Social Security Administration Program Descriptions[1]

Analysts routinely use Social Security Administration (SSA) program data to conduct research. However, these data are not created for research purposes. They are collected and used to enable SSA to administer the Retirement, Survivors and Disability Insurance (RSDI) and Supplemental Security Insurance (SSI) programs.

This document briefly discusses these two programs—origins, eligibility, and benefits—and their links to the master record data files. The first section summarizes the RSDI and SSI programs, respectively while the second section relates research areas to the data files that have subsequently been linked the NCHS Surveys.

Ia. Retirement, Survivors, and Disability Insurance

The RSDI program—which is what Social Security means for most Americans—is the largest income-maintenance program in the United States. Based on social insurance principles, the program provides monthly benefits designed to replace, in part, the loss of income resulting from retirement, disability, or death. RSDI has two programs: the Retirement and Survivors Insurance (RSI) program, introduced in 1935, and the Social Security Disability Insurance (DI) program, introduced in 1956. Both are contained in Title II of the Social Security Act.

Coverage is nearly universal, with about 96 percent of the jobs in the United States covered. Workers finance most of the program through a payroll tax levied under the Federal Insurance Contribution Act (FICA) and Self-Employment Contribution Act (SECA). The revenues are deposited in two trust funds—the Federal Retirement and Survivors Insurance Trust Fund and the Federal Disability Insurance Trust Fund—which pay benefits and the operating expenses of the program. In 1999, the program's total income of $526.6 billion exceeded its total expenditures of $392.9 billion, thus generating a surplus of $133.7 billion. Over 98 percent of expenditures consisted of benefit payments. Worker payroll taxes accounted for 87 percent of total income; interest on the trust fund balances generated 11 percent of total income, and taxation of a portion of RSDI benefits generated the remaining 2 percent.

In December 1999, 44.6 million persons were receiving monthly benefits. Approximately 62 percent were retired workers and 10 percent disabled workers. The remainder received benefits based on the earnings records of another. Approximately 7 percent were spouses of retired, deceased, and disabled workers, 9 percent children, and 12 percent widow(er)s and parents.

Coverage

Nearly all work performed by citizens and non-citizens is covered if it is performed within the United States (defined for Social Security purposes to include all 50 states, the District of Columbia, the Commonwealth of Puerto Rico, the territories of Guam and American Samoa, the U.S. Virgin Islands, and the Northern Mariana Islands). In addition, the program covers work performed outside the United States by American citizens or resident aliens who are employed by an American employer, employed by a foreign affiliate of an American employer electing coverage for its employees, or (under certain circumstances) the self-employed.

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1 The majority of this text was excerpted from the Rand corporation's SSA Program Data User's Manual (Panis, Constantijn; Euller, Ronald; Grant, Cynthia; Bradley, Melissa; Peterson, Christin E.; Hirscher, Randall; and Paul Steinberg. 2000. SSA Program Data User's Manual. Rand Corporation Contract PM-973-SSA).

The majority of workers excluded from RSDI coverage are in four major categories: (1) federal civilian employees hired before January 1, 1984; (2) agricultural workers and domestic workers whose earnings do not meet certain minimum requirements; (3) persons with very low net earnings from self employment (generally less than $400 per year); and (4) employees of several state and local governments. Civil service and other government workers are, however, included in Medicare coverage and are therefore present in the Master Beneficiary Record (MBR).

Benefit Eligibility

To qualify for Social Security a person must be insured for benefits. Most types of benefits require fully insured status, which is obtained by acquiring a certain number of credits (also called quarters of coverage) from earnings in covered employment. The number of credits needed depends on the worker's age and type of benefit.

In the RSI program, persons are fully insured for benefits if they have at least as many credits (acquired at any time after 1936) as the number of full calendar years elapsing after age 21 and before age 62, disability, or death, whichever occurs first. For workers who attained age 21 before 1951, the requirement is one credit for each year after 1950 and before the year of attainment of age 62, disability, or death. Persons reaching age 62 after 1990 need 40 credits to qualify for retirement benefits. In 2000, workers earn one credit for each $780 of annual earnings, up to a maximum of four credits per year.

For workers who die before acquiring fully insured status, certain survivor benefits are payable if they were currently insured—that is, they acquired credits in the 13-quarter period ending with the quarter in which they died.

The DI program has two criteria for disability benefit eligibility. Workers must both be fully insured and meet a test of substantial recent covered work—that is, they must have credit for work in covered employment for at least 20 quarters of the 40 calendar quarters ending with the quarter the disability began. Young workers disabled before age 31 may qualify for benefits under a special insured status requirement. They must have credits in one-half the calendar quarters after age 21, up to the date of their disability, or, if disabled before age 24, one-half the quarters in the three years ending with the quarter of disability. Blind workers need only to be fully insured to qualify for benefits.

Disability Determination

For purposes of DI entitlement, disability is defined as "the inability to engage in any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months." A person's age, education, and work experience are considered along with the medical evidence in making a determination of disability. A less strict rule is provided for blind workers age 55 or older. Such workers are considered disabled if, because of their blindness, they are unable to engage in SGA requiring skills and abilities comparable to those required in their past occupations.

The impairment must be of a degree of severity that renders the individual unable to engage in any kind of substantial gainful work that exists in the national economy, regardless of whether such work exists in the immediate area in which the individual lives, whether a specific job vacancy exists for that person, or whether that person would be hired upon application for the work. The amount of earnings that ordinarily demonstrates SGA is set forth in regulations. For non blind beneficiaries, earnings averaging more than $700 a month are presumed to represent SGA, and earnings below $300 generally indicate the absence of SGA. The SGA level for statutorily blind beneficiaries varies by year and is $1170 a month in 2000.

Unlike the Retirement and Survivors Insurance program, which is an entirely federally-administered program, the law mandates federal-state cooperation in carrying out the DI program. Each state's Disability Determination Services (DDS) develops the medical evidence and makes an initial determination of disability based on federal criteria, after SSA determines that the applicant is insured for benefits. DDS costs are reimbursed to the states by the federal government.

The applicant may appeal an unfavorable decision through a four-step process taken in the following order: a reconsideration of the initial decision; a hearing before an Administrative Law Judge; a review by the Appeals Council; and a civil suit in Federal District Court. A sample of DDS decisions is reviewed by SSA to ensure consistency and conformity with national policies.

Applicants may be referred to the state vocational rehabilitation agency. If they are offered services and refuse them without good reason, benefits may be withheld. SSA pays for the cost of the rehabilitation services if such services result in a beneficiary's return to work at the SGA level for at least 9 continuous months.

RSI Earnings Test

RSI beneficiaries who work after retirement may have some or all benefits withheld, depending on their age and the amount of their annual earnings. Benefits payable to a spouse and/or child may also be reduced or withheld because of the earnings of the retired worker. In 2000, persons age 65 or older receive full benefits regardless of their earnings, while benefits for persons age 62-64 are reduced $1 for each $2 of annual earnings in excess of $10,080. The earnings test also applies to non-disabled auxiliaries of disabled beneficiaries.

Prior to the year 2000, a different earnings test applied to beneficiaries age 65-69. In 1999, benefits for persons age 65-69 were reduced $1 for each $3 of earnings above $15,500.

Benefits Types

Monthly retirement benefits are payable at age 62 but are permanently reduced if claimed before the Normal Retirement Age (NRA). Before the year 2000, the NRA was 65 years; for workers that become eligible for (early) benefits in 2000, it is 65 years and two months; it is scheduled to gradually increase to age 67. Benefits may also be payable to the spouse and children of retired-worker beneficiaries. A spouse receives benefits at age 62 or at any age if he/she is caring for a child under age 16 or disabled. A divorced spouse age 62 or older who had been married to the worker for at least 10 years is also entitled to benefits. If the spouse has been divorced for at least two years, the worker who is eligible for benefits need not be receiving benefits for the former spouse to receive benefits. Benefits are payable to unmarried children under age 18, or age 18-19 if they attend elementary or secondary school full time. A child can be the worker's natural child, adopted child, stepchild, and—under certain circumstances—a grandchild or step grandchild. A worker's child age 18 or older may also receive benefits if disabled before age 22.

Monthly benefits are payable to disabled workers after a waiting period of five full calendar months. This rule applies because DI is not intended to cover short term disabilities. Benefits terminate if the beneficiary medically improves or returns to work (at a substantial gainful activity level) despite the impairment. At NRA, beneficiaries are transferred to the retirement program. Benefits for family members of a disabled worker are payable under the same conditions as for those of retired workers.

Monthly benefits are payable to survivors of a deceased worker. A widow(er) married to the worker for at least nine months (three in the case of accidental death) may receive an unreduced benefit if claimed at NRA (if the spouse never received a retirement benefit reduced for age). It is permanently reduced if claimed between age 60 and before NRA, and for disabled survivors if claimed at age 50-59. Benefits are payable to a widow(er) or surviving divorced spouse at any age who is caring for a child under age 16 or disabled. A surviving divorced spouse age 60 or older is entitled to benefits if he or she had been married to the worker for at least 10 years. A deceased worker's dependent parent age 62 or older may also be entitled to benefits.

Surviving children of deceased workers may receive benefits if they are under age 18, are full-time elementary or secondary school students age 18-19, or became disabled before age 22.

Benefit Amounts

The RSDI benefit amount is based on covered earnings averaged over a period of time equal to the number of years the worker reasonably could have been expected to work in covered employment. Specifically, the number of years in the averaging period equals the number of full calendar years after 1950 (or, if later, after age 21) and up to the year in which the worker attains age 62, becomes disabled, or dies. In survivor claims, earnings in the year of the worker's death may be included. In general, the highest 35 years are included. The minimum length of the averaging period is two years.

For workers who were first eligible (attained age 62, became disabled, or died) after 1978, the actual earnings are indexed, i.e., updated to reflect increases in average wage levels in the economy. After a worker's average indexed monthly earnings (AIME) have been determined, a benefit formula is applied to determine the worker's primary insurance amount (PIA), on which all Social Security benefits related to the worker's earnings are based. The benefit formula is weighted to replace a higher portion of lower-paid workers' earnings than of higher paid workers' earnings (although higher-paid workers will always receive higher benefits). For person's first eligible before 1979, the actual amount of covered earnings is used in the computations, along with a different PIA formula.

For person's first eligible for benefits in 2000, the formula is:

90 percent of the first $531 of AIME, plus
32 percent of the next $2,671 ($531 to $3,202) of AIME, plus
15 percent of AIME over $3,202.

The dollar amounts defining the AIME brackets are adjusted annually based on changes in average wage levels in the economy. As a result, initial benefit amounts will generally keep pace with future increases in wages. A special minimum PIA is payable to persons who have had covered employment or self employment for many years at low earnings. It applies only if the resulting payment is higher than the benefit computed by the regular formula.

After the initial benefit amount has been determined for the year of first eligibility, the amount is increased automatically each December (payable in the January checks) to reflect any increase in the Consumer Price Index. The 2000 cost-of-living adjustment was 2.4 percent. The benefit may be recomputed if, after retirement, the worker has additional earnings that produce a higher PIA.

The monthly benefit for a worker retiring at NRA is equal to the PIA rounded to the next lower multiple of $1. For workers retiring before NRA, the benefit is actuarially reduced to account for the longer period over which they will receive benefits. In 1999, a worker who retires at age 62 receives 80 percent of the full benefit amount (20 percent reduction). The benefit is reduced proportionally for each month of entitlement before NRA. A spouse who begins to receive benefits at age 62 receives 75 percent of the amount that would have been payable at NRA; a widow(er) at age 60 will be paid 71.5 percent of the deceased spouse's PIA, as will a disabled widow(er) age 50-59. Starting in the year 2000, the NRA gradually increases to age 67. The reductions for early retirement are proportional to the number of months before NRA and therefore exceed those for 1999 and earlier.

Benefits for eligible family members are based on a percentage of the worker's PIA. A spouse or child may receive a benefit of up to 50 percent of the worker's PIA. A surviving widow's or widower's benefit is equal to as much as 100 percent of the amount of the deceased worker's PIA. The benefit of a surviving child is 75 percent of the worker's PIA.

The law sets a limit on the total monthly benefit amount to workers and their eligible family members, referred to as the Family Maximum. This maximum ranges from 150 to 188 percent of PIA, depending on the PIA. Benefits to the family members of disabled workers are paid on the same basis as those to the family of retired workers. The limitation on family benefits is, however, somewhat more stringent for disabled-worker families than for retired-worker or survivor families. The family maximum ensures that the families are not considerably better off financially after the retirement, disability, or death of the worker than they were while the worker was employed. For example, if the primary wage earner is deceased, a child beneficiary is eligible for 75 percent of the worker's PIA. Two children would each get 75 percent, for a total of 150 percent of the PIA. However, if there are three eligible children, their benefits would be proportionally reduced such that they sum to the Family Maximum. If a child is eligible on two accounts, his benefits are paid from the account that provides the highest benefit. In that situation, the Family Maximum is summed over the two accounts. Suppose, for example, that the father's PIA is $400 and the Family Maximum is $600. The mother's PIA is $500 and Family Maximum is $750. The child's benefit is 75 percent of the higher PIA, $375 (75 percent of $500) or a shared amount on a Family Maximum of $1350 ($600 + $750).

Taxation of Benefits

Up to 85 percent of Social Security benefits may be subject to federal income tax depending on the taxpayer's amount of income (under a special definition) and filing status. The applicable definition of income is adjusted gross income (before Social Security or Railroad Retirement benefits are considered), plus tax-exempt interest income—with further modification of adjusted gross income in some cases involving certain tax provisions of limited applicability among the beneficiary population—plus one-half of Social Security and Tier I Railroad Retirement benefits.

For married taxpayers filing jointly whose income under this definition is between $32,000 and $44,000, the amount of benefits included in gross income is the lesser of one-half of Social Security and Tier I Railroad Retirement benefits or one-half of income over $32,000. If their income exceeds $44,000, the amount of benefits included in gross income is the lesser of (1) 85 percent of Social Security and Tier I railroad retirement benefits or (2) the sum of $6,000 plus 85 percent of income over $44,000.

For married taxpayers filing separate returns, no exempt amounts are applicable. The amount of benefits included in the gross income is the lesser of 85 percent of Social Security or Tier I Railroad Retirement benefits, or 85 percent of income (as defined above). For individuals in all other filing categories, the amount of benefits to be included in gross income is determined in a manner analogous to that for married taxpayers filing jointly, but at lower exempt amounts.

Ib. Supplemental Security Income

The Public Assistance for Needy Aged and Blind program and the Aid to the permanently and Totally Disabled program were established in 1935 and 1950, respectively. In 1972, Congress replaced them with the federal Supplemental Security Income (SSI) program, which is administered by SSA. This ended the multiplicity of eligibility requirements and benefit levels that had characterized the assistance programs formerly administered at the state and local levels. The program went into effect in January 1974. It is contained in Title XVI of the Social Security Act.

The SSI program consists of two parts: the federal program, and state supplementation of the federal payment. Under the federal program, the eligibility requirements are nationally uniform for age, limits on income and resources allowed, and definitions of disability or blindness. Federal benefit payments are also nationally uniform so that regardless of where qualified individuals live, they are guaranteed the same minimum payment. The state supplementation can be federally or state-administered. States with state administered programs establish their own eligibility criteria and issue their own checks. States with federally-administered programs must adhere to the SSI eligibility criteria and one check is issued for the combined federal and state payment. State-administered payments are not captured on the SSR file. As of

January 1999, all but two states offered supplementary payments to at least some of their recipients. Almost 90 percent of SSI payments are federal.

In January 2000, 6.3 million people received federally-administered SSI payments. Of the total, 31 percent were age 65 or older; 56 percent were blind or disabled age 18-64; and 13 percent were blind or disabled under age 18. Under Title II, disabled workers are automatically converted to the retired category when they reach NRA. However, disabled or blind SSI recipients are not converted. People who first qualify at age 65 are automatically categorized as aged.

The maximum federal benefit for an individual is $512 per month in 2000. For a couple the maximum federal benefit is $769 per month. Beneficiaries with income from other sources may receive reduced SSI payments, as explained below. The average total benefit, including state supplementation, was $369 per month in December 1999; the average federal benefit was $342 per month.

Eligibility

Basic requirements for SSI eligibility involve citizenship, income, financial resources, age, and disability.

Citizenship. Since the passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, SSI eligibility is generally restricted to U.S. citizens residing in one of the 50 states, the District of Columbia, or the Northern Mariana Islands. However, eligibility is still possible for non-citizen members of certain groups of refugees, active duty or retired military personnel and their families, and lawful permanent residents who have earned or can be credited with 40 quarters of Social Security covered employment.

Income. An individual does not have to be entirely without income to be eligible for SSI benefits. Maximum SSI benefits are paid, assuming the other conditions of eligibility are met, if the individual or couple has no “countable” income in that particular month. If the individual or couple has countable income, a dollar-for dollar reduction is made against the maximum payment. Not all income is counted for SSI purposes; see below.

Financial resources. In most cases, ownership of financial assets is limited to $2,000 for an individual or $3,000 for a couple. The resource limit for a couple applies even if only one member of a couple is eligible. Some items are excluded in determining countable resources; see below.

Age and disability. To qualify as aged, an individual must be at least 65 years old. Qualifying standards for SSI payments based on disability are almost the same as those used for the DI program. That is, an individual is considered to be disabled if he or she is unable to engage in any SGA by reason of any medically determinable physical or mental impairment that can be expected to result in death or which has lasted (or can be expected to last) for a continuous period of 12 months. This 12-month requirement does not apply to the blind in SSI.

The SGA criterion does not apply to children under age 18. The standard for them is a medically determinable physical or mental impairment that results in marked and severe functional limitations.

As of January 1, 1997, persons for whom drug addiction or alcoholism is a contributing factor material to the finding of disability ceased to be eligible for SSI. Inmates of public institutions, including prisoners, are not eligible for SSI. There are some exceptions to this general rule: those in medical institutions where the Medicaid program pays more than half the cost of their care may receive up to $30 monthly; and those who live in certain public emergency shelters and community-based residences for 16 persons or fewer may, if otherwise eligible, receive SSI.

Income

The maximum SSI payment is reduced dollar-for-dollar to reflect other income and in-kind support and maintenance. Major exclusions include the first $20 of monthly unearned income from virtually any source (such as Social Security benefits, but not needs-tested income such as veterans' pensions) and the first $65 of monthly earned income plus one-half remaining earnings. Given the $512 maximum monthly federal benefit, the dollar-for-dollar reduction thus eliminates SSI payments altogether for individuals with income from wages in excess of $1,109 or income from other sources in excess of $532. There are some exceptions to these break-even points, such as when the individual has a combination of earned and unearned income.

Income received in-kind, i.e., as goods rather than money, is considered in determining the payment amount.

If a recipient lives in another person's household and receives both food and shelter from the person in whose household he or she is living, the federal benefit is reduced by one-third, regardless of the actual dollar value of the in-kind support and maintenance. SSI recipients are required to apply for any other benefits to which they may be entitled, such as Social Security, Unemployment Insurance (UI), or workers' compensation.

If a child recipient under age 18 lives with parents, or an adult lives with a spouse who is not eligible for SSI, some of the income of the parent or spouse may be counted as unearned income to the eligible person. This process is called "deeming." Non-citizens may also be deemed income from an alien sponsor. Other income excluded when determining payment amounts includes certain scholarships, certain student earnings, work expenses of blind persons, impairment-related work expenses of the disabled, payments for providing foster care to a child not eligible for SSI, and the Earned Income Tax Credit. Income necessary for an approved plan for achieving self-support for blind and disabled recipients is also disregarded. Irregular and infrequent income is not counted as long as it does not exceed $20 per month if unearned or $10 a month if earned.

The Employment Opportunities for Disabled Americans Act of 1986 provided special SSI benefits and Medicaid coverage to blind and disabled individuals eligible for SSI payments who work despite severe impairments. This legislation made permanent and revised section 1619 of the Social Security Act which was enacted as a temporary demonstration project in 1980. Under section 1619(a), a disabled recipient with earnings over the SGA level may continue to receive SSI payments under a special benefit status and. Moreover, section 1619(b) provides special SSI recipient status for Medicaid purposes when the individual has earnings that make him or her ineligible for cash payments. Because these earnings are combined with unearned income in making the payment determination, they do not necessarily have to exceed the SGA level. This special benefit status may continue as long as the recipient has the disabling impairment and until his or her earnings exceed the amount that would reduce the cash benefit to zero.

Resources

Although the amount of assets a person may hold to be eligible for SSI is fixed at $2,000 for an individual ($3,000 for a couple), certain resources are excluded from consideration. The most important of these is a home occupied by the recipient. Also excluded are personal goods and household effects with an equity value of up to $2,000.

An automobile may be excluded, regardless of its value, if the individual or a member of the individual's household uses it for transportation for employment or medical treatment, if it is modified to be operated by, or used for, transportation of a handicapped person, or if it is needed for essential daily activities. If an automobile cannot be excluded based on the nature of its use, a current market value of up to $4,500 may be excluded.

Life insurance policies are not countable if the face values do not exceed $1,500. Under certain circumstances, real property can be excluded for as long as the owner's reasonable efforts to sell it are not successful.

Special exclusions are applicable to the resources necessary for an approved plan of self-support for blind or disabled recipients and for property essential to self support. The value of burial spaces for a recipient, spouse, and immediate family members is excluded, as is up to $1,500 of funds set aside for burial of the individual and spouse.

Further Reading

The following are useful sources for understanding the RSDI and SSI programs.

• Social Security Programs in the United States (SSA 1997a). This publication of SSA concisely describes RSDI, SSI, Medicare, Medicaid, UI, Worker's Compensation, Temporary Disability Insurance, Food Stamps, and about 12 other programs. It may be downloaded from http://www.ssa.gov/statistics/sspus.html.

• Social Security Handbook (SSA 1997b). This handbook provides the most detailed specification of the RSDI, SSI, Medicare, and Black Lung Benefits programs. It may be downloaded from http://www.ssa.gov/OP_Home/handbook/ssa-hbk.htm.

• Annual Statistical Supplement to the Social Security Bulletin (SSA 1999). This publication provides a good summary of the RSDI, SSI, Medicare, Medicaid, and several other insurance and income support programs. It contains some historical information, such as cost-of-living increases tables, beneficiary counts, benefit amounts, and various other program statistics. It may be downloaded from http://www.ssa.gov/statistics/Supplement/1999.

• Summary of Major Changes in the Social Security Cash Benefits Program: 1935-1996 (Kollman 1996). This article may be downloaded from http://www.ssa.gov/history/pdf/crs9436.pdf.

• 1998 Green Book: Background Material and Data on Programs within the Jurisdiction of the Committee on Ways and Means (Green Book 1998). This book, compiled by the Committee on Ways and Means of the House of Representatives, provides program descriptions and historical data on a wide variety of social and economic topics, including Social Security, employment, earnings, welfare, child support, health insurance, the elderly, families with children, poverty, and taxation. It may be downloaded from http://aspe.hhs.gov/98gb/intro.htm.

II. Relationship between SSA Programs, SSA Master Data Files and NCHS Health Surveys

As part of the process of administering the RSDI and SSI programs, SSA staff have created a number of administrative and analytical master data files. For health research purposes, the National Center for Health Statistics (NCHS) linked its health surveys to the following three SSA master data files: the Master Beneficiary Record (MBR), the Payment History Update System Record (PHUS) and the Supplemental Security Record (SSR). Social Security administrative data are available for those NCHS respondents who were willing to provide personal identification data to NCHS and for whom NCHS was able to validate and match with Social Security administrative records. SSA provided NCHS with benefit history data from 1962 through December 2003. Below is a brief description of the three SSA administrative master data files from which SSA benefit data was extracted for the NCHS survey participants:

MBR: Master Beneficiary Record

The MBR contains the data to administer the RSDI benefit program. The MBR record is initiated once the initial decision is made to award benefits, and entitlement and payment data are stored on the file. Taken together, the MBR is a massive file, containing (as of December 1998) 161 million person records grouped in approximately 95 million units by the Social Security claim number— that is, the SSN of the wage earner based on whose earnings benefits are paid. Spouses, widows/widowers, children, and parents, known as the auxiliaries or survivors in the unit, can be identified by their own SSN. Because of this, the unit itself can have multiple configurations. The MBR does not discard old records and start new ones, instead mostly adding new entries (blocks of data elements) to existing records or replacing data to reflect changes in status. There is one record for each SSN on the MBR. However, there are circumstances under which an individual may appear on more than one record, such as in case of dual entitlement (see analytic guidelines).

PHUS: Payment History Update System File

With the passage of the 1983 Amendments to the Social Security Act, a portion of Social Security benefits have been subject to federal income taxes. In order to provide beneficiaries with an IRS Forms 1099 for income tax reporting, the aggregate amount of benefit payments, repayments and reductions with respect to an individual in a calendar year was collected in the Payment History Update System (PHUS) file. Starting with 1984, it is possible to determine the actual amount of the check or direct deposit that the respondent received. The PHUS file is only a payment history system and not a transaction history file.

SSR: Supplemental Security Record

The SSR provides the data needed to generate federally-administered SSI benefit checks. The file contains approximately 43 million records, indexed under the SSN of the first eligible person in a household unit. For various reasons, there may be multiple records for a recipient. SSA establishes and updates the SSR through local field office and tele-service site transactions, usually establishing the record as soon as a person files for SSI. The file stores eligibility and payment information, and certain information about ineligible spouses/parents because the SSI eligibility determination considers their income/resources.