
Ineligible Spouses of SSI Beneficiaries, December 1976

by Lenna D Kennedy*

A study based on program records shows that about 200,000 persons receiving supplemental security income (SSI) payments in December 1976 were living with a spouse who was not eligible for payments. In most cases, the beneficiaries were disabled and the spouses were too young to be eligible. Some spouses were receiving help indirectly from the program through the essential-person increment, State supplementary payments, or the deeming-of-income provision. Fewer than half the spouses had income of their own, however, and even when the income of both partners was combined, 55,000 households had no income other than the SSI payment. A sizable number of families included dependent children and thus may have been eligible for aid to families with dependent children.

The supplemental security income (SSI) program, which began operation in January 1974, provides monthly cash payments to aged, blind, and disabled persons with inadequate income. From the inception of the program, eligibility has been determined on an individual basis. An applicant who meets the categorical, income, and resource criteria may receive monthly payments. The spouse and minor children will not receive payments, however, unless they themselves meet these criteria, because SSI, unlike the social security program, does not make payments to dependents.

This article, based on a study of the SSI caseload in December 1976, discusses some of the ways in which the needs of ineligible family members, particularly the spouse, are dealt with under the program. The study drew on the supplemental security record (SSR), a tape file that contains the basic eligibility and payment data for all SSI applicants. Information is presented on nearly 200,000 persons receiving federally administered payments whose households were found to include an ineligible spouse.

In general, the ineligible spouses of SSI beneficiaries in December 1976 were too young to be receiving SSI payments themselves. Yet they did not have high levels of income, and the majority had no income at all. On the average, the combined income of both spouses was less than \$200 a month, and for almost 55,000 of the

nearly 200,000 households in the study population, the only apparent income was the individual SSI payment. Other data indicate that a sizable number of the households include minor children and therefore could be receiving aid to families with dependent children.

The law and regulations governing computation of Federal SSI payments recognize the needs of family members who are not categorically eligible through (1) the essential-person provision and (2) the income-deeming process. A number of States also provide supplementary payments to beneficiaries living with an ineligible spouse.

Aid Under the SSI Program

Essential-Person Provision

“Essential persons” are ineligible men and women who live in the same household as an eligible individual and whose circumstances were being taken into account in the determination of that individual’s needs under old-age assistance (OAA), aid to the blind (AB), and aid to the permanently and totally disabled (APTD) in December 1973. Under those programs, a number of States made additional payments to recipients whose household included such a person, most often the spouse. The SSI legislation provided for a continuation of these payments to those receiving them at the time of transfer to the new program. The additional payment was limited to the difference between the standard amount for an indi-

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Table 1.—Number of SSI beneficiaries with ineligible spouses, by State, December 1976

State	Total	Aged	Blind	Disabled
Total	196,634	64,654	6 617	125,363
Alabama	7,358	3 536	224	3,598
Alaska	491	171	17	303
Arizona	2,146	630	42	1,474
Arkansas	5 658	2 587	194	2 877
California	27 286	7,481	897	18 908
Colorado	1,374	393	32	949
Connecticut	509	94	13	402
Delaware	273	76	17	180
District of Columbia	303	67	4	232
Florida	6 025	2,082	183	3,760
Georgia	8,818	2,808	299	5,711
Hawaii	406	221	12	173
Idaho	307	70	7	230
Illinois	3,225	644	74	2,507
Indiana	1,485	419	85	981
Iowa	1 085	408	92	585
Kansas	836	233	35	568
Kentucky	8 993	3 199	479	5,315
Louisiana	9 142	4 054	226	4 862
Maine	1 600	448	37	1 115
Maryland	1 482	363	42	1 077
Massachusetts	4 455	1,176	382	2 897
Michigan	3,068	639	87	2 342
Minnesota	927	323	30	574
Mississippi	9,896	4,709	279	4 908
Missouri	5,117	2,096	153	2 868
Montana	402	71	9	322
Nebraska	482	125	16	341
Nevada	150	54	14	82
New Hampshire	124	38	7	79
New Jersey	3,717	1,232	76	2 409
New Mexico	2,059	510	40	1 509
New York	10,842	2 018	232	8 592
North Carolina	7,970	2,474	324	5,172
North Dakota	344	122	6	216
Ohio	5,290	816	170	4,304
Oklahoma	5,570	2,058	176	3 336
Oregon	1 221	242	43	936
Pennsylvania	5,784	1,030	383	4 371
Rhode Island	415	62	10	343
South Carolina	4 422	1 470	138	2,814
South Dakota	320	127	15	178
Tennessee	8,305	2 638	234	5,433
Texas	14,322	7,108	424	6,790
Utah	445	83	14	348
Vermont	502	118	8	376
Virginia	3,840	1,291	138	2 411
Washington	2,427	524	47	1 856
West Virginia	2,719	622	77	2,020
Wisconsin	2,634	882	73	1,679
Wyoming	63	12	1	50

vidual and that for a couple¹ In the determination of countable income, all the income and resources of the essential person are considered along with those of the eligible individual

Initially, the number of essential persons was about 105,000 It has declined steadily—to 66,000 in December 1975, 48,000 in December 1976, and 36,000 in December 1977 Nine out of 10 essential persons in December 1976 were spouses, and the remainder were par-

¹ For the period July 1976–June 1977, these amounts were \$167 80 and \$251 80

ents or other relatives Because the provision applies only to persons transferred to SSI from the former Federal-State assistance programs, the number will continue to decline as essential persons become eligible for SSI payments in their own right and as eligible persons leave the rolls The essential-person provision is so limited in scope that most of the current caseload is not able to benefit from it For the majority, at least for those with income, the deeming process allows some consideration of an ineligible spouse's needs

Changes in Deeming Process

“Deeming” is the means by which the SSI program takes account of the fact that, when a couple lives together, the income of either one is at least partly available to the other Until regulations were revised early in 1977, the income of the ineligible spouse was deemed to be available to the eligible person in the following manner A personal allocation equal to the difference be-

Table 2.—Percentage distribution of SSI beneficiaries with ineligible spouses and of ineligible spouses, by age, sex, and race, December 1976

Age, sex, and race	Total	Aged	Blind	Disabled
Total number	196,634	64,654	6,617	125 363
	SSI beneficiaries with ineligible spouses			
Total percent	100 0	100 0	100 0	100 0
Age				
Under 25	2 1		4 4	3 0
25–34	6 8		13 5	9 9
35–44	10 1		16 3	15 0
45–54	17 1		21 7	25 7
55–59	11 4		12 5	17 2
60–61	5 1		5 4	7 7
62–64	7 9		9 1	11 8
65 and over	39 6	100 0	17 2	9 6
Sex				
Men	76 7	87 7	70 8	71 3
Women	23 3	12 3	29 2	28 7
Race				
White	64 3	60 9	67 0	66 0
Black	25 7	29 9	23 7	23 6
Other	4 3	5 6	3 2	3 7
Not reported	5 7	3 5	6 1	6 7
	Ineligible spouses¹			
Total percent	100 0	100 0	100 0	100 0
Age				
Under 25	3 2	2	5 4	4 7
25–34	8 1	9	13 3	11 6
35–44	13 3	3 7	15 9	18 1
45–54	23 5	15 5	22 3	27 6
55–59	22 6	25 9	23 0	20 9
60–61	8 2	13 2	5 2	5 8
62–64	14 1	27 1	8 0	7 8
65 and over	6 9	13 6	6 9	3 5
Sex				
Men	23 3	12 3	29 2	28 7
Women	76 7	87 7	70 8	71 3
Race				
White	64 3	60 9	67 0	66 0
Black	25 7	29 9	23 7	23 6
Other	4 3	5 6	3 2	3 7
Not reported	5 7	3 5	6 1	6 7

¹ Includes 466 spouses with age unreported

Table 3.—Number and percentage distribution of SSI beneficiaries with ineligible spouses, by age of spouse and age and sex of beneficiary, December 1976

Age and sex of beneficiary	Total number	Percentage distribution by age of spouse								
		Total	Under 25	25-34	35-44	45-54	55-59	60-61	62-64	65 and over
Total	1 196 634	100 0	3 2	8 1	13 3	23 5	22 6	8 2	14 1	6 9
Men	150,549	100 0	3 5	8 4	13 6	23 7	23 3	8 4	14 0	5 2
Under 25	2 462	100 0	77 1	12 3	2 0	2 5	5 0	2	5	5
25-34	8 561	100 0	29 0	55 2	6 5	1 7	7 0	1	2	3
35-44	13,172	100 0	3 7	32 9	47 3	7 7	7 7	2	3	4
45-54	23 046	100 0	8	7 6	33 6	45 1	11 1	7	7	4
55-59	15,329	100 0	4	3 1	12 1	47 3	29 7	3 6	3 0	8
60-61	7,251	100 0	2	2 1	7 5	33 2	39 0	10 3	6 5	1 3
62-64	12,477	100 0	3	1 5	5 3	24 0	36 8	14 3	15 2	2 6
65-69	32 415	100 0	2	1 1	4 6	17 5	28 0	14 8	26 9	7 0
70 and over	35,622	100 0	1	9	3 6	15 8	27 0	12 7	26 3	13 6
Women	45 846	100 0	2 4	7 3	12 4	22 7	20 4	7 7	14 5	12 6
Under 25	1,639	100 0	44 8	37 2	8 1	4 4	4 0	4	4	7
25-34	4 716	100 0	6 1	45 3	30 8	8 4	7 2	6	6	1 0
35-44	6 737	100 0	6	6 1	43 3	36 1	9 3	1 2	2 0	1 4
45-54	10 509	100 0	2	1 1	7 6	46 8	27 4	5 9	6 9	4 2
55-59	6 865	100 0	1	3	2 3	15 9	32 4	14 1	23 0	11 7
60-61	2 776	100 0	1	(²)	1 4	10 1	18 5	14 5	33 5	21 9
62-64	2 947	100 0	1	4	1 8	11 5	20 9	12 3	29 8	23 1
65-69	5 080	100 0	(²)	2	1 4	10 2	21 4	13 0	29 8	24 0
70 and over	4 575	100 0	2	4	1 3	8 0	21 5	8 7	18 6	41 3

¹Includes 239 beneficiaries with sex unreported

²Less than 0.05 percent

Table 4.—Number and percentage distribution of adult beneficiaries and of SSI beneficiaries with ineligible spouses, by conversion status, December 1976

Conversion status	Number				Percentage distribution			
	Total	Aged	Blind	Disabled	Total	Aged	Blind	Disabled
All adult beneficiaries								
Total	4,082,811	2,147,697	71,480	1 863,634	100 0	100 0	100 0	100 0
Transferees from State programs	2 208 423	1,211,943	57,464	939 016	54 1	56 4	80 4	50 4
New awardees	1 874 388	935,754	14 016	924 618	45 9	43 6	19 6	49 6
SSI beneficiaries with ineligible spouses								
Total	196 634	64,654	6 617	125,363	100 0	100 0	100 0	100 0
Transferees from State programs	92 033	34,971	5 165	51,897	46 8	54 1	78 1	41 4
New awardees	104 601	29,683	1,452	73,466	53 2	45 9	21 9	58 6

tween the Federal payment to an individual and that to a couple was deducted from the total income of the spouse. If he or she had earnings, an earned-income exclusion of \$65 was also applied, as well as an allocation of \$65 for each ineligible child in the household (less any income of the child). The remainder was deemed as unearned income to the eligible individual, combined with his own income, and a \$20 income exclusion applied. The result was the eligible individual's countable income, which was deducted from his standard payment amount.

The revised regulations made a number of changes in the deeming process. First, no deeming takes place if the spouse's monthly income is less than the personal allocation, which remains the difference between the standard payment amount for an individual and that for a couple. Second, the allocation for an ineligible child

was increased from \$65 to the same amount as for the spouse. Third and most important, if the spouse's income exceeds the allocation, all of it, combined with the income of the eligible individual, is treated as the income of an eligible couple. That is, after the application of exclusions, any remaining income is deducted from the standard payment amount for a couple. The monthly payment, however, cannot exceed the payment for an individual. The major difference under the revision is that the earned income of the spouse is reduced by the \$65 earned-income exclusion plus half of any remaining earnings. This "half of remaining earnings" exclusion previously was available only to eligible persons. If, for example, an eligible individual had no income in December 1976 and lived with an ineligible spouse who had \$350 in earnings, the amount of countable income is computed as follows under the two procedures:

Former method	New procedure
\$350 income	\$350 00 income (all deemed, since it exceeds \$84)
-84 personal allocation	-65 00 earned income exclusion
266	285 00
-65 earned-income exclusion	-20 00 income exclusion
201 deemed to eligible person as unearned income	265 00
-20 income exclusion	-132 50 half remaining-exclusion
\$181	\$132 50 countable income
	\$251 80-\$132 50=\$119 50 Federal payment

\$181 is greater than \$167 80, no Federal payment is due

In December 1976, about 42,000 beneficiaries, or 1 out of 5 of those in the study group, had income from an ineligible spouse deemed as income to them. The average amount received was about \$84, a sum that represented the situation under the then current deeming procedure.

State Supplementation

Some States have recognized the additional needs of eligible persons living with an ineligible spouse by providing supplementary payments to them. At the time of the study, six States—Colorado, Idaho, Iowa, New Jersey, Washington, and Wisconsin—were making such payments. The first two States administer their own payments, and the remainder have them administered by

Table 5.—Percent of SSI beneficiaries with ineligible spouses and of households of SSI beneficiaries with and without income and average monthly amount, by type of income, December 1976

Type of income	Total	Aged	Blind	Disabled
Total number	196,634	64,654	6,617	125,363
SSI beneficiaries with ineligible spouses				
Percent				
With income	61.7	83.7	52.3	50.9
Earned only	1.4	1.0	8.5	1.2
Unearned only	57.9	77.5	41.4	48.7
Earned and unearned	2.4	5.3	2.5	9.9
Without income	38.3	16.3	47.7	49.1
Average monthly amount				
With income	\$146.12	\$143.98	\$193.89	\$145.35
Earned only	161.07	100.53	354.57	114.98
Unearned only	143.46	140.99	153.06	145.07
Earned and unearned	201.28	196.03	325.74	199.22
Earned	72.87	67.99	184.40	71.56
Unearned	128.41	128.05	141.34	127.66
Household unit				
Percent				
With income	72.5	87.9	65.6	65.0
Earned only	5.9	2.7	14.7	7.1
Unearned only	56.6	72.9	41.6	49.0
Earned and unearned	10.0	12.3	9.3	8.8
Without income	27.5	12.1	34.4	35.0
Average monthly amount ¹				
With income	\$198.99	\$188.27	\$264.50	\$202.98
Earned only	210.17	160.11	331.09	206.80
Unearned only	176.67	177.89	198.44	174.76
Earned and unearned	319.21	256.03	455.10	357.15
Earned	175.68	102.54	290.05	222.00
Unearned	143.53	153.49	165.05	135.15

¹Represents income of both the beneficiary and the spouse combined

the Social Security Administration. The following tabulation shows how the provisions and monthly supplements varied among these State plans.

State provisions	Transferees from State programs ¹	New awardees
Colorado		
Living with essential spouse (blind and disabled only)	\$6	\$90
Idaho		
Living with essential person	50	134
Iowa		
Living with dependent person	0	84
New Jersey		
Living with ineligible spouse	10	94
Washington		
Living with ineligible spouse		
Metropolitan counties	36	120
All other counties	6	90
Wisconsin		
Living with ineligible spouse	104	104

¹Amounts rounded. Exact payments to beneficiaries transferred from State programs depend on level of previous State payment.

Data on the number of persons receiving such supplements are available only for the States in which supplementary payments are federally administered. In December 1976, almost 7,000 persons were thus aided—about 7 out of 10 beneficiaries with an ineligible spouse in Iowa, New Jersey, Washington, and Wisconsin (table 1).

Characteristics of Study Population

Sex, Race, and Age

In December 1976, 196,634 SSI beneficiaries, or 4 percent of the entire study group, had an ineligible spouse in the household (table 2). More than three-fourths of them were men, twice the corresponding proportion for the total caseload in the same month.² About 64 percent of the study group were white and 26 percent black, proportions similar to those for all beneficiaries. Those with an ineligible spouse were also younger, as a group, than the entire adult caseload. Fifty-three percent of the former, but 68 percent of the latter, were aged 60 or older.

The ineligible spouses were generally younger than the eligible persons. Only 29 percent were aged 60 or older, and 46 percent were aged 45–59. The spouses of the aged were older (54 percent aged 60 or older) than the spouses of the blind or disabled.

Seven percent of the ineligible spouses, or about

²Program and Demographic Characteristics of Supplemental Security Beneficiaries, December 1976, Office of Research and Statistics, Social Security Administration, December 1977, tables G and H.

14,000 persons, were aged 65 or older at the time of the study. At age 65 a person is eligible for SSI payments provided that he or she does not have income or resources exceeding the specified limits. Most of the older

Table 6.—Number and percent of ineligible spouses with and without income and average monthly amount, by type of income and age, December 1976

Type of income	Total	Aged	Blind	Disabled
All spouses				
Total number	196,634	64,654	6,617	125,363
Percent				
With income	43.1	49.9	39.2	39.8
Earned only	10.0	6.8	11.9	11.5
Unearned only	30.4	40.1	25.0	25.7
Earned and unearned	2.8	3.1	2.3	2.7
Without income	56.9	50.1	60.8	60.2
Average monthly amount				
With income	\$125.64	\$90.12	\$183.59	\$145.60
Earned only	219.32	137.60	300.13	239.59
Unearned only	85.96	75.73	114.40	92.74
Earned and unearned	224.57	174.89	336.25	249.01
Earned	148.85	101.93	229.41	173.09
Unearned	75.72	72.97	106.84	75.92
Under age 45				
Total number	48,381	3,049	2,286	43,046
Percent				
With income	37.9	54.7	32.3	37.0
Earned only	10.4	6.0	11.2	10.6
Unearned only	25.4	45.2	19.6	24.3
Earned and unearned	2.1	3.6	1.4	2.1
Without income	62.2	45.3	67.7	63.1
Average monthly amount				
With income	\$130.23	\$60.46	\$168.15	\$135.77
Earned only	288.02	165.36	317.48	291.23
Unearned only	53.86	32.27	71.16	55.96
Earned and unearned	275.98	242.34	324.83	278.31
Earned	231.25	220.24	262.55	231.44
Unearned	44.73	22.10	62.28	46.86
Aged 45-64				
Total number	134,197	52,696	3,859	77,642
Percent				
With income	41.0	44.2	38.1	39.1
Earned only	10.7	7.7	13.5	12.6
Unearned only	27.6	33.7	22.1	23.7
Earned and unearned	2.7	2.8	2.6	2.7
Without income	59.0	55.9	61.9	60.9
Average monthly amount				
With income	\$122.26	\$85.66	\$188.76	\$147.12
Earned only	195.59	135.10	287.63	215.74
Unearned only	84.84	67.44	110.88	100.40
Earned and unearned	213.28	170.25	336.45	237.11
Earned	137.85	102.48	229.16	157.90
Unearned	75.44	67.78	107.28	79.21
Aged 65 and over				
Total number	13,590	8,777	454	4,359
Percent				
With income	82.9	83.0	83.9	82.4
Earned only	1.8	1.4	1.8	2.4
Unearned only	76.0	77.1	78.2	73.5
Earned and unearned	5.1	4.4	4.0	6.5
Without income	17.1	17.0	16.1	17.6
Average monthly amount				
With income	\$134.74	\$111.17	\$194.18	\$176.23
Earned only	201.17	176.88	556.39	203.23
Unearned only	128.26	106.36	177.80	169.06
Earned and unearned	208.31	173.41	356.12	246.73
Earned	85.32	66.80	170.02	105.32
Unearned	122.99	106.61	186.10	141.41

¹Includes 466 spouses with age unreported

Table 7.—Number and percent of ineligible spouses with income and average monthly amount, by type of income, December 1976

Type of income	Total	Aged	Blind	Disabled
Number				
Total ¹	196,634	64,654	6,617	125,363
With income				
Earned	25,013	6,324	937	17,752
Unearned	65,153	27,902	1,808	35,443
Social security benefits	54,251	26,028	1,460	26,763
Veterans benefits	3,319	692	117	2,510
Other	11,038	2,310	369	8,359
Percent				
With income	12.7	9.8	14.2	14.2
Earned	33.1	43.2	27.3	28.3
Unearned	27.6	40.3	22.1	21.3
Social security benefits	1.7	1.1	1.8	2.0
Veterans benefits	1.7	1.1	1.8	2.0
Other	5.6	3.6	5.6	6.7
Average monthly amount				
With income	\$204.09	\$126.53	\$288.73	\$227.25
Earned	85.11	75.54	113.77	91.18
Unearned	74.52	71.56	96.90	76.18
Social security benefits	142.57	136.58	138.07	144.43
Veterans benefits	93.23	65.27	130.24	99.33

¹Includes some beneficiaries who were receiving more than one type of unearned income

ineligible spouses did have some income. Others may not have applied for payments after they reached age 65. (In December 1976, the Social Security Administration did not automatically solicit applications from potentially eligible persons for whom a record existed. In late 1977, such a procedure was made part of the annual re-determination of eligibility.)

Fifty-eight percent of the eligible men in the study population were aged 60 or older, compared with 34 percent of the women. At the other end of the age scale, 14 percent of the women but only 7 percent of the men were under age 35. Not surprisingly, men usually were as old as or older than their spouses. About half the women under age 62 were married to men their own age or younger (table 3).

Only 47 percent of the study population came onto the SSI rolls as transfers from the Federal-State programs of OAA, AB, and APTD (table 4). This statistic reflects in part the large number of disabled beneficiaries with an ineligible spouse. Since payments began in 1974, the number of persons receiving SSI payments based on disability has grown faster than has the number based on age.

Income

Of the SSI beneficiaries living with an ineligible spouse, about 6 out of 10 had some income other than their SSI payment (table 5). The proportion of those with income was somewhat higher for the aged (84 per-

Table 8.—Number of SSI beneficiaries with ineligible spouses and average monthly amount of SSI payments, by type of payment and essential-person status, December 1976

Type of payment	Number				Average monthly amount			
	Total	Aged	Blind	Disabled	Total	Aged	Blind	Disabled
All beneficiaries								
Total	196 634	64,654	6,617	125,363	\$122 02	\$99 06	\$150 19	\$132 38
Federal SSI	176,791	58 134	5 745	112,912	113 98	93 08	136 66	123 59
Federal SSI only	136,097	49 146	4 322	82,629	112 82	94 54	143 35	122 09
Federal SSI and State supplementation	40,694	8 988	1 423	30,283	183 21	154 69	205 48	190 62
State supplementation	60 537	15,508	2 295	42 734	63 47	64 05	90 93	61 79
State supplementation only	19 843	6,520	872	12 451	59 67	56 46	93 85	58 96
With essential person spouses								
Total	40,149	20 450	1,643	18,056	\$154 60	\$135 54	\$180 40	\$173 83
Federal SSI	39 779	20,314	1,633	17 832	151 71	133 84	177 82	169 67
Federal SSI only	36,121	19 106	1 499	15,516	151 71	134 13	181 15	170 52
Federal SSI and State supplementation	3,658	1,208	134	2,316	193 95	168 61	181 20	207 91
State supplementation	4,028	1 344	144	2,540	42 73	39 34	41 86	44 58
State supplementation only	370	136	10	224	47 03	39 55	57 93	51 09
With other spouses								
Total	156 485	44,204	4,974	107,307	\$113 66	\$82 18	\$140 21	\$125 40
Federal SSI	137,012	37 820	4 112	95,080	103 03	71 19	120 32	114 95
Federal SSI only	99,976	30 040	2 823	67,113	98 76	69 36	123 28	110 90
Federal SSI and State supplementation	37,036	7 780	1 289	27,967	182 15	152 53	208 00	189 19
State supplementation	56 509	14 164	2,151	40 194	64 95	66 39	94 22	62 88
State supplementation only	19 473	6,384	862	12,227	59 91	56 82	94 26	59 11

cent) than for the blind and disabled (52 percent and 51 percent, respectively)

Most of this income was unearned and consisted largely of social security benefits. Only 4 percent of those receiving SSI payments had earnings, usually in combination with unearned income. The average amount of income received was \$146 per month. This income profile is not very different from that for all persons receiving SSI payments in December 1975.³

In general, the ineligible spouses were less likely to have had income and received lower amounts than did the beneficiaries (table 6). Income from employment, however, was received by 13 percent of the ineligible spouses—a rate three times that for beneficiaries—and spouses' earnings were also higher.

Only 43 percent of all spouses had any recorded income. The proportion was higher (50 percent) among spouses of aged persons receiving SSI payments than among spouses of the blind and disabled (about 40 percent each). Among spouses with income from employment, monthly earnings averaged \$219 when they constituted the only income, and \$149 when earnings were combined with some type of unearned income. Conversely, both the incidence and the amounts of unearned income were considerably lower among the spouses, regardless of the eligibility category of the beneficiary.

The likelihood of an ineligible spouse having at least some income—earned, unearned, or both—increased with age. Eighty-three percent of the spouses aged 65

and older had income, compared with only 38 percent of those under age 45. This age-income relationship was tied to the presence of unearned income. The likelihood of earned income declined with increasing age—from 13 percent of the spouses under age 65 to 7 percent of those aged 65 and older. At the same time the incidence of unearned income rose from about 30 percent of the spouses under age 65 to 81 percent of those aged 65 and older. The amount of income was about the same in the three age groups.

Data on the types of unearned income received by the spouses indicate that social security benefits were by far the major source (table 7). Of the 65,000 spouses with unearned income, 54,000 were receiving social security benefits. The proportion was even higher among spouses of the aged—26,000 out of 28,000. About 3,300 spouses were receiving payments from the Veterans Administration, and about 11,000 had other types of unearned income, including employment-related pensions, interest, and other asset income. About 3,500 spouses apparently were receiving more than one type of unearned income.

When the eligible person and spouse are considered as a household unit and their incomes are combined, more than one-fourth of such units appear to be solely dependent on their SSI payment (table 5). This was the situation for more than one-third of the households headed by the blind and the disabled but for only one-eighth of the aged.

In 6 percent of all households and 15 percent of the households headed by the blind, the only income was earnings. Fifty-seven percent of all households (73 per-

³Lenna D. Kennedy, "Income of SSI Recipients, December 1975," *Social Security Bulletin*, June 1977, pages 42-46.

cent of those headed by aged persons) received only unearned income, 10 percent reported both earnings and unearned income

The average non-SSI income of all households in December 1976 was just under \$200, an amount that the average for blind households exceeded by almost one-third. As might be expected, households with earned income—either alone or in combination with unearned income—fared best, with average incomes of \$210 and \$319, respectively. For the majority of the households—those that relied entirely on unearned income—the average was \$177.

Administration of SSI Payments

All of the members of the study population received a federally administered SSI payment in December 1976. Seventy percent received only the Federal SSI payment, and 20 percent also received federally administered State supplementation. The remaining 10 percent received a State supplement only (table 8). Little difference between the categories was found, although the blind were more frequently classified in the "State supplementation only" category.

According to table 8, the average SSI payment to all persons with an ineligible spouse was \$122. Payments to the aged were lower (\$99) than those to the blind and disabled (\$150 and \$132, respectively). Except for the disabled, these payments were somewhat higher than those going to all adults—\$111 overall, \$90 for the aged, \$142 for the blind, and \$132 for the disabled. Federal SSI payments to the study group members were higher, and State supplementary payments lower, than those for the overall caseload.

Those beneficiaries with spouses who were essential persons received higher Federal payments, on the average, than did the others—\$152, compared with \$103. This difference may, however, chiefly reflect the additional amount payable in an essential-person household. In both groups, the average Federal payment amounted to about 60 percent of the maximum payment.

A sizable proportion of beneficiaries in both groups also had Federal payments at, or very near, the maximum possible payment, a situation that reflects little or no countable income (table 9). At the other end of the payment scale, only 11 percent of the essential-person households received Federal SSI payments of less than \$50, compared with 28 percent of the households in which the spouse was not an essential person.

Aid Under Other Programs

Public income-maintenance programs such as aid to families with dependent children (AFDC) and general assistance (GA) may have been alternative sources of income for some of the families in the study population.

These programs are administered by the individual States and have application processes and eligibility standards entirely separate from those for SSI. Because

Table 9.—Number and percentage distribution of SSI beneficiaries with ineligible spouses, by amount of Federal SSI payment and essential-person status, December 1976

Amount of Federal SSI payment	Total	Aged	Blind	Disabled
All beneficiaries				
Total number	176,791	58,134	5,745	112,912
Total percent	100.0	100.0	100.0	100.0
Less than \$10	4.6	5.4	2.6	4.2
10-19	5.1	6.3	3.1	4.6
20-29	5.5	6.8	3.4	4.9
30-39	4.9	6.6	3.6	4.2
40-49	3.9	5.9	2.9	3.0
50-59	3.8	5.4	2.8	3.1
60-69	4.1	5.4	3.0	3.5
70-79	5.9	7.4	5.1	5.2
80-89	4.5	8.3	2.7	2.6
90-99	3.6	6.0	2.9	2.5
100-119	5.9	6.3	6.0	5.6
120-139	4.3	6.2	4.1	3.3
140-159	3.1	3.0	3.7	3.1
160-179	33.1	14.3	39.4	42.4
180-219	6	4	1.3	6
220-239	3	3	5	3
240 or more	6.9	6.1	12.9	7.0
With essential-person spouses				
Total number	39,779	20,314	1,633	17,832
Total percent	100.0	100.0	100.0	100.0
Less than \$10	1.7	1.9	1.0	1.6
10-19	1.9	2.0	1.0	1.8
20-29	2.3	2.6	1.1	2.1
30-39	2.4	2.9	1.5	2.0
40-49	2.7	3.0	2.4	2.2
50-59	3.2	3.5	2.5	3.0
60-69	4.5	4.1	2.3	5.1
70-79	3.9	4.4	2.1	3.4
80-89	4.1	4.7	3.1	3.5
90-99	3.8	4.2	3.4	3.5
100-119	8.5	10.1	7.5	6.8
120-139	10.4	15.0	6.6	5.4
140-159	6.0	7.0	5.8	4.9
160-179	11.0	15.4	8.8	6.1
180-219	2.3	1.2	4.6	3.2
220-239	1.4	7	1.7	2.1
240 or more	30.1	17.3	44.5	43.4
With other spouses				
Total number	137,012	37,820	4,112	95,080
Total percent	100.0	100.0	100.0	100.0
Less than \$10	5.4	7.3	3.3	4.7
10-19	6.1	8.6	4.0	5.2
20-29	6.4	9.0	4.3	5.4
30-39	5.6	8.5	4.4	4.5
40-49	4.3	7.5	3.0	3.1
50-59	4.0	6.4	3.0	3.1
60-69	4.0	6.1	3.2	3.2
70-79	6.5	9.0	6.3	5.5
80-89	4.6	10.3	2.6	2.4
90-99	3.6	7.0	2.7	2.3
100-119	5.1	4.3	5.4	5.4
120-139	2.5	1.4	3.1	2.9
140-159	2.2	8	2.9	2.7
160-179	39.5	13.7	51.5	49.3
180-219	(¹)	(¹)	(¹)	(¹)
220-239	(¹)	(¹)	(¹)	(¹)
240 or more	2	1	3	2

¹ Less than 0.05 percent

of the varying criteria of the State programs, it is difficult to determine which ineligible spouses and children would have qualified for payments under them

In AFDC, however, one criterion is common to all plans—the presence of dependent children in the household. The supplemental security record does not include information on the number of children living in an eligible individual's household. Some data are available, however, from the Survey of the Low-Income Aged and Disabled (SLIAD), carried out by the Social Security Administration.⁴

The SLIAD examined a sample of recipients of OAA, AB, and APTD in late 1973, just before the SSI program began, and again in late 1974. Among the aged who were receiving SSI at the time of the second survey and were living with a spouse, 4 percent were found to have one or more minor children living at home. For disabled recipients in the same situation, the corresponding figure was 29 percent. This population represents the portion of the SSI caseload that was transferred from the State programs.

⁴See Thomas Tissue, "The Survey of the Low-Income Aged and Disabled: An Introduction," *Social Security Bulletin*, February 1977.

Similar, though not entirely comparable data, are available for those whose awards were made under the provisions of the new law. Based on a sample of awards during 1975 and 1976, 14 percent of the aged with an ineligible spouse and 42 percent of the disabled had at least one child in the household.

Although the precise number of SSI ineligible-spouse households receiving AFDC is not known, the 1975 Survey of AFDC Recipients does provide some information on households with both types of payments.⁵ Overall, 179,000 AFDC households were found to have at least one adult who received SSI payments. Of these adults, 51,000 were mothers. Since only 10 percent of AFDC families have a father present in the household, it is unlikely that many of these are ineligible-spouse families. On the other hand, among the 343,000 AFDC families in which a father was present, 51,000 fathers were found to be receiving SSI payments. It is probable that these families are ineligible-spouse families under the SSI program.

⁵Howard D. Oberheu, *Aid to Families with Dependent Children: 1975 Recipient Characteristics Study—Part I: Demographic and Program Statistics*, Office of Research and Statistics, Social Security Administration, September 1977, tables 21, 30, 32, and 41.