
Notes and Brief Reports

Comparison of Aged OASDI and SSI Recipients, 1974*

Persons aged 65 and over who received supplemental security income (SSI) payments in the first year of that program's operation differed markedly on a number of characteristics from those who were aged beneficiaries under the old age, survivors, and disability insurance (OASDI) program. This difference is evident even when, as here, only the low-income OASDI beneficiaries are considered as the comparison group. Persons receiving income from both programs more closely resemble those who receive SSI but not OASDI.

Selected Characteristics

Demographic profile. In 1974, SSI recipients were more likely than OASDI recipients to be in the oldest age group, to be black, to have less than an eighth-grade education, and to be widowed (table 1). They were also more likely to have been born in the South, to still live in the South, and to live in rural nonfarm areas. They tended to rent rather than to own and more often lived alone or with relatives other than a spouse. Women outnumbered men in all three recipient groups but were especially prevalent in the group receiving SSI but not OASDI—77 percent, in contrast to 59 percent in the group receiving only OASDI. Among those getting payments from both programs, about 66 percent were women.

Work status. The sex distinction is especially important for work-related items and thus for the earnings-based OASDI program. In the past, men and women have usually differed in their attachment to the labor force, their types of occupation, and their earnings. Even when the sex factor is controlled, consistent differences between the recipient groups appear. An estimated 17 percent of the men receiving OASDI in 1974, for example, had still been working in 1973, but almost none of the men receiving SSI in 1974 had worked in 1973 (table 2).

Differences in self-reported health status may account for some of the difference in work status. Among SSI

recipients, both men and women usually reported that their health did not permit them to work. Sixty percent of the men with SSI only who did not work in 1973 had not worked in at least a decade, but, among their counterparts with OASDI only, that proportion was only 28 percent. Though nearly all the men in each recipient group had worked at some time, 90 percent of the men with OASDI only had usually worked full time, compared with 64 percent of those with SSI only.

The recipient groups differed in their usual lifetime occupations. Men with SSI only were more likely than men with OASDI only to have been in farming. Women receiving only SSI payments were more likely than women receiving only OASDI benefits to have been household workers or to have worked on farms.

Characteristics of spouse. Persons with OASDI benefits but no SSI payments were not only more likely than SSI recipients to be married but also to have had a spouse who had worked (table 3). Again, occupational differences between the spouses were apparent—a greater incidence of farm work among the SSI-only group than among the OASDI-only group, for example.

Income data. Two-thirds of the OASDI-only group had at least one other source of income in addition to their OASDI benefits (table 4). Only about 20 percent of the SSI recipient groups had other income, and most of them lived in poverty. The incomes of about one-fourth of those with OASDI benefits only were at or below the poverty line. More women than men lived in poverty, but women OASDI beneficiaries were less likely than women SSI recipients to have nuclear family income¹ at or below the levels for the poor or near poor. This finding is almost redundant, since those who receive SSI payments do so because of their extremely low level of income.

OASDI beneficiary characteristics. For those with both OASDI and SSI payments, more than one-third had the minimum primary insurance amount (PIA),² and barely one-tenth had a PIA of \$180 or more—almost the

¹ Nuclear family income is defined here as income received in the month before the interview by the sample person, the spouse, or minor child.

² The amount related to a worker's average monthly earnings that is the base for computing the benefits payable to the worker and the worker's dependents. In 1974 the minimum PIA was \$93.80.

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Table 1.—Demographic characteristics, 1974: Number and percentage distribution of persons receiving nuclear family income in 1974 from OASDI, SSI, or both, by sex

Characteristics	Receiving nuclear family income ¹ from—								
	OASDI only			Both SSI and OASDI			SSI only		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
Total number (in thousands)	11,231	4,609	6,622	865	292	573	525	120	405
Total percent	100	100	100	100	100	100	100	100	100
Age									
65-69	25	25	25	20	20	19	16	16	17
70-74	31	34	29	33	37	31	26	31	24
75-79	24	23	26	22	20	24	20	22	20
80 and over	19	18	20	25	23	26	37	31	39
Race									
White	92	90	93	74	73	74	69	69	69
Black	8	9	7	25	26	25	29	28	29
Other	1	1	(²)	1	1	1	2	3	2
Education									
None or kindergarten	2	2	2	8	11	6	14	19	12
1-8 years	54	62	49	69	73	67	70	66	71
9-12 years	33	28	37	20	13	23	13	10	14
College	10	8	12	3	2	3	2	4	2
Unknown	1	1	1	1	1	1	1	1	1
Marital status									
Married	51	74	34	32	58	19	15	37	9
Widowed	40	16	57	51	23	65	63	30	73
Divorced	1	1	1	5	4	5	4	6	3
Separated	3	4	2	7	7	7	6	6	6
Never married	5	5	6	5	8	3	12	22	10
Area and size of community									
Rural:									
Farm or ranch	7	9	6	5	8	4	5	9	4
Nonfarm	12	14	11	17	20	16	21	25	20
Urban:									
Under 25,000	33	30	35	32	33	32	33	31	34
25,000-100,000	18	18	19	16	14	18	13	9	14
City, 100,000 or more	27	26	28	28	24	30	26	24	27
Suburb	2	2	2	1	1	1	(²)	1	(²)
Region of residence									
Northeast	25	24	25	15	11	16	11	10	12
North Central	27	27	27	12	13	12	14	13	14
South	33	32	33	48	51	46	61	64	61
West	13	14	12	25	24	25	14	14	14
Not classified	2	2	2						
Place of birth									
Northeast	20	20	21	9	8	10	5	4	5
North Central	30	27	31	15	14	16	11	10	11
South	32	33	31	59	63	56	63	63	64
West	3	3	4	5	5	4	4	5	4
Region not classified	0	(²)	0	(²)	(²)	1	1	1	2
Foreign	15	17	13	12	10	12	15	16	15
Basic tenure									
Residence:									
Owned by—									
Sample person ³	64	69	60	33	38	30	23	28	22
Sample person jointly	2	1	3	1	1	1	2	1	2
Others in household	7	5	9	9	7	10	19	13	21
Rented by—									
Sample person	20	19	21	45	43	46	34	36	34
Sample person jointly	1	1	2	2	1	3	4	2	4
Others in household	1	(²)	1	3	2	4	6	3	7
Rent free	4	3	4	6	6	6	8	10	7
Room and board	1	1	1	2	3	1	4	8	3
Living arrangement									
Lives alone	32	16	43	45	29	54	42	34	44
Lives with—									
Spouse	50	74	34	32	57	19	15	37	8
Other relatives	16	8	22	20	11	25	40	22	46
Nonrelatives	2	2	2	3	4	3	4	6	3

¹ Income received in month before interview by sample person, spouse, or minor child—here and in others tables.

³ "Sample person" under basic tenure refers to sample person and/or spouse.

² Less than 0.5 percent.

Table 2.—Work characteristics, 1973: Number and percentage distribution of persons receiving nuclear family income in 1974 from OASDI, SSI, or both, by sex

Characteristics	Receiving nuclear family income from—								
	OASDI only			Both SSI and OASDI			SSI only		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
Total number (in thousands)	11,231	4,609	6,622	865	292	573	525	120	405
Total percent	100	100	100	100	100	100	100	100	100
Current employment status									
Not working	88	83	92	98	96	99	98	98	99
35 or more hours	4	6	3	(¹)	1	(¹)	(¹)	1	(¹)
Less than 35 hours	8	11	6	2	4	1	1	1	1
Health permits employment									
Yes	25	26	24	6	8	5	3	4	2
No	63	57	68	92	88	94	95	94	96
Other	12	17	8	2	5	2	2	2	2
Last time worked									
Still working	12	17	8	2	4	1	2	2	1
Last worked—									
Less than 1 year ago	4	7	3	2	3	1	1	2	1
1–4 years ago	17	25	12	15	20	13	6	10	5
5–9 years ago	17	24	13	21	27	18	12	23	8
10 or more years ago	40	28	49	47	43	49	53	59	52
Unknown	1	(¹)	1	1	1	2	2	1	2
Never worked	8	0	13	10	0	16	24	2	31
Work history									
Mostly—									
Full time	66	92	48	55	78	44	36	64	27
Part time	5	2	8	10	9	10	10	10	9
On and off	15	2	24	16	5	22	20	10	22
Unpaid	5	5	6	7	7	8	10	12	10
Never	8	0	13	11	0	16	24	2	31
Unknown	(¹)	(¹)	1	1	1	1	1	1	1
Usual occupation									
Professional	7	4	10	2	2	2	2	4	2
Managerial	6	11	3	2	3	2	1	2	1
Sales	6	3	8	4	2	5	2	1	2
Clerical	12	5	16	4	1	5	2	2	3
Crafts	12	28	2	5	14	1	2	6	1
Operatives	17	12	20	16	12	18	8	6	8
Transportation	2	6	0	1	4	0	1	4	(¹)
Nonfarm laborer	4	8	1	6	18	1	4	14	1
Farmer	6	11	2	6	15	2	8	24	3
Farm laborer	4	4	5	14	20	10	20	28	18
Service	10	7	13	15	8	19	9	6	10
Household worker	4	0	8	13	(¹)	19	16	0	20
Unknown	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	0	0	0
Never worked	8	0	14	11	(¹)	16	25	2	31

¹ Less than 0.5 percent.

reverse of the situation for the OASDI-only group. Similarly, the monthly benefit amount actually payable to those who were also getting an SSI payment was generally scaled below the amount payable to beneficiaries in the OASDI-only group.

Technical Note

The data shown here are from two of the independent, component samples of the Survey of Low-Income Aged and Disabled (SLIAD):³

(1) Persons aged 65 or over who were on the old-age

³For details of SLIAD, see Thomas Tissue, "The Survey of Low-Income Aged and Disabled: An Introduction," *Social Security Bulletin*, February 1977.

assistance (OAA) rolls in 1973, most of whom were transferred directly to the SSI rolls; and

(2) low-income persons aged 65 or over in the general population in 1973 (at the time of sample selection in mid-1973 their income for the preceding 12 months had to be less than \$5,000 for single persons and less than \$6,500 for married couples).

Interviews were conducted in late 1973, and reinterviews were conducted in late 1974. The data shown are weighted to estimate the 1974 populations.⁴

⁴For additional technical information about the sampling and estimation procedures, see Erma Barron, *Survey Design Estimation Procedures and Sampling Variability*, Survey of Low-Income Aged and Disabled (Report No. 5), Social Security Administration, Office of Research and Statistics.

Table 3.—Spouse's work characteristics: Number and percentage distribution of persons receiving nuclear family income in 1974 from OASDI, SSI, or both, by sex

Characteristics	Receiving nuclear family income from—								
	OASDI only			Both SSI and OASDI			SSI only		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
Total number (in thousands)	11,231	4,609	6,622	865	292	573	525	120	405
Total percent	100	100	100	100	100	100	100	100	100
Spouse ever worked									
Yes	81	63	93	78	51	92	73	33	84
No	13	31	1	15	39	3	14	44	5
Unknown	(¹)	1	1	2	1	1	1	1	1
Never married	6	5	6	5	9	3	13	22	10
Spouse's lifetime occupation									
Professional	6	6	6	2	2	3	3	2	4
Managerial	7	2	10	4	1	5	4	1	6
Sales	5	5	5	3	2	3	2	(¹)	2
Clerical	8	13	4	2	3	2	2	1	2
Crafts	14	1	23	12	1	17	8	0	11
Operatives	15	16	14	12	12	12	6	4	6
Transportation	3	0	4	3	0	4	2	0	3
Nonfarm laborer	4	1	5	7	1	10	8	(¹)	10
Farmer	7	(¹)	11	11	1	17	17	2	22
Farm laborer	2	2	2	10	7	11	13	12	14
Service	9	13	7	8	12	6	4	2	5
Household worker	2	4	(¹)	4	10	0	2	9	0
Unknown	1	(¹)	1	1	(¹)	2	1	(¹)	1
Never worked or never married	20	37	8	22	49	8	28	67	16

¹ Less than 0.5 percent.

Table 4.—Financial characteristics, 1974: Number and percentage distribution of persons receiving nuclear family income in 1974 from OASDI, SSI, or both, by sex

Characteristics	Receiving nuclear family income from—								
	OASDI only			Both SSI and OASDI			SSI only		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
Total number (in thousands)	11,231	4,609	6,622	865	292	573	525	120	405
Total percent	100	100	100	100	100	100	100	100	100
Other income sources									
None	38	33	41	79	75	81	80	79	80
1	44	45	43	19	22	17	19	20	19
2	15	18	12	2	2	2	2	1	1
3 or more	4	4	4	.....	.....	(¹)	(¹)	(¹)	(¹)
Poverty status of nuclear family									
Poor	26	18	31	55	50	57	81	77	82
Near poor	16	12	20	16	20	14	12	13	11
Not poor	50	61	42	26	27	25	6	8	6
"Don't know"	8	8	7	4	3	4	2	2	2
Primary insurance amount²									
\$1-93.70	2	1	2	2	1	2	.....	.....	.....
93.80	11	4	15	38	35	39	.....	.....	.....
93.90-99.90	1	(¹)	2	4	3	4	.....	.....	.....
100-139.90	11	8	13	24	24	24	.....	.....	.....
140-179.90	18	16	20	18	18	18	.....	.....	.....
180-219.90	17	17	17	6	7	5	.....	.....	.....
220-259.90	28	33	24	3	4	2	.....	.....	.....
260 or more	10	17	5	(¹)	(¹)	0	.....	.....	.....
Other ³	2	3	2	6	5	4	.....	.....	.....
Monthly OASDI benefit amount²									
\$1-93.70	9	2	14	29	27	30	.....	.....	.....
93.80	4	3	4	16	12	18	.....	.....	.....
93.90-99.90	2	1	3	3	3	3	.....	.....	.....
100-139.90	17	10	22	24	26	23	.....	.....	.....
140-179.90	17	16	17	14	15	14	.....	.....	.....
180-219.90	19	19	19	8	11	6	.....	.....	.....
220-259.90	23	32	16	.....	.....	.....	.....	.....	.....
260 or more	8	14	3	.....	.....	.....	.....	.....	.....
Other ³	2	3	2	6	5	4	.....	.....	.....

¹ Less than 0.5 percent.

² As of December 1974.

³ Record not available.

Table I.—Approximate standard errors of estimated percentages of low-income aged persons in general population

Size of base	Estimated percentage					
	1 or 99	2 or 98	5 or 95	8 or 92	10 or 90	15 or 85
25,000	4.43	6.23	9.71	12.90	13.37	15.91
50,000	3.13	4.41	6.87	8.55	9.46	11.26
75,000	2.56	3.60	5.61	6.99	7.73	9.20
100,000	2.22	3.12	4.86	6.05	6.69	7.97
250,000	1.40	1.97	3.08	3.83	4.24	5.05
500,000	.99	1.40	2.18	2.72	3.01	3.58
750,000	.81	1.14	1.78	2.22	2.46	2.93
1,000,000	.70	.99	1.54	1.93	2.13	2.54
2,500,000	.45	.63	.98	1.22	1.36	1.62
5,000,000	.32	.45	.70	.87	.96	1.15
7,500,000	.26	.36	.57	.71	.79	.95
10,000,000	.22	.32	.50	.62	.69	.82
25,000,000	.14	.20	.32	.40	.44	.53
	20 or 80	25 or 75	30 or 70	35 or 65	40 or 60	50
25,000	17.83	19.30	20.43	21.27	21.85	22.30
50,000	12.62	13.66	14.46	15.06	15.47	15.79
75,000	10.31	11.16	11.82	12.30	12.64	12.90
100,000	8.93	9.67	10.24	10.66	10.95	11.18
250,000	5.66	6.13	6.49	6.76	6.95	7.09
500,000	4.01	4.35	4.61	4.80	4.93	5.03
750,000	3.28	3.56	3.77	3.93	4.03	4.12
1,000,000	2.85	3.09	3.27	3.41	3.50	3.58
2,500,000	1.82	1.97	2.09	2.17	2.23	2.28
5,000,000	1.29	1.40	1.49	1.55	1.60	1.63
7,500,000	1.06	1.15	1.22	1.28	1.31	1.34
10,000,000	.93	1.00	1.07	1.11	1.16	1.17
25,000,000	.60	.65	.69	.72	.74	.76

Table II.—Approximate standard errors of estimated percentages of all OAA recipients

Size of base	Estimated percentage											
	1 or 99	2 or 98	5 or 95	8 or 92	10 or 90	15 or 85	20 or 80	25 or 75	30 or 70	35 or 65	40 or 60	50
50,000	0.75	1.07	1.69	2.12	2.36	2.83	3.19	3.47	3.69	3.86	3.97	4.08
75,000	.62	.88	1.39	1.75	1.95	2.34	2.64	2.88	3.07	3.20	3.31	3.40
100,000	.54	.77	1.22	1.53	1.70	2.05	2.32	2.53	2.69	2.82	2.91	2.99
150,000	.44	.63	1.00	1.27	1.41	1.70	1.92	2.09	2.22	2.32	2.39	2.43
200,000	.38	.55	.88	1.11	1.24	1.49	1.69	1.84	1.96	2.05	2.11	2.15
250,000	.35	.50	.79	1.01	1.12	1.36	1.54	1.69	1.80	1.89	1.95	2.01
300,000	.32	.45	.73	.93	1.03	1.25	1.42	1.55	1.65	1.72	1.78	1.82
350,000	.30	.42	.68	.86	.96	1.17	1.33	1.45	1.54	1.62	1.67	1.71
400,000	.28	.40	.64	.81	.91	1.10	1.25	1.37	1.46	1.53	1.58	1.62
450,000	.26	.38	.61	.77	.86	1.05	1.19	1.31	1.39	1.46	1.51	1.54
500,000	.25	.36	.58	.74	.83	1.01	1.15	1.26	1.35	1.42	1.47	1.52
750,000	.21	.30	.49	.62	.70	.85	.97	1.07	1.14	1.20	1.25	1.29
1,000,000	.18	.26	.43	.55	.62	.76	.87	.95	1.02	1.08	1.12	1.16
1,250,000	.16	.24	.39	.50	.56	.69	.79	.87	.93	.98	1.01	1.05
1,500,000	.15	.22	.36	.47	.52	.64	.74	.81	.87	.91	.95	.98
1,750,000	.14	.20	.34	.44	.49	.61	.69	.76	.82	.86	.89	.93

The characteristics detailed here are taken from the 1974 interview, except for those related to work. Many of the work-related characteristics were asked about only in 1973.

The OAA sample represented an estimated 1.5 million persons in 1974. Of these, 525,000 received SSI but no OASDI and 865,000 were getting both types of payments, as shown in the last six columns of tables 1-4. The data in the first three columns, for those with OASDI only, are from the low-income general population sample; they represent more than 11.2 million out of an estimated total of 14.4 million low-income aged in 1974.

The significance of the differences between percent-

ages can be calculated by using the figures in tables I and II. Table I can be used to test the differences in percentages for the first three columns; table II can be used for the other columns.

To make a rough determination of the statistical significance of the difference between two independent percentages, find the estimates of the standard errors of each percent, using the appropriate table. Square these standard errors to get variances and add the variances. Take the square root of this sum to get the standard error of the difference. If the absolute difference between the two percentages in question is greater than twice the standard error of the difference, they are said to be significantly different from one another at the 5-percent level.