	Pennsylvania	Kentucky	West Virginia
South Dakota	Utah	Maryland ✓	
	Virginia	New Mexico	
	Wyoming	North Carolina	
		Ohio	
		Texas	

in those States; in seven States, the increase was \$30.00 or more.

AVERAGE FEDERAL PAYMENTS

During January 1974, the average Federal SSI payment awarded to all SSI beneficiaries was \$88.01 (table 6). Federal payments to blind and disabled persons were substantially higher than those to the aged, with national averages of \$105.04 for blind beneficiaries and \$106.05 for the disabled, compared with \$74.54 for the aged.

These amounts, however, reflect the maximum payment levels in effect when January benefit checks were processed. That level was \$130

monthly for an individual living in his own household and \$195 for a couple. The current benefit rates were enacted in late December 1973 and a retroactive adjustment has been made.

In 26 States, the Federal payments to the aged and the blind were higher than the previous old-age assistance and aid to the blind payments. The same was true for payments to the disabled in 29 States (chart 2).

SOURCES OF DATA

The primary source of statistical information on the SSI program is the supplemental security
(Continued on page 30)

TABLE M-6.—Disability insurance trust fund: Status, 1956-74

[In thousands]

Period	Receipts			Expenditures				Assets at end of period		
	Net contribution income ¹	Transfers from general revenues ²	Net interest ³	Cash benefit payments ⁴	Rehabilitation services for disabled	Transfers to railroad retirement account ⁵	Net administrative expenses ⁶	Invested in U.S. Government securities ⁷	Cash balances	Total assets
Fiscal year										
1956-57	\$337,199		\$1,363				\$1,305	\$325,363	\$11,895	\$337,258
1957-58	926,403		15,843	\$168,420			12,112	1,054,458	44,515	1,098,973
1958-59	894,965		33,293	339,231			21,410	1,606,874	59,747	1,666,621
1959-60	987,079		46,910	528,304			31,922	2,100,862	66,352	2,167,214
1960-61	1,022,002		60,610	703,996			5,148	2,385,575	118,809	2,504,384
1961-62	1,020,866		67,752	1,011,376			11,030	2,406,137	100,532	2,506,670
1962-63	1,076,621		67,221	1,170,678			19,609	2,277,244	116,468	2,393,712
1963-64	1,143,161		65,152	1,251,207			19,139	2,138,509	125,478	2,263,987
1964-65	1,175,244		62,135	1,392,190			23,615	1,875,566	131,133	2,006,699
1965-66	1,556,652		53,877	1,721,133	\$1,493		24,962	1,462,628	223,532	1,686,161
1966-67	2,249,397	\$16,000	66,840	1,860,789	6,534		30,634	1,832,627	188,978	2,021,606
1967-68	2,699,368	16,000	84,913	2,088,352	15,393		20,410	1,123,336	2,349,683	2,585,396
1968-69	3,532,434	32,000	140,860	2,443,437	14,891		21,328	135,495	3,490,762	3,677,539
1969-70	4,141,358	16,000	222,762	2,778,118	16,487		10,439	149,020	4,833,225	5,103,696
1970-71	4,569,470	16,000	325,068	3,381,448	21,242		13,240	189,875	6,076,203	6,408,329
1971-72	4,852,996	50,000	388,233	4,045,895	27,523		24,190	211,671	7,010,202	7,390,277
1972-73	5,460,969	51,000	434,580	5,161,840	39,361		19,503	246,649	7,801,908	7,869,472
1973										
February	500,647		7,440	454,163	2,853		20,904	7,316,502	89,362	7,405,863
March	555,644		1,549	467,785	4,387		18,596	7,468,384	3,905	7,472,289
April	615,371		1,860	469,807	3,553		16,672	7,594,752	4,736	7,599,488
May	494,667		4,509	468,845	6,860	19,503	19,510	7,514,710	69,236	7,583,946
June	590,215		204,207	473,920	5,412		29,565	7,801,908	67,565	7,869,472
July	437,034		258	476,278	1,883		24,958	7,773,282	30,363	7,803,644
August	496,881		7,101	476,128	3,401		17,600	7,777,221	33,276	7,810,498
September	617,660		1,720	500,522	3,057		16,386	7,827,327	82,585	7,909,912
October	399,759		1,207	492,676	2,806		17,950	7,817,362	-19,917	7,797,446
November	454,227		5,031	496,289	5,551		23,538	7,639,689	91,638	7,731,327
December	387,362	52,000	222,896	499,768	2,539		-35,683	7,863,054	73,907	7,926,961
1974										
January	459,335		297	501,914	5,401		2,399	7,792,491	84,387	7,876,878
February	592,990		8,495	501,616	2,787		9,870	7,878,680	85,409	7,964,090

See table M-5 for pertinent footnotes.

SSI PROGRAM

(Continued from page 11)

record (SSR)—a tape file containing the basic data on income, living arrangements, and other characteristics necessary to establish an individual's eligibility and compute his benefit amount under the program. It includes information on those awarded benefits, as well as on disallowed applications. The SSR contains information both on Federal payments and on federally administered State supplementary payments. In cooperation with the States, the Social Security Administration will collect data on State-administered supplementation. This information will be presented as it becomes available.

A special file being developed to provide program data is the longitudinal supplemental security income sample (LSSI). This is a sample of applicants selected at the time of application or conversion and stratified by State and reason for eligibility. Along with a record of successive periods of eligibility, the LSSI will retain information on changes in earned and unearned income, resources, payment amounts, and residential mobility. Diagnostic and other disability-related data will also be noted on this record.

On a monthly, quarterly, and annual basis, tabular data will be presented in the SOCIAL SECURITY BULLETIN and its ANNUAL STATISTICAL SUPPLEMENT. This material will cover, in addition to program experience, significant demographic and economic characteristics.