

## ***The Influence of Social Security Benefits and SSI Payments on the Poverty Status of Children***

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This is the first of two articles that will examine the effect that the Old-Age, Survivors, and Disability Insurance (OASDI—Social Security) and the Supplemental Security Income (SSI) programs have in maintaining the income of poor and near poor families with children at a level that is at least equal to the poverty threshold. The articles also will evaluate the extent to which these programs augment the income of those families that receive benefits but who still remain below the poverty line, and look at the interaction between the OASDI and SSI programs and other income transfer programs, such as Aid to Families with Dependent Children (AFDC) and the Food Stamp program.

The primary data source for this article is the second wave of the 1990 panel of the Survey of Income and Program Participation (SIPP). The principal findings are as follows: (1) During May 1990, OASDI and SSI benefit payments sustained the income of 1.1 million children above the poverty level; (2) these programs alleviated the effects of poverty for an additional 1.3 million children in families whose income remained below the poverty level; and (3) a significant proportion of those families that received OASDI and SSI benefits received additional assistance from other means-tested programs.

This article looks only at survey data. The second article will consider survey data matched with SSA administrative records.

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This article discusses the influence of Social Security benefits and SSI payments on the poverty status of children. The primary data source is the 1990 panel of the Survey of Income and Program Participation (SIPP). Although the Current Population Survey (CPS) comprises a larger sample of OASDI and SSI beneficiaries, it was decided to rely primarily on the SIPP for two reasons. First, the SIPP has more reliable data on income sources and amounts. The respondents provide information for the 4-month period immediately preceding the SIPP interview. By contrast, CPS respondents provide information each March on income received during the preceding calendar year. Because of the time span, many CPS respondents may have difficulty remembering all the income they received throughout the year-long reference period. Second, since the SIPP file can be matched with the Master Beneficiary Record (MBR) and the Supplemental Security Record (SSR), it can provide more accurate information with regard to receipt of OASDI and SSI benefit payments.

Poverty rates for all categories of persons declined significantly throughout the 1960's. CPS data indicate that the proportion of persons age 65 or older with income below the poverty level, which stood at 35 percent in 1959, continued to decline until 1989, when it reached a low of 11 percent. In 1992, the poverty rate for elderly Americans was 12 percent. Similarly, the poverty rate for children aged 18 or under was reduced by almost half during that decade, from 27 percent in 1959 to 14 percent in 1969. This trend, however, began to change in the mid-1970's, with poverty among children growing by about 50 percent since that time. In 1992, 22 percent of children were in families with income under the poverty threshold. The overall poverty rate also increased since the 1970's, but the rate of increase is considerably lower.<sup>1</sup> The contrasting trends for the period 1966 through 1992 are illustrated in chart 1.

Although there is some disagreement regarding the reasons for the increase in poverty among children, there seems to be a consensus that the reasons

include: (1) the growth of single-parent families, (2) a drop in real earnings for males with limited education, and (3) limitations on cost-of-living increases in AFDC. Among the aged, the reduced rate of poverty has been maintained largely through OASDI cost-of-living adjustments.

### ***Benefit Entitlement***

OASDI benefits are payable to an unmarried child under age 18 who is the child of either a retired or disabled worker, or of a deceased worker who was fully or currently insured at the time of his or her death. In 1990, 2.5 million children under age 18 received OASDI benefits. This article, however, focuses on families with at least one child under age 18 and with at least one family member receiving OASDI or SSI, regardless of whether or not the child(ren) received benefits. There were over 5 million children in families of this type.

The SSI program is a Federal means-tested income assistance program that provides monthly cash payments to needy aged, blind, and disabled persons in accordance with uniform eligibility requirements. To qualify for SSI, a person must be aged 65 or older, have significantly impaired vision, or be unable to engage in substantial gainful activity by reason of a medically determined physical or mental impairment that is expected to last 12 months or result in death. A child under age 18 who has an impairment of comparable severity with that of an adult may also qualify for benefits. Additionally, a person must have limited income and resources and be a U.S. citizen (or an alien legally admitted for permanent residence) in order to be eligible for benefits. The income and resources of the parents of a blind or disabled child under age 18 are considered in determining the child's eligibility.

The law requires that SSI applicants file for all other benefits to which they may be entitled, including OASDI. Benefits received through the OASDI program are countable income for purposes of determining SSI eligibility and payment amount.

A person may not receive both SSI and AFDC payments concurrently and, if eligible for both programs, must choose which benefit to receive. This restriction, however, does not prevent an SSI recipient from residing in a family with members who receive AFDC payments. An SSI recipient may also be eligible for food stamps, except in California (where Food Stamp benefits are converted to cash, which is counted in the State SSI supplementary payment).

In 1990, the Federal SSI payment for an eligible individual was 74 percent of the poverty threshold. The same payment, when combined with OASDI benefits and food stamps, amounted to 85 percent of the poverty threshold. The corresponding rates for eligible couples were 88 percent for Federal SSI payments alone and 100 percent for all three benefit payments combined.<sup>2</sup>

In evaluating the data on SSI reciprocity, it should be noted that there has been a significant change in these figures since May 1990—the reference month for this data. In February of that year, the Supreme Court issued a ruling in the case of *Sullivan v. Zebley* that invalidated the practice of using medical impairment listings alone in evaluating SSI disability claims by children. The ruling also required an individualized functional assessment of children whose impairments did not meet or equal the severity of listed impairments.

As a result, the Social Security Administration (SSA) revised its regulations regarding the disability evaluation and determination process for SSI claims by children and reevaluated more than 450,000 claims that were previously denied. The effect of this revision and reevaluation has more than doubled the number of children receiving SSI payments—from 342,230 in December 1990, to 770,501 in December 1993.

### ***Families with Income Below the Poverty Level***

In May 1990, 5.6 million families with children under age 18 had income below the poverty level—16 percent of all families (table 1). Two parents resided in most families (73 percent), but

single-parent families constituted 65 percent of those below the poverty level.<sup>3</sup> The poverty rate for single-parent families was 38 percent, compared with 8 percent for families with two parents. Those families with the highest income deficits (that is, with income less than 50 percent of the poverty threshold) were even more likely to be headed by a single parent.

OASDI benefits were paid to 8 percent of all families (or 2.8 million families) with children under age 18. Since almost half of OASDI beneficiaries under age 18 are the children of deceased workers, it is not surprising that the program has a substantial effect on the income of single-parent families. Although the overall poverty rate for families with OASDI benefits was higher (at 19 percent) than that of families in the general population (16 percent), the impact of benefit reciprocity on the financial well-being of single-parent households is apparent. The proportion of single-parent families above the poverty line (70 percent) was greater than that of similar families among the general population (62 percent). The difference was even more pronounced for single-parent families with income of less than 50 percent of the poverty threshold. The percentage of beneficiary families in this group (9 percent) was less than half that of all single-parent families (19 percent).

The picture is somewhat different for families that had at least one member receiving SSI payments. Almost 3 percent of all families included an SSI recipient, and the overall poverty rate of SSI families was considerably higher (42 percent) than that of families in the general population (16 percent). Single-parent families that received SSI payments were more likely to remain in poverty than similar two-parent families.

The proportion of single-parent families with income below the poverty threshold was 51 percent, compared with 31 percent for families with both parents present. Nevertheless, the severity of the poverty experienced by single-parent families receiving SSI was less than that of comparable families in the general population. About 93 percent of single-parent families receiving SSI had income

of more than 50 percent of the poverty threshold, compared with 81 percent of all single-parent families.

About 40 percent of those families with at least one SSI recipient also had at least one OASDI beneficiary. The pattern of income received by this group in relation to the poverty threshold was similar to that of all families receiving SSI.

### ***Sources of Income***

The major sources of income of families with children under age 18 are shown in table 2. Earnings accounted for 91 percent of all family income, and were the primary source of income to both single-parent families and two-parent families. However, two-parent families relied more heavily on earnings as a source of income than did single-parent families. Earnings amounted to 93 percent of total income of two-parent families, but only 76 percent of the income of single-parent families. Average monthly earnings for two-parent families (\$3,628) were about twice the average for single-parent families (\$1,817).

Fewer families with OASDI benefits had earnings (74 percent), compared with the proportion of all families with income (89 percent) and earnings accounted for a considerably smaller proportion of total income to OASDI families (63 percent) than it did to families in the general population (91 percent). A much smaller proportion of families with an SSI recipient had income from earnings (56 percent). In single-parent families, only 40 percent had any earned income.

Although OASDI benefits represented less than 2 percent of the income of families with children in the general population, they accounted for 21 percent of all income of those families that received benefits. OASDI benefits accounted for a somewhat higher proportion of total income for single-parent families (25 percent) than they did for two-parent families (19 percent), but the average monthly benefit to families with one parent (\$533) was substantially less than the average benefit for two-parent families (\$649). Families that received

SSI payments accounted for 12 percent of families that also received OASDI benefits. The average monthly OASDI benefit to these families was \$419.

SSI benefits were paid to almost 3 percent of families but accounted for only a fraction of a percent of total income to the general population. Among families with a member who received SSI, benefit payments represented only 16 percent of total family income. These families relied primarily on earnings, OASDI, and AFDC, in addition to SSI, to meet their income needs. For those families entitled to both OASDI and SSI benefits, OASDI accounted for a higher proportion of total income (22 percent) than SSI (12 percent).

AFDC was paid to 9 percent of the total population, but it amounted to only 1 percent of total family income. Most of the families (80 percent) that received AFDC were single-parent families. More than one-fourth of all single-parent families (26 percent) received an AFDC payment, and these payments accounted for 6 percent of their total family income. Among single-parent families with an SSI recipient, 45 percent also received an AFDC payment.

Certain noncash benefits are recorded in SIPP, but are not considered in calculating money income and the ratio of family income to the poverty threshold. However, these benefits help poor families meet their material needs, and the rate of reciprocity can be an important indicator of financial well-being among different populations. The Food Stamp program provides noncash benefits to many families at or below the poverty threshold. Almost 12 percent of families in the survey population received food stamps. The rate of reciprocity was much higher in single-parent families (30 percent) than in two-parent families (5 percent). Among families that received OASDI, 18 percent also received food stamps, compared with 44 percent of families with an SSI recipient.

### ***Impact of OASDI and SSI on the Poverty Rate***

The poverty rate for families that received OASDI and/or SSI benefit pay-

ments in 1990 (22 percent) was higher than the rate for families in the general population (16 percent). However, the extent of poverty among these families would have been considerably greater if they had not received OASDI and/or SSI.

Table 3 shows how families that received concurrent benefits fared in relation to the poverty threshold and how well they would have done without these benefits. There were 580,000 families with income above the poverty level that otherwise would have had income below that level. About half of these families (50.3 percent) were single-parent families.

Even though some families remained below the poverty line despite the receipt of OASDI and/or SSI, the most severe effects of poverty were alleviated for many. Only 5 percent of families that received OASDI benefits had income of less than 50 percent of the poverty threshold; had OASDI benefits not been paid, the rate would have been five times as great. The comparable rate for SSI families was 6 percent. It would have been 41 percent in the absence of SSI payments. In total, 682,000 families had their income increased to more than 50 percent, but less than 100 percent, of the poverty threshold through receipt of OASDI and/or SSI benefits.

### ***Comparison of Poverty Rates***

The principal measurement of poverty used in this analysis is the percentage of families with children under age 18 that have income below the poverty threshold. However, since we are primarily concerned with the effect of limited family income on children, we also think it is important to discuss the number of children that are involved.

The poverty rate for children under age 18 living in families was 19 percent (table 4), somewhat higher than the poverty rate for families with children under age 18, which was 16 percent. This variance appears to be related to the greater number of children in families that had income below the poverty threshold (2.2 per family) than in families with income above the poverty line (1.8 children per family). The presence

of a greater number of children in families with income below the poverty line was applicable both to the entire population and to each subgroup shown in table 4. Nevertheless, single-parent families generally had fewer children than two-parent families, yet it was single-parent families that were much more likely to have income below the poverty threshold.

Table 5 shows how many children in families were lifted above the poverty threshold, and how many had their income increased to more than 50 percent of the poverty threshold, as a result of the OASDI and SSI programs. OASDI benefits were paid to families that included 878,000 children that otherwise would not have had sufficient income to remain out of poverty. SSI payments were made to families with 322,000 children in similar situations. In total, almost 1.1 million children were kept out of poverty by OASDI and SSI benefits.

There were 1.6 million children in families that remained below the poverty line even though they received OASDI and/or SSI benefits. However, the anti-poverty effect of these programs cannot be measured solely in terms of the number of children whose family income was maintained above the official poverty level. The extent to which financial assistance was provided to families with the least income, even though the assistance was not quite enough to lift them above the poverty threshold, must also be considered.

About 1.3 million children were in families whose income was raised above 50 percent of the poverty threshold. Approximately 400,000 children were in families with income below this level despite the receipt of OASDI and/or SSI benefits. However, this figure would have been more than four times as great if benefits had not been paid.

The effect that OASDI and SSI ben-

efits have on the poverty status of children in single-parent and two-parent families is further illustrated in charts 2 and 3.

### Conclusion

OASDI benefits and/or SSI payments made during May 1990 were to families that included 6.2 million children. Although the poverty rate for families that received benefits was higher than that for families in the overall population, these programs nevertheless maintained the income of 1.1 million children above the poverty threshold.

Over 1.6 million children in families remained in poverty despite the receipt of OASDI and/or SSI. However, it is important to recognize the effect that these programs have in improving the economic circumstances of families with the least income from other sources. The income of the families of 1.3 million children was increased to more than 50 percent of the poverty threshold through the OASDI and SSI programs.

Earnings were the primary source of

income for all cohorts of families that were examined. However, it is clear that for many families with children, OASDI benefits and SSI payments—frequently paid along with AFDC and/or food stamps—were necessary for the barest level of subsistence. The reasons that many families remained in poverty—and sometimes in extreme poverty—despite the receipt of these benefits, will be the subject of an article in a future issue of the *Social Security Bulletin*.

### Notes

<sup>1</sup> Bureau of the Census, "Poverty in the United States: 1992," *Current Population Reports*, Series P-60, No. 185, Washington, DC: U.S. Government Printing Office.

<sup>2</sup> U.S. Congress, House Committee on Ways and Means, *Overview of Entitlement Programs (1993 Green Book)*, Washington, DC: U.S. Government Printing Office, pp. 835-837.

<sup>3</sup> In discussing single-parent families, we have not distinguished between female- and male-headed households. However, SIPP data indicate that over 87 percent of these families are headed by females.

Chart 1.—Comparison of poverty rates by age, 1966-92

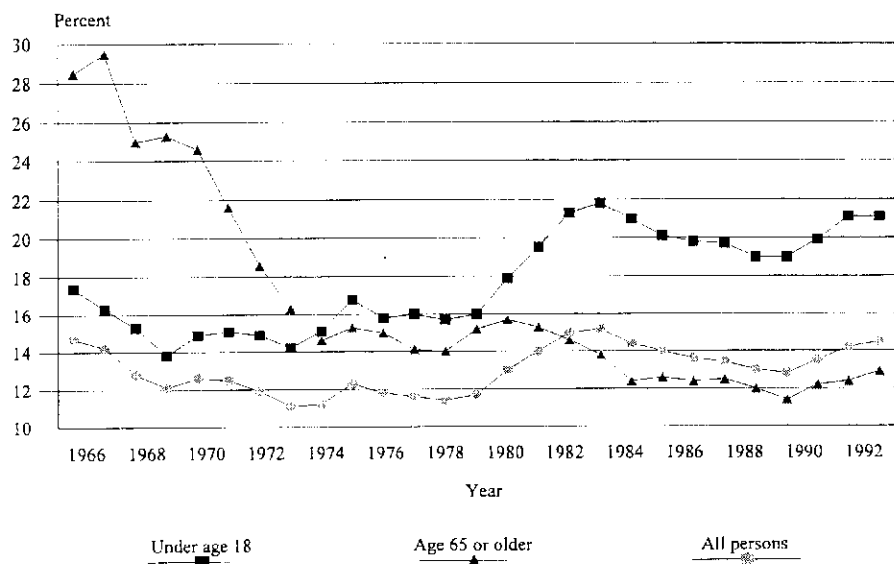


Chart 2.—Children in one-parent families with OASDI and/or SSI benefits: Poverty status including and excluding benefits

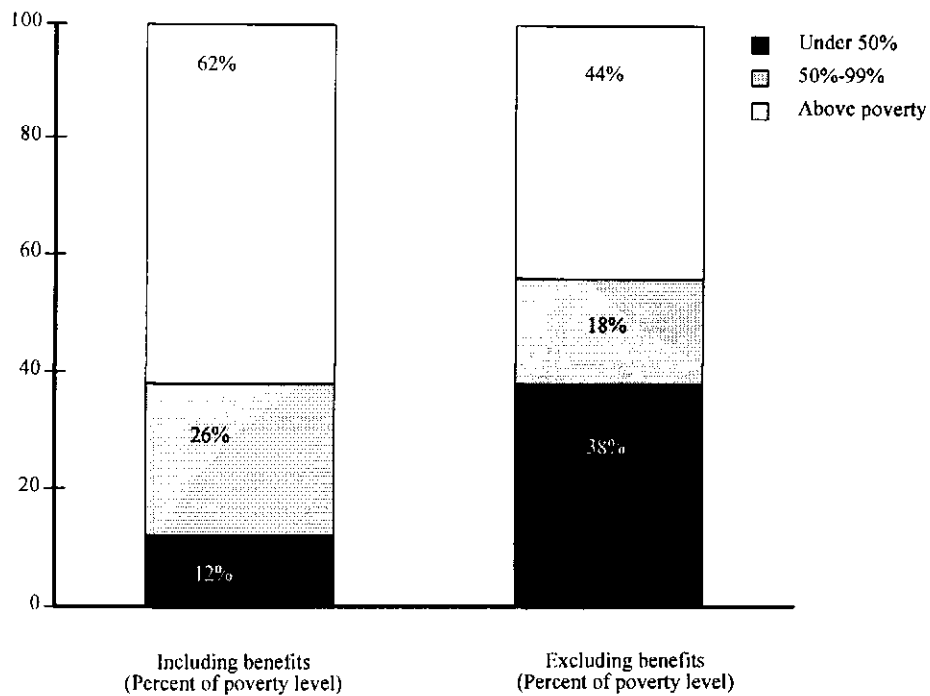


Chart 3.—Children in two-parent families with OASDI and/or SSI benefits: Poverty status including and excluding benefits

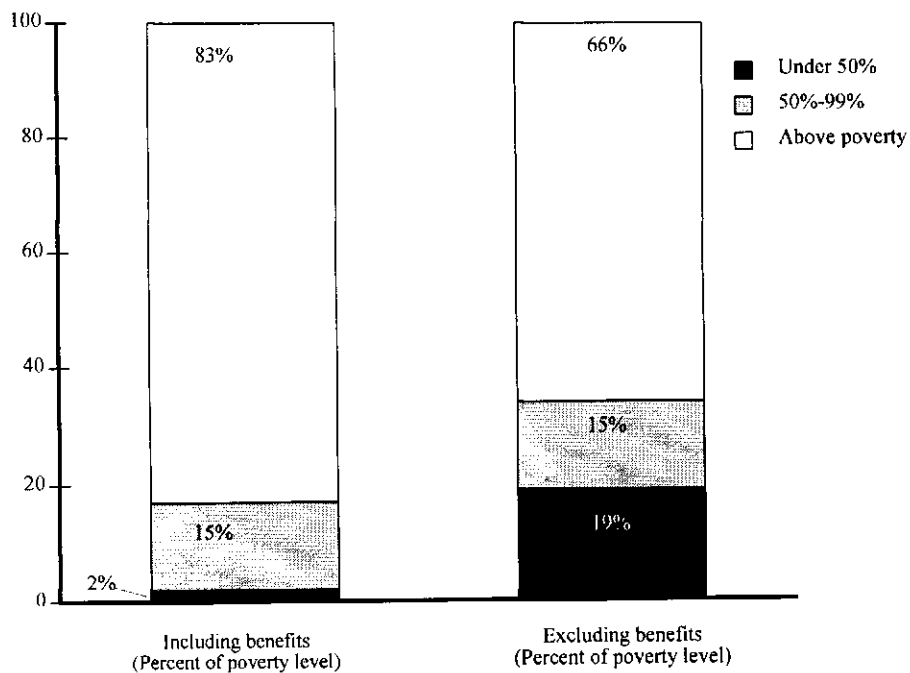


Table 1.—Number and percent of families with children under age 18, by type of benefit receipt and ratio of income to poverty threshold, May 1990

[In thousands]

Number and percent of families with children	Ratio of income to poverty threshold								
	Total	Under .50	Under .75	Under 1.00	Under 1.25	Under 1.50	Under 2.00	1.00 and over	2.00 and over
All families									
Total:									
Number.....	34,736.6	2,359.9	4,066.4	5,632.1	7,334.9	8,993.4	12,585.4	29,104.5	22,151.2
Percent.....	100.0	6.8	11.7	16.2	21.1	25.9	36.2	83.8	63.8
One parent present:									
Number.....	9,483.7	1,773.2	2,796.8	3,646.3	4,294.6	4,911.7	6,041.0	5,837.4	3,442.7
Percent.....	100.0	18.7	29.5	38.4	45.3	51.8	63.7	61.6	36.3
Two parents present:									
Number.....	25,252.8	586.8	1,269.6	1,985.8	3,040.3	4,081.7	6,544.4	23,267.1	18,708.5
Percent.....	100.0	2.3	5.0	7.9	12.0	16.2	25.9	92.1	74.1
Families with OASDI and/or SSI									
Total:									
Number.....	3,339.1	176.0	493.4	739.9	992.5	1,208.9	1,700.6	2,599.2	1,638.4
Percent.....	100.0	5.3	14.8	22.2	29.7	36.2	50.9	77.8	49.1
One parent present:									
Number.....	1,553.0	142.9	336.1	519.7	643.8	757.9	991.2	1,033.3	561.8
Percent.....	100.0	9.2	21.6	33.5	41.5	48.8	63.8	66.5	36.2
Two parents present:									
Number.....	1,786.1	33.1	157.3	220.2	348.7	450.9	709.4	1,565.9	1,076.7
Percent.....	100.0	1.9	8.8	12.3	19.5	25.2	39.7	87.7	60.3
Families with OASDI									
Total:									
Number.....	2,816.5	140.8	360.8	540.7	717.4	881.0	1,310.4	2,275.7	1,506.0
Percent.....	100.0	5.0	12.8	19.2	25.5	31.3	46.5	80.8	53.5
One parent present:									
Number.....	1,311.5	120.4	264.4	396.1	474.1	561.9	774.0	915.5	537.5
Percent.....	100.0	9.2	20.2	30.2	36.2	42.8	59.0	69.8	41.0
Two parents present:									
Number.....	1,504.9	20.4	96.5	144.7	243.3	319.1	536.4	1,360.2	968.5
Percent.....	100.0	1.4	6.4	9.6	16.2	21.2	35.6	90.4	64.4
Families with SSI									
Total:									
Number.....	880.2	53.5	254.3	366.7	481.2	546.0	680.1	513.6	200.1
Percent.....	100.0	6.1	28.9	41.7	54.7	62.0	77.3	58.3	22.7
One parent present:									
Number.....	467.7	34.5	147.4	237.3	312.8	346.1	397.3	230.4	70.4
Percent.....	100.0	7.4	31.5	50.7	66.9	74.0	84.9	49.3	15.1
Two parents present:									
Number.....	412.5	18.9	106.9	129.4	168.4	199.9	282.8	283.1	129.7
Percent.....	100.0	4.6	25.9	31.4	40.8	48.5	68.6	68.6	31.4

Table 2.—Number of and mean income for families with children under age 18, by type of benefit and source of income, May 1990

[Numbers in thousands]

Number of and mean income for families with children	All families			Families with—								
	Total	One parent present	Two parents present	OASDI and/or SSI benefits			OASDI benefits			SSI benefits		
				Total	One parent present	Two parents present	Total	One parent present	Two parents present	Total	One parent present	Two parents present
Income from all sources												
Total number of families.....	34,736.6	9,483.7	25,252.8	3,339.1	1,553.0	1,786.1	2,816.5	1,311.5	1,504.9	880.2	467.7	412.5
Aggregate income (in millions)...	\$110,831.0	\$15,835.7	\$94,995.2	\$9,008.5	\$3,103.9	\$5,904.7	\$7,933.5	\$2,766.1	\$5,167.4	\$1,754.6	\$706.3	\$1,048.3
Mean income.....	\$3,190	\$1,670	\$3,762	\$2,698	\$1,999	\$3,306	\$2,817	\$2,109	\$3,434	\$1,993	\$1,510	\$2,541
Earnings												
Percent of aggregate income.....	90.6	76.0	93.1	63.1	52.7	68.5	63.0	53.7	68.0	59.3	50.2	65.5
Received type of income:												
Number of families.....	30,994.7	6,625.9	24,368.8	2,369.1	889.1	1,480.0	2,075.8	801.4	1,274.5	489.8	188.5	301.3
Percent of total number.....	89.2	69.9	96.5	71.0	57.3	82.9	73.7	61.1	84.7	55.6	40.3	73.0
Mean income.....	\$3,241	\$1,817	\$3,628	\$2,398	\$1,840	\$2,733	\$2,407	\$1,853	\$2,756	\$2,126	\$1,882	\$2,278
OASDI												
Percent of aggregate income.....	1.5	4.4	1.0	18.6	22.5	16.5	21.1	25.3	18.9	8.5	11.3	6.7
Received type of income:												
Number of families.....	2,816.5	1,311.5	1,504.9	2,816.5	1,311.5	1,504.9	2,816.5	1,311.5	1,504.9	357.6	226.3	131.3
Percent of total number.....	8.1	13.8	6.0	84.3	84.5	84.3	100.0	100.0	100.0	40.6	48.4	31.8
Mean income.....	\$595	\$533	\$649	\$595	\$533	\$649	\$595	\$533	\$649	\$419	\$353	\$533
SSI												
Percent of aggregate income.....	0.3	0.9	0.2	3.2	4.6	2.4	1.0	1.6	0.7	16.4	20.3	13.8
Received type of income:												
Number of families.....	880.2	467.7	412.5	880.2	467.7	412.5	357.6	226.3	131.3	880.2	467.7	412.5
Percent of total number.....	2.5	4.9	1.6	26.4	30.1	23.1	12.7	17.3	8.7	100.0	100.0	100.0
Mean income.....	\$327	\$307	\$350	\$327	\$307	\$350	\$228	\$193	\$289	\$327	\$307	\$350
AFDC												
Percent of aggregate income.....	1.1	5.7	0.3	2.1	3.9	1.2	1.3	2.7	0.6	6.7	8.6	5.3
Received type of income:												
Number of families.....	3,042.5	2,429.9	612.6	610.8	437.6	173.2	406.2	306.9	99.3	326.2	212.1	114.1
Percent of total number.....	8.8	25.6	2.4	18.3	28.2	9.7	14.4	23.4	6.6	37.1	45.4	27.6
Mean income.....	\$383	\$369	\$440	\$315	\$278	\$410	\$256	\$244	\$291	\$358	\$288	\$488
Food stamps <sup>1</sup>												
Received type of income:												
Number of families.....	4,003	2,862	1,161	744	492	252	514	348	166	389	239	150
Percent of total number.....	11.5	30.2	4.6	22.3	31.7	14.1	18.2	26.5	11.0	44.2	51.1	36.4

<sup>1</sup> Food stamp benefits, which are not cash benefits, are not included in aggregate income.

Table 3.—Number and percent of families with children under age 18, by type of benefit family and ratio of income to poverty threshold with and without OASDI and SSI benefits, May 1990

[In thousands]

Number and percent of families	Ratio of income to poverty threshold								
	Total	Under .50		Under .75		Under 1.00		1.00 and over	
		With benefits	Without benefits	With benefits	Without benefits	With benefits	Without benefits	With benefits	Without benefits
All families									
Total:									
Number of families.....	34,736.6	2,359.9	3,042.2	4,066.4	4,665.6	5,632.1	6,212.0	29,104.5	28,524.6
Percent.....	100.0	6.8	8.8	11.7	13.4	16.2	17.9	83.8	82.1
One parent present:									
Number of families.....	9,483.7	1,773.2	2,191.1	2,796.8	3,152.6	3,646.3	3,938.2	5,837.4	5,545.5
Percent.....	100.0	18.7	23.1	29.5	33.2	38.4	41.5	61.6	58.5
Two parents present:									
Number of families.....	25,252.8	586.8	851.1	1,269.6	1,512.9	1,985.8	2,273.8	23,267.1	22,979.1
Percent.....	100.0	2.3	3.4	5.0	6.0	7.9	9.0	92.1	91.0
Families with OASDI and/or SSI									
Total:									
Number of families.....	3,339.1	176.0	858.3	493.4	1,092.6	739.9	1,319.8	2,599.2	2,019.3
Percent.....	100.0	5.3	25.7	14.8	32.7	22.2	39.5	77.8	60.5
One parent present:									
Number of families.....	1,553.0	142.9	560.8	336.1	691.9	519.7	811.6	1,033.3	741.4
Percent.....	100.0	9.2	36.1	21.6	44.6	33.5	52.3	66.5	47.7
Two parents present:									
Number of families.....	1,786.1	33.1	297.4	157.3	400.7	220.2	508.2	1,565.9	1,277.9
Percent.....	100.0	1.9	16.7	8.8	22.4	12.3	28.5	87.7	71.5
Families with OASDI									
Total:									
Number of families.....	2,816.5	140.8	691.3	360.8	842.2	540.7	1,014.7	2,275.7	1,801.8
Percent.....	100.0	5.0	24.5	12.8	29.9	19.2	36.0	80.8	64.0
One parent present:									
Number of families.....	1,311.5	120.4	457.8	264.4	526.0	396.1	616.8	915.5	694.8
Percent.....	100.0	9.2	34.9	20.2	40.1	30.2	47.0	69.8	53.0
Two parents present:									
Number of families.....	1,504.9	20.4	233.4	96.5	316.2	144.7	397.9	1,360.2	1,107.0
Percent.....	100.0	1.4	15.5	6.4	21.0	9.6	26.4	90.4	73.6
Families with SSI									
Total:									
Number of families.....	880.2	53.5	360.7	254.3	464.7	366.7	545.4	513.6	334.8
Percent.....	100.0	6.1	41.0	28.9	52.8	41.7	62.0	58.3	38.0
One parent present:									
Number of families.....	467.7	34.5	239.9	147.4	302.8	237.3	341.7	230.4	126.0
Percent.....	100.0	7.4	51.3	31.5	64.7	50.7	73.1	49.3	26.9
Two parents present:									
Number of families.....	412.5	18.9	120.8	106.9	161.9	129.4	203.8	283.1	208.8
Percent.....	100.0	4.6	29.3	25.9	39.3	31.4	49.4	68.6	50.6



Table 4.—Number and percent of children under age 18 in families and number of children per family, by type of benefit family and ratio of income to poverty threshold, May 1990

[In thousands]

Number and percent of children in families	Ratio of income to poverty threshold								
	Total	Under .50	Under .75	Under 1.00	Under 1.25	Under 1.50	Under 2.00	1.00 and over	2.00 and over
All families									
Total:									
Number of children.....	64,718.8	5,131.1	8,913.0	12,373.5	16,319.3	19,935.7	27,234.1	52,345.3	37,484.7
Percent.....	100.0	7.9	13.8	19.1	25.2	30.8	42.1	80.9	57.9
Number of children per family.....	1.86	2.17	2.19	2.20	2.22	2.22	2.16	1.80	1.69
One parent present:									
Number of children.....	16,466.5	3,792.0	5,807.2	7,436.1	8,895.8	10,086.2	11,885.1	9,030.4	4,581.4
Percent.....	100.0	23.0	35.3	45.2	54.0	61.3	72.2	54.8	27.8
Number of children per family.....	1.74	2.14	2.08	2.04	2.07	2.05	1.97	1.55	1.33
Two parents present:									
Number of children.....	48,252.3	1,339.1	3,105.7	4,937.4	7,423.5	9,849.5	15,349.0	43,314.9	32,903.3
Percent.....	100.0	2.8	6.4	10.2	15.4	20.4	31.8	89.8	68.2
Number of children per family.....	1.91	2.28	2.45	2.49	2.44	2.41	2.35	1.86	1.76
Families with OASDI and/or SSI									
Total:									
Number of children.....	6,205.6	406.5	1,090.4	1,635.6	2,223.5	2,676.5	3,655.2	4,570.0	2,550.3
Percent.....	100.0	6.6	17.6	26.4	35.8	43.1	58.9	73.6	41.1
Number of children per family.....	1.86	2.31	2.21	2.21	2.24	2.21	2.15	1.76	1.56
One parent present:									
Number of children.....	2,763.1	331.7	663.5	1,037.8	1,336.4	1,535.6	1,923.4	1,725.3	839.6
Percent.....	100.0	12.0	24.0	37.6	48.4	55.6	69.6	62.4	30.4
Number of children per family.....	1.78	2.32	1.97	2.00	2.08	2.03	1.94	1.67	1.49
Two parents present:									
Number of children.....	3,442.5	74.8	426.9	597.8	887.1	1,140.9	1,731.8	2,844.7	1,710.7
Percent.....	100.0	2.2	12.4	17.4	25.8	33.1	50.3	82.6	49.7
Number of children per family.....	1.93	2.26	2.71	2.71	2.54	2.53	2.44	1.82	1.59
Families with OASDI									
Total:									
Number of children.....	5,062.1	298.1	740.4	1,116.7	1,487.7	1,856.2	2,702.4	3,945.4	2,359.7
Percent.....	100.0	5.9	14.6	22.1	29.4	36.7	53.4	77.9	46.6
Number of children per family.....	1.80	2.12	2.05	2.07	2.07	2.11	2.06	1.73	1.57
One parent present:									
Number of children.....	2,262.7	263.5	501.7	764.8	939.2	1,112.0	1,469.7	1,497.8	793.0
Percent.....	100.0	11.6	22.2	33.8	41.5	49.1	65.0	66.2	35.0
Number of children per family.....	1.73	2.19	1.90	1.93	1.98	1.98	1.90	1.64	1.48
Two parents present:									
Number of children.....	2,799.5	34.6	238.7	351.9	548.5	744.1	1,232.7	2,447.6	1,566.8
Percent.....	100.0	1.2	8.5	12.6	19.6	26.6	44.0	87.4	56.0
Number of children per family.....	1.86	1.70	2.47	2.43	2.25	2.33	2.30	1.80	1.62
Families with SSI									
Total:									
Number of children.....	1,902.7	153.8	607.6	883.9	1,182.6	1,297.8	1,577.0	1,018.7	325.7
Percent.....	100.0	8.1	31.9	46.5	62.2	68.2	82.9	53.5	17.1
Number of children per family.....	2.16	2.88	2.39	2.41	2.46	2.38	2.32	1.98	1.63
One parent present:									
Number of children.....	924.5	97.2	292.6	482.0	662.4	699.0	779.9	442.5	144.6
Percent.....	100.0	10.5	31.7	52.1	71.7	75.6	84.4	47.9	15.6
Number of children per family.....	1.98	2.81	1.99	2.03	2.12	2.02	1.96	1.92	2.05
Two parents present:									
Number of children.....	978.2	56.6	315.0	402.0	520.1	598.8	797.0	576.2	181.1
Percent.....	100.0	5.8	32.2	41.1	53.2	61.2	81.5	58.9	18.5
Number of children per family.....	2.37	2.99	2.95	3.11	3.09	3.00	2.82	2.04	1.40

Table 5.—Number and percent of children under age 18 in families, by type of benefit family and ratio of income to poverty threshold with and without OASDI and SSI benefits, May 1990

[In thousands]

Number and percent of children in families	Ratio of income to poverty threshold								
	Total	Under .50		Under .75		Under 1.00		1.00 and over	
		With benefits	Without benefits	With benefits	Without benefits	With benefits	Without benefits	With benefits	Without benefits
All families									
Total:									
Number of children.....	64,718.8	5,131.1	6,430.6	8,913.0	10,077.0	12,373.5	13,467.5	52,345.3	51,251.3
Percent.....	100.0	7.9	9.9	13.8	15.6	19.1	20.8	80.9	79.2
One parent present:									
Number of children.....	16,466.5	3,792.0	4,513.8	5,807.2	6,459.2	7,436.1	7,952.0	9,030.4	8,514.5
Percent.....	100.0	23.0	27.4	35.3	39.2	45.2	48.3	54.8	51.7
Two parents present:									
Number of children.....	48,252.3	1,339.1	1,916.8	3,105.7	3,617.7	4,937.4	5,515.4	43,314.9	42,736.8
Percent.....	100.0	2.8	4.0	6.4	7.5	10.2	11.4	89.8	88.6
Families with OASDI and/or SSI									
Total:									
Number of children.....	6,205.6	406.5	1,706.0	1,090.4	2,254.4	1,635.6	2,729.5	4,570.0	3,476.0
Percent.....	100.0	6.6	27.5	17.6	36.3	26.4	44.0	73.6	56.0
One parent present:									
Number of children.....	2,763.1	331.7	1,053.4	663.5	1,315.5	1,037.8	1,553.7	1,725.3	1,209.4
Percent.....	100.0	12.0	38.1	24.0	47.6	37.6	56.2	62.4	43.8
Two parents present:									
Number of children.....	3,442.5	74.8	652.5	426.9	938.9	597.8	1,175.8	2,844.7	2,266.6
Percent.....	100.0	2.2	19.0	12.4	27.3	17.4	34.2	82.6	65.8
Families with OASDI									
Total:									
Number of children.....	5,062.1	298.1	1,330.8	740.4	1,636.7	1,116.7	1,994.8	3,945.4	3,067.3
Percent.....	100.0	5.9	26.3	14.6	32.3	22.1	39.4	77.9	60.6
One parent present:									
Number of children.....	2,262.7	263.5	844.6	501.7	985.6	764.8	1,155.9	1,497.8	1,106.8
Percent.....	100.0	11.6	37.3	22.2	43.6	33.8	51.1	66.2	48.9
Two parents present:									
Number of children.....	2,799.5	34.6	486.1	238.7	651.1	351.9	839.0	2,447.6	1,960.5
Percent.....	100.0	1.2	17.4	8.5	23.3	12.6	30.0	87.4	70.0
Families with SSI									
Total:									
Number of children.....	1,902.7	153.8	776.2	607.6	1,023.0	883.9	1,205.6	1,018.7	697.0
Percent.....	100.0	8.1	40.8	31.9	53.8	46.5	63.4	53.5	36.6
One parent present:									
Number of children.....	924.5	97.2	457.1	292.6	578.1	482.0	666.8	442.5	257.7
Percent.....	100.0	10.5	49.4	31.7	62.5	52.1	72.1	47.9	27.9
Two parents present:									
Number of children.....	978.2	56.6	319.1	315.0	444.8	402.0	538.8	576.2	439.4
Percent.....	100.0	5.8	32.6	32.2	45.5	41.1	55.1	58.9	44.9

## Technical Appendix

The primary data source for this article is the 1990 panel of the Survey of Income and Program Participation (SIPP). SIPP is an ongoing national survey of the resident civilian noninstitutionalized population conducted in multiple overlapping panels by the Bureau of the Census. To facilitate interviews on a continuing basis, the sample households for each annual panel are split into four approximately equal rotation groups. Persons aged 15 or older in a given group are interviewed every 4 months over a 2½-year period. Generally, a cycle of the same interviews administered to the four rotation groups constitutes one of the usually eight sequential waves comprising an annual panel of SIPP.

SIPP was developed during the late 1970's and early 1980's to provide improved knowledge about the distribution of income and economic resources among the population and about the effect of Federal programs (transfer programs in particular) on this distribution. At that time, the best available source of information was the Annual Demographic File derived from the March Income Supplement to the Current Population Survey (CPS). The primary purpose of CPS, however, is to obtain information about labor-force status. It is generally conceded that augmentation of the March Income Supplement to obtain additional detail on income and assets is not feasible.

Improved information under SIPP results not only because of a more comprehensive set of survey questions regarding income sources and assets (compared to the March CPS) but also because of a shorter recall period and smaller time units of analysis. The March Supplement to CPS asks respondents about income during the preceding calendar year; SIPP respondents are asked about income and assets over the preceding 4 months only. Under SIPP, income amounts and reciprocity are recorded on a monthly basis except for property income (which is recorded as a total amount for the 4-month reference period).

The survey design based on overlapping annual panels permits longitudinal analyses of the economic situation of households, families, subfamilies, or persons over a time-frame of 2½-years. It also permits cross-sectional analyses combining data from two or three panels when a greater sample size is required for data concerning economic, demographic, or geographic subgroups. However, the 1988 and 1989 panels were terminated early to permit an increase in sample size for the 1990 panel and for the inclusion of a 1989 subsample for purposes of oversampling the low-income population.

The data for this study are from the second wave of the 1990 panel of SIPP and reflect income information provided by survey respondents for May 1990. Interviews for the second wave were conducted from June through September 1990, with about 54,000 individuals aged 15 or older in about 21,000 households or group quarters (such as rooming houses or dormitories). Survey respondents in each month were asked questions about the 4 preceding months. These reference months were February through May for June respondents, March through June for July respondents, April through July for August respondents, and May through August for September respondents. Income data and reciprocity status information in this article have been derived from survey responses regarding the month of May 1990 because it is the only reference month shared by respondents in each of these four rotation groups.

The universe for the present study was limited to families with children under age 18. A family is defined as a group of individuals related by blood, marriage, or adoption who are living together in the same household. The poverty status of the family was determined by multiplying total family income (FTOTINC) for May 1990 by 12 and dividing the result by the annual family poverty threshold (FPOV).

Although CPS has the advantage of greater sample size, SIPP was selected as the primary data source for two reasons. First, as noted above, SIPP provides more complete and accurate information

on types and amounts of income received by families and individuals. Second, an agreement between SSA and the Bureau of the Census that permits the matching of SSA administrative records to the second wave of the 1990 panel of SIPP offers the potential, in the second part of this study, to identify the OASDI and SSI payments received by children under age 15 and to confirm information provided by survey respondents regarding OASDI and SSI reciprocity and payment amounts. Determining whether SSI income to the family represents a payment to a blind or disabled child or adult, for example, is important for evaluating policy implications of the data presented here.

Using an equivalent way of measuring income under CPS and SIPP, poverty rates tend to be lower under SIPP, which may be due to the shorter recall period and the reporting of transfer payments on a monthly basis.<sup>1</sup> The poverty rates for this study, however, are based on income reported only for the month of May 1990. Such a monthly measure of poverty tends to produce higher poverty rates than an annual measure, such as the CPS measure, because some families with low incomes in a particular month will have average annual incomes above the poverty level. As a result of these offsetting tendencies, the overall poverty rate of 16.2 percent for families with children under age 18 in this study (based on SIPP data for May 1990) is comparable to the poverty rate of 16.4 percent for such families for 1990 (derived from the March 1991 Income Supplement to the CPS).<sup>2</sup>

The sample data regarding families with children under 18 will differ to varying degrees from the data that would have been obtained if the same questions had been asked in a census of all such families. The differences reflect both sampling and nonsampling errors. Sampling errors result from the fact that only a proportion of the population is surveyed and its characteristics may not accurately represent the population characteristics. All other differences between sample and population responses reflect nonsampling errors, which may result from a variety of sources, such as incom-

plete responses, misunderstood questions, definitional discrepancies, or faulty processing of data.

Many of the statistics presented in tables 1 through 5 are based on a relatively small number of sample cases. The resulting estimates can be imprecise due to large sampling errors and often suggest differences between subpopulations when no real difference exists. For this reason, standard errors for all survey estimates in these tables have been provided in appendix tables I through V. They measure the sampling variability but they also include a component of nonsampling errors of unknown size. Standard errors permit the calculation of confidence limits—a range of values that may be expected to include the population mean in a specified proportion of all possible samples taken under the same conditions.

The standard errors were estimated using the method of balanced half-sample replication.<sup>3</sup> In addition, sampling covariances were estimated to permit tests of hypotheses about differences in size or proportion between subgroups of the population.<sup>4</sup> In this article, all statements involving data comparisons have been tested to assure that they would hold true, with at least 90 percent probability, for the total population. Such a test requires confidence limits equal to plus or minus 1.645 standard errors.

### Notes

<sup>1</sup> Bureau of the Census, "Poverty in the United States: 1992," *Current Population Reports*, Series P-60, No. 185, page XXII, Washington, DC: U.S. Government Printing Office.

<sup>2</sup> Bureau of the Census, "Poverty in the United States: 1991," *Current Population Reports*, Series P-60, No. 181, table 4, Washington, DC: U.S. Government Printing Office.

<sup>3</sup> Barry V. Bye and Salvatore J. Gallicchio, "A Note on Sampling Variance Estimates for Social Security Program Participants From the Survey of Income and Program Participation," *Social Security Bulletin*, Vol. 51, No. 10 (October 1988), pp. 4-21.

<sup>4</sup> J.R. Grizzle, C.F. Starmer, and G.C. Koch, "Analysis of Categorical Data by Linear Models," *Biometrika*, September 1969, pp. 489-504.

Table I.—Standard errors to accompany table 1

[Numbers in thousands]

Number and percent of families with children	Ratio of income to poverty threshold								
	Total	Under .50	Under .75	Under 1.00	Under 1.25	Under 1.50	Under 2.00	1.00 and over	2.00 and over
All families									
Total:									
Number.....	468	118	160	172	222	265	272	422	339
Percent.....	0.0	0.3	0.4	0.4	0.6	0.7	0.6	0.4	0.6
One parent present:									
Number.....	258	89	124	147	159	174	189	192	146
Percent.....	0.0	0.9	1.1	1.1	1.2	1.2	1.1	1.1	1.1
Two parents present:									
Number.....	351	65	98	111	148	174	197	348	301
Percent.....	0.0	0.3	0.4	0.4	0.6	0.7	0.7	0.4	0.7
Families with OASDI and/or SSI									
Total:									
Number.....	119	33	53	56	69	80	90	102	89
Percent.....	0.0	1.0	1.5	1.4	1.8	2.0	2.0	1.4	2.0
One parent present:									
Number.....	83	33	46	50	53	65	71	63	42
Percent.....	0.0	2.0	2.5	2.5	2.3	2.7	2.4	2.5	2.4
Two parents present:									
Number.....	87	10	23	27	39	43	47	85	80
Percent.....	0.0	0.5	1.3	1.5	2.2	2.3	2.6	1.5	2.6
Families with OASDI									
Total:									
Number.....	106	31	44	46	60	66	75	92	84
Percent.....	0.0	1.1	1.5	1.4	1.9	2.0	2.1	1.4	2.1
One parent present:									
Number.....	70	30	42	44	47	50	58	55	42
Percent.....	0.0	2.2	2.8	2.6	2.7	2.8	2.7	2.6	2.7
Two parents present:									
Number.....	82	6	18	23	35	36	43	80	76
Percent.....	0.0	0.4	1.2	1.5	2.3	2.4	2.8	1.5	2.8
Families with SSI									
Total:									
Number.....	74	13	40	47	50	57	61	56	28
Percent.....	0.0	1.5	3.8	4.1	4.1	3.5	2.6	4.1	2.6
One parent present:									
Number.....	53	12	31	38	41	47	48	35	16
Percent.....	0.0	2.6	5.0	5.5	5.2	3.8	3.1	5.5	3.1
Two parents present:									
Number.....	44	8	21	22	25	28	29	42	27
Percent.....	0.0	2.1	4.9	5.3	6.4	6.5	4.7	5.3	4.7

Table II.— Standard errors to accompany table 2

[Numbers in thousands]

Number of and mean income for families with children	All families			OASDI and/or SSI benefits			Families with—					
	Total	One parent present	Two parents present	Total	One parent present	Two parents present	OASDI benefits			SSI benefits		
							Total	One parent present	Two parents present	Total	One parent present	Two parents present
Income from all sources												
Total number of families.....	468	258	351	119	83	87	106	70	82	74	53	44
Aggregate income (in millions)....	\$1,637	\$501	\$1,506	\$386	\$196	\$380	\$375	\$192	\$364	\$177	\$93	\$171
Mean income.....	\$29	\$31	\$35	\$67	\$99	\$104	\$75	\$111	\$115	\$128	\$139	\$244
Earnings												
Percent of aggregate income.....	0.2	1.1	0.2	1.3	2.6	1.3	1.3	2.8	1.4	2.9	4.2	3.8
Received type of income:												
Number of families.....	404	200	325	98	57	80	91	53	75	48	28	42
Percent of total number.....	0.4	1.2	0.3	2.0	3.0	1.9	2.0	3.1	2.0	4.2	6.1	5.7
Mean income.....	\$27	\$26	\$33	\$69	\$84	\$100	\$71	\$82	\$104	\$189	\$204	\$288
OASDI												
Percent of aggregate income.....	0.1	0.2	0.1	0.7	1.1	1.0	0.9	1.3	1.1	1.1	1.8	1.4
Received type of income:												
Number of families.....	106	70	82	106	70	82	106	70	82	53	40	28
Percent of total number.....	0.3	0.6	0.3	1.3	2.1	1.7	0.0	0.0	0.0	4.2	6.1	5.3
Mean income.....	\$16	\$20	\$24	\$16	\$20	\$24	\$16	\$20	\$24	\$37	\$25	\$82
SSI												
Percent of aggregate income.....	0.0	0.1	0.0	0.3	0.6	0.3	0.2	0.3	0.2	1.4	2.4	1.9
Received type of income:												
Number of families.....	74	53	44	74	53	44	53	40	28	74	53	44
Percent of total number.....	0.2	0.5	1.6	2.0	2.7	2.3	1.8	2.7	1.8	0.0	0.0	0.0
Mean income.....	\$17	\$22	\$23	\$17	\$22	\$23	\$22	\$19	\$43	\$17	\$22	\$23
AFDC												
Percent of aggregate income.....	0.1	0.4	0.0	0.3	0.5	0.3	0.2	0.4	0.1	1.1	1.9	1.6
Received type of income:												
Number of families.....	140	124	71	62	54	28	52	47	20	47	42	21
Percent of total number.....	0.4	1.1	0.3	1.7	2.8	1.5	1.7	3.1	1.3	3.9	5.9	5.0
Mean income.....	\$9	\$9	\$30	\$24	\$21	\$60	\$19	\$20	\$40	\$41	\$41	\$84
Food Stamps												
Received type of income:												
Number of families.....	169	134	103	64	56	30	54	49	23	50	42	23
Percent of total number.....	0.4	1.1	0.4	1.6	2.7	1.6	1.7	3.0	1.5	3.5	5.2	4.7

Table III.—Standard errors to accompany table 3

[In thousands]

Number and percent of families	Ratio of income to poverty threshold								
	Total	Under .50		Under .75		Under 1.00		1.00 and over	
		With benefits	Without benefits	With benefits	Without benefits	With benefits	Without benefits	With benefits	Without benefits
<b>All families</b>									
Total:									
Number of families.....	468	118	131	160	165	172	182	422	414
Percent.....	0.0	0.3	0.4	0.4	0.4	0.4	0.5	0.4	0.5
One parent present:									
Number of families.....	258	89	103	124	138	147	150	192	189
Percent.....	0.0	0.9	0.9	1.1	1.2	1.1	1.2	1.1	1.2
Two parents present:									
Number of families.....	351	65	72	98	101	111	117	348	344
Percent.....	0.0	0.3	0.3	0.4	0.4	0.4	0.5	0.4	0.5
<b>Families with OASDI and/or SSI</b>									
Total:									
Number of families.....	119	33	67	53	75	56	83	102	94
Percent.....	0.0	1.0	1.8	1.5	1.9	1.4	2.0	1.4	2.0
One parent present:									
Number of families.....	83	33	53	46	64	50	65	63	49
Percent.....	0.0	2.0	2.6	2.5	2.8	2.5	2.6	2.5	2.6
Two parents present:									
Number of families.....	87	10	35	23	45	27	47	85	80
Percent.....	0.0	0.5	1.9	1.3	2.4	1.5	2.5	1.5	2.5
<b>Families with OASDI</b>									
Total:									
Number of families.....	106	31	60	44	63	46	69	92	91
Percent.....	0.0	1.1	1.9	1.5	2.0	1.4	2.1	1.4	2.1
One parent present:									
Number of families.....	70	30	47	42	50	44	51	55	51
Percent.....	0.0	2.2	2.8	2.8	2.9	2.6	2.8	2.6	2.8
Two parents present:									
Number of families.....	82	6	32	18	42	23	42	80	77
Percent.....	0.0	0.4	2.0	1.2	2.7	1.5	2.7	1.5	2.7
<b>Families with SSI</b>									
Total:									
Number of families.....	74	13	49	40	57	47	55	56	39
Percent.....	0.0	1.5	4.2	3.8	4.1	4.1	3.3	4.1	3.3
One parent present:									
Number of families.....	53	12	41	31	50	38	47	35	20
Percent.....	0.0	2.6	6.0	5.0	5.6	5.5	4.0	5.5	4.0
Two parents present:									
Number of families.....	44	8	20	21	25	22	29	42	37
Percent.....	0.0	2.1	4.8	4.9	5.6	5.3	6.2	5.3	6.2

Table IV.—Standard errors to accompany table 4

[In thousands]

Number and percent of children in families	Ratio of income to poverty threshold								
	Total	Under .50	Under .75	Under 1.00	Under 1.25	Under 1.50	Under 2.00	1.00 and over	2.00 and over
All families									
Total:									
Number of children.....	913	248	374	426	545	610	582	819	635
Percent.....	0.0	0.4	0.5	0.6	0.7	0.8	0.6	0.6	0.6
Number of children per family.....	0.01	0.06	0.05	0.05	0.04	0.03	0.03	0.01	0.01
One parent present:									
Number of children.....	491	198	288	327	352	365	387	323	248
Percent.....	0.0	1.0	1.3	1.3	1.3	1.3	1.2	1.3	1.2
Number of children per family.....	0.03	0.07	0.06	0.05	0.04	0.04	0.08	0.02	0.03
Two parents present:									
Number of children.....	694	162	259	302	396	439	453	695	579
Percent.....	0.0	0.3	0.0	0.3	0.5	0.6	0.5	0.6	0.8
Number of children per family.....	0.01	0.11	0.07	0.06	0.04	0.04	0.03	0.01	0.01
Families with OASDI and/or SSI									
Total:									
Number of children.....	278	76	131	157	197	216	236	206	170
Percent.....	0.0	1.2	1.7	1.9	2.3	2.5	2.3	1.9	2.3
Number of children per family.....	0.05	0.25	0.16	0.14	0.11	0.10	0.07	0.05	0.05
One parent present:									
Number of children.....	191	76	101	125	139	151	168	165	83
Percent.....	0.0	2.5	2.8	3.2	3.0	3.1	2.7	3.2	2.7
Number of children per family.....	0.07	0.32	0.19	0.15	0.13	0.12	0.10	0.08	0.09
Two parents present:									
Number of children.....	192	29	78	95	119	129	126	174	151
Percent.....	0.0	0.8	2.0	2.5	3.1	3.1	2.9	2.5	2.9
Number of children per family.....	0.05	0.42	0.23	0.21	0.16	0.14	0.10	0.05	0.06
Families with OASDI									
Total:									
Number of children.....	250	65	98	116	158	175	207	194	163
Percent.....	0.0	1.2	1.7	1.8	2.4	2.5	2.6	1.8	2.6
Number of children per family.....	0.05	0.28	0.18	0.15	0.13	0.11	0.09	0.05	0.05
One parent present:									
Number of children.....	156	64	85	96	107	116	168	117	81
Percent.....	0.0	2.6	3.1	3.2	3.4	3.4	3.2	3.2	3.2
Number of children per family.....	0.06	0.34	0.20	0.16	0.14	0.12	0.10	0.07	0.09
Two parents present:									
Number of children.....	182	15	55	68	94	103	121	166	144
Percent.....	0.0	0.1	1.9	2.2	3.0	3.2	3.3	2.2	3.3
Number of children per family.....	0.07	0.33	0.24	0.23	0.19	0.17	0.13	0.06	0.06
Families with SSI									
Total:									
Number of children.....	185	40	96	122	143	152	158	128	152
Percent.....	0.0	2.1	3.7	4.5	4.5	4.3	2.6	4.5	2.6
Number of children per family.....	0.05	0.31	0.25	0.20	0.17	0.15	0.13	0.14	0.18
One parent present:									
Number of children.....	119	38	63	84	98	99	104	79	46
Percent.....	0.0	3.9	4.9	6.0	5.1	4.7	4.4	6.0	4.4
Number of children per family.....	0.06	0.56	0.32	0.22	0.20	0.20	0.17	0.23	0.45
Two parents present:									
Number of children.....	122	28	71	82	95	100	101	97	51
Percent.....	0.0	2.9	5.9	6.8	4.5	7.3	3.2	6.8	3.2
Number of children per family.....	0.07	0.52	0.37	0.36	0.28	0.25	0.22	0.15	0.15



Table V.—Standard errors to accompany table 5

[In thousands]

Number and percent of children in families	Ratio of income to poverty threshold								
	Total	Under .50		Under .75		Under 1.00		1.00 and over	
		With benefits	Without benefits	With benefits	Without benefits	With benefits	Without benefits	With benefits	Without benefits
<i>All families</i>									
<i>Total:</i>									
Number of children.....	916	248	292	374	407	426	474	819	798
Percent.....	0.0	0.4	0.4	0.5	0.6	0.6	0.6	0.6	0.6
One parent present:									
Number of children.....	491	198	233	288	328	327	343	323	323
Percent.....	0.0	1.0	1.1	1.3	1.5	1.3	1.4	1.3	1.4
Two parents present:									
Number of children.....	694	162	188	259	263	302	325	695	685
Percent.....	0.0	0.3	0.4	0.5	0.5	0.6	0.7	0.6	0.7
<i>Families with OASDI and/or SSI</i>									
Total:									
Number of children.....	278	76	168	131	188	157	212	106	182
Percent.....	0.0	1.2	2.2	1.7	2.3	1.9	2.3	1.9	2.3
One parent present:									
Number of children.....	191	76	124	101	134	125	148	132	102
Percent.....	0.0	2.5	3.2	2.8	3.3	3.2	3.0	3.2	3.0
Two parents present:									
Number of children.....	192	29	96	78	129	95	123	174	151
Percent.....	0.0	0.8	2.4	2.0	3.2	2.5	2.9	2.5	2.9
<i>Families with OASDI</i>									
Total:									
Number of children.....	250	65	149	98	158	116	181	194	181
Percent.....	0.0	1.2	2.4	1.7	2.5	1.8	2.6	1.8	2.6
One parent present:									
Number of children.....	156	64	101	85	103	96	116	117	99
Percent.....	0.0	2.6	3.4	3.1	3.3	3.2	3.3	3.2	3.3
Two parents present:									
Number of children.....	182	35	86	55	104	68	107	166	150
Percent.....	0.0	0.5	2.7	1.9	3.3	2.2	3.2	2.2	3.2
<i>Families with SSI</i>									
Total:									
Number of children.....	185	40	103	96	129	122	132	128	103
Percent.....	0.0	2.1	4.2	3.7	4.5	4.5	3.8	4.5	3.8
One parent present:									
Number of children.....	119	38	83	63	94	84	91	79	62
Percent.....	0.0	3.9	6.5	4.9	6.5	6.0	5.1	6.0	5.1
Two parents present:									
Number of children.....	122	28	64	71	89	82	94	97	79
Percent.....	0.0	2.9	5.7	5.9	7.1	6.8	6.3	6.8	6.3