

SSA's Outreach Efforts to Contact Beneficiaries Eligible for SSI Payments*

Section 405 of the Social Security Amendments of 1983 (Public Law 98-21), requires the Social Security Administration (SSA) to conduct an outreach program for aged persons potentially eligible for payments under the Supplemental Security Income (SSI) program. In passing this legislation, Congress expressed concern that the SSI program in its history to that time had not reached a sufficient number of persons who could be eligible for payments. The law required that SSA, by July 1, 1984, "notify all elderly recipients of benefits under title II of the Social Security Act who may be eligible for SSI benefits under title XVI of such act of the availability of the SSI program, and shall encourage such recipients to contact a Social Security district office." (Title II is the Old-Age, Survivors, and Disability Insurance program, and title XVI is the Supplemental Security Income program.)

The first payments under the SSI program were made in January 1974 to 3.2 million recipients. That first recipient group was comprised largely of persons converted from three former Federal-State programs—Old-Age Assistance, Aid to the Blind, and Aid to the Permanently and Totally Disabled. At the start, SSA estimated that 6 million persons would eventually receive payments under the new Federal program. This estimate was derived from existing Federal surveys of the income of the poor population.¹ To accelerate enrollment, outreach efforts were conducted in 1974 and 1975. By April 1975, the number of program participants peaked at 4.4 million. From April 1975 to May 1983, the SSI program rolls declined to 3.9 million. The principal component involved in the decline was the aged category, which fell by 33 percent during that time. Questions arose concerning SSA's effectiveness in reaching the eligible population and/or the accuracy of the original estimates. From December 1979, when the data first became available, to June 1985, the total number of persons aged 65 or older declined by only 9 percent.²

By 1983, faced with an increasing number of persons under the poverty level and a decline in the number of

those receiving SSI payments on the basis of age, Congress mandated that SSA conduct specific outreach efforts.³ Public Law 98-21 required SSA to conduct two separate outreach activities aimed at the aged population. The first was a one-time mailing of alerts to Social Security beneficiaries aged 65 or older whose benefits were low enough to indicate possible SSI program eligibility.⁴ From February to July 1984, approximately 7.6 million notices were mailed to beneficiaries in the 50 States, the District of Columbia, and the Northern Mariana Islands. The second outreach activity is an ongoing notification effort to two groups of Social Security beneficiaries: (1) Social Security beneficiaries about to attain age 65, and (2) persons who have been receiving Social Security disability insurance benefits for 21 consecutive months.

The vehicle specified in the legislation for this purpose was the routine notification from the Health Care Financing Administration (HCFA) to the above two groups about their option to purchase Supplementary Medical Insurance under Medicare. Beginning in July 1983, approximately 110,000 beneficiaries have been notified each month about the SSI program and its eligibility requirements at the time of their notification of eligibility for Medicare.

The alert notices used in both outreach efforts briefly describe the SSI program and its eligibility requirements.⁵ By using this two-pronged approach, SSA hoped to attract applications both from the aged (one-time) and from persons attaining age 65, or those who had been disabled long enough to qualify for Medicare benefits (ongoing).

Study Design

To evaluate the effectiveness of the outreach activities, SSA conducted a study of the process. The study made use of trends in SSI program statistics to show the overall impact of both the ongoing and the one-time outreach activities. For the one-time alert, however, two additional techniques were employed:

- A followup questionnaire was mailed to a sample of persons who received the one-time alert. The questionnaire was sent 7-12 months after the alerts to a representative sample of 13,284 persons. The main purposes of the mail survey were to learn if people knew about the SSI program

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¹Estimates relied heavily on the March 1972 Current Population Survey (CPS) conducted by the Bureau of the Census. Subsequent versions of the annual March CPS have been used to update the estimates of the number of eligible persons.

²Because blind and disabled recipients are not counted in the aged category on attainment of age 65, the aged category does not contain all persons aged 65 or older.

³1983 Annual Statistical Supplement to the Social Security Bulletin, 1984, table 8.

⁴This effort included persons who might be eligible for State supplementary payments only.

⁵Because some States provided supplements to the Federal payment, income eligibility criteria varied by State. These variations were considered by SSA in selecting the alert group and appeared on the alert notice.

before the alert; to show how many contacted SSA as a result of the alert; and, in the event that they had not contacted SSA, to learn why not.

- A computer search was conducted of the SSI administrative files for persons sent a one-time alert. This was done, on a sample basis, several months after the mailing. This process provided information on award and denial rates, SSI payment amounts, and demographics.

Findings

One-time Outreach

One of the main reasons given for conducting a more intensive outreach effort for the SSI program was the belief that many persons had not heard of the program. The followup survey establishes a basis for estimating that, of the 7.6 million aged SSA beneficiaries sent an SSI alert, about 35 percent had never heard of the SSI program before receiving the alert. More than half of that 35 percent claimed to have first heard of SSI from the questionnaire. Possibly they never saw the alert or did not remember seeing it. An estimated 16 percent of those persons sent an alert claimed to have first heard of SSI from a friend or relative, 14 percent were informed by the media, and 10 percent said that they first heard of it from previous contact with a Social Security office. Complete results of the survey are contained in table 1.

Approximately 618,000 persons contacted Social Security offices after they received an alert.⁶ About 160,000 persons (2 percent of the 7.6 million alerted) attributed that contact to the alert itself. Of these persons, 79,000 (1 percent of those alerted) applied for payments, and 58,000 (0.7 percent of those alerted) received awards. Of the great majority of persons who did not contact a Social Security office, 38 percent believed that their incomes were too high, 28 percent said that they were ineligible because of their resources, and 9 percent simply did not want any help.⁷ Although the answers given by the respondents on income and resources were somewhat sketchy, a small percentage of those not contacting SSA might have been eligible, based on their questionnaire responses.⁸ It is not clear why

these persons chose not to contact SSA despite their apparent eligibility.

The computer search of the SSI administrative files revealed that 116,000 applications were made by the alerted group after they received the alert notice (table 2). Of these 116,000 applications, about 86,000 (74 percent) resulted in awards, and 30,000 (26 percent) resulted in denials. The average monthly amount received by those persons awarded payments was \$60, including both Federal and State amounts, a sum considerably below the average combined Federal and State payment of \$115 for all aged recipients with a Social Security benefit.⁹

Those who filed applications did so fairly soon after receiving the alert notice. About 70 percent of all applications, and 74 percent of applications resulting in awards, were made within 1 month after the alert mailing. The highest rate of response to the alert occurred in the South. About 30 percent of the awards were made in the Atlanta Region, despite only 19 percent of the alerts being mailed to that region.¹⁰ In the Dallas Region, 16 percent of awards resulted from 10 percent of the alerts.¹¹ Couples did not contact SSA as frequently as did unmarried persons. Most of the persons awarded payments (75 percent) were single, even though only half of those alerted were single. Of the 30,000 applicants ineligible for payments, almost half (48 percent) had excess income, and 41 percent had excess resources.¹²

Not all of the 116,000 applications and 86,000 awards can be attributed to the alert. Some of these persons would have applied without the alert. Two other data sources were used in estimating the impact of the one-time outreach on applications and awards. SSA uses a weekly workload administrative report for its field offices. A summary of this report¹³ indicates that about 79,000 applications were taken by Social Security offices from February to September 1984 as a result of the one-time alert. If the same percentages of awards and denials obtained for the 116,000 applications are applied to these 79,000 applications, about 58,000 awards are attributable to the outreach.

Confirmation of this 58,000 figure comes from the trend in SSI monthly awards (table 3). Before and after the one-time outreach, approximately 11,000-12,000 SSI

⁶The question asked was, "Since February of 1984, have you talked with anyone in the Social Security office about SSI?" Because the alerts were mailed during the February-March period, it is possible that some of the contacts were made shortly before the alert was received.

⁷Because more than one response was permissible, the actual percentage may be slightly lower. See table 1.

⁸Questions on living arrangements, resources, and income amounts were very general and did not permit a precise determination of potential eligibility.

⁹These were taken from the SSI 1-percent sample file, June 1984.

¹⁰The Atlanta Region consists of the following States: Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee.

¹¹The Dallas Region consists of the following States: Arkansas, Louisiana, New Mexico, Oklahoma, and Texas.

¹²These reasons for ineligibility were cited by SSA field offices. Some persons may have been ineligible for several reasons.

¹³The report contained a special category for persons who indicated that they were applying for SSI as a result of the alert.

Table 1.—One-time outreach: Number and percentage distribution of persons receiving followup questionnaire, by selected characteristics

[Numbers in thousands]

Questionnaire responses	Total	Contact with Social Security		Lives alone		Income other than Social Security	
		Yes	No	Yes	No	Yes	No
Total number.....	7,638	618	6,158	1,613	6,023	4,446	1,817
First learned of SSI from: ¹							
Social Security office.....	10.6	28.6	10.2	12.1	10.2	10.9	15.6
Friend or relative.....	15.7	23.3	17.1	21.1	14.2	17.8	19.6
Doctor or social worker.....	2.5	8.9	2.1	3.0	2.3	2.0	4.6
Radio, TV, newspaper.....	14.4	6.7	17.1	13.6	14.7	19.2	10.6
Notice a few months ago.....	15.3	18.8	17.0	17.5	14.7	17.7	16.5
Questionnaire.....	19.6	7.2	23.3	19.9	19.5	22.3	22.0
No response or other.....	24.4	10.6	15.8	15.2	26.9	12.9	13.9
Disposition of notice:							
Read and saved.....	16.3	31.4	7.3	7.5	15.6	17.6	19.8
Lost, thrown out, given away.....	26.5	19.9	46.1	45.6	26.1	30.8	26.1
Did not remember.....	41.3	39.2	29.9	27.8	40.2	44.8	47.7
No response or other.....	15.9	9.5	16.7	19.1	18.2	6.8	6.3
Contact with Social Security: ²							
Yes.....	8.1	100.0	...	12.9	6.8	5.3	17.7
No.....	80.6	...	100.0	85.4	79.3	93.8	81.0
No response or other.....	11.3	...	...	1.7	13.8	.9	1.3
Reason for contact: ¹							
First-time application.....	3.4	41.9	...	5.8	2.8	2.0	8.2
Subsequent application.....	1.2	13.9	...	1.4	1.0	.6	2.9
Asked question.....	2.2	27.1	...	3.1	2.0	1.9	3.5
Needed money.....	2.9	35.9	...	4.8	2.4	1.8	6.8
Regarding current benefits.....	.6	8.0	...	1.2	.5	.4	1.6
No response or other.....	92.8	11.0	...	88.0	94.1	95.4	83.8
Contact made as result of notice:							
Yes.....	2.2	26.6	...	4.0	1.7	1.3	5.2
No.....	5.1	61.9	...	7.5	4.4	3.3	11.4
No response or other.....	92.8	11.5	...	88.5	93.9	95.4	83.4
Social Security office response:							
Application.....	1.0	12.8	...	2.3	.7	.7	2.4
Eligible.....	1.2	14.7	...	2.1	.9	.8	2.7
Ineligible.....	2.8	34.4	...	3.8	2.5	2.0	5.6
Not understood.....	.9	11.0	...	1.4	.8	.5	2.3
No response or other.....	94.1	27.1	...	90.4	95.0	96.0	86.9
Reason for lack of contact: ¹							
Ineligible income.....	37.8	...	46.8	38.6	37.5	53.9	19.3
Ineligible resource.....	27.9	...	34.6	25.4	28.5	38.1	18.0
No help wanted.....	9.1	...	11.2	10.1	8.8	10.2	7.7
Previous denial.....	3.1	...	3.8	4.3	2.8	2.4	5.8
Receives SSI.....	1.5	...	2.0	2.3	1.5	1.6	2.3
Other.....	9.2	...	11.5	10.6	8.9	6.4	19.0
No response or other.....	29.4	...	12.2	24.7	30.4	13.8	35.3
Title II monthly benefit: ³							
\$0 or unknown.....	10.1	13.0	10.2	3.9	11.7	11.5	9.4
\$1-\$50.....	.1	.2	.1	.1	.1	.1	.2
\$51-\$100.....	.3	1.3	.2	.3	.3	.3	.3
\$101-\$200.....	17.1	21.0	16.8	17.8	16.9	17.4	16.7
\$201-\$400.....	69.7	62.2	70.1	72.1	69.1	68.3	70.9
\$401 or more.....	2.7	1.9	2.6	5.8	1.9	2.4	2.5
Mean benefit amount.....	\$247	\$237	\$247	\$270	\$241	\$242	\$253
Mean estimated total monthly household income (dollar):							
Minimum.....	\$430	\$317	\$464	\$424	\$431	\$553	\$253
Maximum.....	773	435	808	674	804	1,008	253

See footnotes at end of table.

Table 1.—One-time outreach: Number and percentage distribution of persons receiving followup questionnaire, by selected characteristics—Continued

[Numbers in thousands]

Questionnaire responses	Total	Contact with Social Security		Lives alone		Income other than Social Security	
		Yes	No	Yes	No	Yes	No
Minimum estimates for potential eligibility for SSI benefits:							
Yes	12.7	38.8	11.6	17.9	11.3	4.9	41.2
No	71.7	55.0	82.6	75.2	70.8	93.8	58.8
Unknown	15.6	6.1	5.8	6.9	17.9	1.3	0
Maximum estimates for potential eligibility for SSI benefits:							
Yes	20.4	55.6	19.5	24.9	19.2	10.7	59.7
No	64.7	39.8	75.5	69.3	63.5	89.3	40.3
Unknown	14.8	4.6	5.0	5.8	17.3	0	0
Living arrangement:¹							
Lives alone	21.1	33.5	22.4	100.0	...	21.0	27.2
Spouse	49.6	36.5	57.2	...	62.9	65.5	39.8
Children	8.0	11.6	8.6	...	10.1	7.7	12.3
Other relatives	4.4	6.9	4.8	...	5.6	3.9	7.2
Nonrelatives	5.6	9.1	6.0	...	7.2	3.2	12.2
No response or other	14.4	6.1	4.5	...	18.2	2.3	5.1
Types of housing:							
Nursing or retirement home	6.8	9.1	7.2	5.3	7.2	3.8	14.9
Rents home	12.4	20.5	13.3	24.1	9.3	13.2	16.7
Owens home	56.3	42.5	64.8	55.1	56.6	72.8	46.0
Another person's home	9.4	19.2	9.6	10.1	9.2	7.6	16.8
No response or other	15.1	8.8	5.1	5.3	17.7	2.6	5.5
Income other than Social Security:							
Yes	58.2	38.3	67.7	58.1	58.3	100.0	...
No	23.8	52.0	23.9	30.5	22.0	...	100.0
No response or other	18.0	9.7	8.4	11.4	19.8	...	...
Resources exceeding limit:							
Yes	52.1	22.3	62.0	49.9	52.6	72.8	32.5
No	28.2	69.2	27.7	37.2	25.8	22.0	59.8
No response or other	19.7	8.6	10.3	12.9	21.6	5.3	7.7
Deceased at time of survey	2.2	0	.2	.1	2.8	.2	.1
Sex:							
Male	18.8	24.3	18.3	16.9	19.3	19.2	18.8
Female	81.2	75.7	81.7	83.1	80.7	80.8	81.2
Mean age when alert was received	74.5	74.6	74.2	75.7	74.2	73.6	75.7
Region:							
Boston	7.3	3.8	7.5	7.5	7.2	6.7	7.8
New York	10.7	7.6	10.8	9.8	10.9	9.6	12.5
Philadelphia	12.1	13.9	11.8	12.2	12.1	11.8	12.3
Atlanta	19.5	30.4	18.6	19.1	19.6	18.3	23.1
Chicago	18.6	13.3	19.3	18.1	18.7	19.6	17.0
Dallas	9.6	12.2	9.3	10.1	9.5	9.4	10.4
Kansas City	6.1	6.5	6.1	7.1	5.8	5.7	6.8
Denver	3.1	1.7	3.1	3.3	3.0	3.5	2.1
San Francisco	9.5	7.6	9.8	9.3	9.6	11.2	5.6
Seattle	3.5	3.0	3.7	3.5	3.6	4.2	2.4

¹ Due to multiple responses, these categories are not mutually exclusive.

² Contact was with Social Security office after February 1984. Because of survey design constraints, some cases with actual contact before receipt of outreach notice were included. Therefore, frequencies for "yes" responses represent the upper bound.

³ Reflects combined benefit for all beneficiaries in the household where more than one beneficiary is indicated on the Master Beneficiary Record.

⁴ Exact dollar amount of income other than title II not available. These estimates are based on survey data reporting the range within which income other than title II falls.

Table 2.—One-time outreach: Number and percent of persons filing for SSI payments after receiving alert notice, by reported characteristics¹

Reported characteristics	Awards		Denials	
	Total	Percent	Total	Percent
Total	\$5,459	100.0	30,339	100.0
Reason for denial:				
Excess income .....	...	...	14,585	48.1
Excess resources .....	...	...	12,275	40.5
Other .....	...	...	3,479	11.5
Payment status (after 4 months):				
Current pay	78,872	90.0	...	...
Terminated excess income	2,378	2.8	7,061	23.3
Terminated excess resources	628	.7	5,695	18.8
Terminated other reason	1,032	1.2	17,583	57.9
Suspended	361	.4	...	...
Unknown or other	4,188	4.9	...	...
Applied within 30 days	58,045	67.9	22,330	73.6
Region:				
Boston	4,169	5.4	552	1.8
New York	9,004	10.5	2,723	9.0
Philadelphia	8,548	10.0	4,157	13.7
Atlanta	25,491	29.8	12,985	42.8
Chicago	11,214	13.1	3,265	10.8
Dallas	13,253	15.5	4,085	13.5
Kansas City	4,534	5.3	1,128	3.7
Denver	1,304	1.5	206	.7
San Francisco	5,670	6.6	796	2.6
Seattle	1,822	2.1	442	1.5
Sex:				
Male	22,423	26.2	7,944	26.2
Female	63,036	73.8	22,395	73.8
Marital Status:				
Single	67,006	78.4	19,419	64.0
Married	18,453	21.6	10,920	36.0
Living arrangement:				
Own household	80,051	93.7	27,058	89.2
Another household	4,676	5.5	3,281	10.8
Institution	732	.9	...	...
Unearned income:				
\$0	189	.2	188	.6
\$1-\$100	996	1.2	255	.8
\$101-\$200	16,089	18.8	4,821	15.9
\$201-\$400	65,877	77.1	21,125	69.6
\$401 or more	2,308	2.7	3,950	13.0
SSI monthly payment:				
\$0	8,587	10.0	30,339	100.0
\$1-\$50	43,168	50.5	...	...
\$51-\$100	16,368	19.2	...	...
\$101-\$200	15,173	17.8	...	...
\$201-\$400	2,163	2.5	...	...

¹ Data obtained by matching a sample of alerted cases to administrative records 7-12 months after alert was mailed.

awards were made each month to the aged. During the outreach period, the monthly amounts rose over that level by about 10,000 awards per month for 5 months, resulting in 50,000 new awards. That award rate is about 0.7 percent of the original 7.6 million alerts.

Ongoing Outreach

Since July 1983 and continuing each month for an unspecified period, approximately 110,000 aged and disabled beneficiaries have received an SSI alert along with the Medicare enrollment notice. Eighty percent of the alerts went to retired beneficiaries, with the remainder sent to disabled beneficiaries. Because the purpose of the study was to focus on the effects of the alerts on the aged population, analysis was limited to the retired group.

The trend in SSI monthly awards to aged persons showed a marked change when this mailing began. The number of new monthly awards for the 2 1/2-year period before July 1983 was in the 7,000-9,000 range. From July 1983 to March 1984, the average number of awards rose to more than 13,000 per month. After the main effects of the one-time alert were experienced (March-September 1984), the average number of awards fell to about 12,000 per month. This rise, from 7,000 to 9,000 awards per month to 12,000-13,000, reflects the impact of two events:

- A \$20-per-month increase in the benefit amount, effective in July 1983; and
- The ongoing outreach, begun in July 1983.

The SSA sample files indicate that about one-half of the increase in awards was attributable to the increase in the benefit amount, and the other half was attributable to the alert.¹⁴ An estimated 2,000 awards per month have resulted from the ongoing alert since July 1983.

Summary

The one-time alert resulted in approximately 58,000 new SSI awards, and the ongoing alert has added 2,000 persons per month to the SSI program rolls since July 1983.¹⁵ The number of aged persons on the SSI program rolls reflects this infusion of new recipients (table 4). The number of SSI recipients aged 65 or older had been dropping steadily during the period before the two outreach activities.

A low point of 2,019,676 aged persons was reached in June 1983, just before the ongoing outreach was initiated. As a result of the two outreach activities, a high of 2,082,633 aged recipients¹⁶ was reached in September 1984. Since that date, the aged SSI population has begun to decrease somewhat, although at a slower rate than experienced before the outreach effort.

¹⁴The effects of the two events were separated using an SSI sample file and attributing the increase in awards of less than \$20 before and after July 1983 to the increase in the Federal benefit rate.

¹⁵During fiscal year 1984, SSA spent just over \$1 million on postage and printing costs for the two outreach efforts, in addition to personnel costs.

¹⁶See footnote 2 for an explanation of the categories.

Table 3.—Average number of monthly SSI awards, by program category, for selected years and quarters, 1974-85

Selected years and quarters	Average number of monthly SSI awards		
	All awards	Aged	Blind and disabled
1975.....	58,512	21,651	36,861
1976.....	45,196	14,316	30,880
1977.....	46,464	15,812	30,652
1978.....	44,371	14,769	29,602
1979.....	40,332	13,327	27,005
1980.....	41,345	14,155	27,190
1981.....	31,542	8,941	22,601
1982.....	25,526	6,919	18,607
1983:			
January-March.....	30,388	8,611	21,777
April-June.....	31,995	8,864	23,131
July-September.....	39,717	15,163	24,554
October-December.....	37,782	12,441	25,341
1984:			
January-March.....	39,443	12,892	26,551
April-June.....	54,015	23,214	30,801
July-September.....	48,847	18,823	30,024
October-December.....	42,446	12,214	30,232
1985:			
January-March.....	38,253	10,790	27,463
April-June.....	46,076	12,658	33,418
July-September.....	43,033	12,181	30,852
October-December.....	40,951	11,963	28,988

Table 4.—Total number of SSI recipients by attainment of age 65, for selected months, 1974-85¹

Selected months	All persons	Under age 65	Aged 65 or older
December 1974.....	4,027,572	(²)	(²)
December 1975.....	4,359,625	(²)	(²)
December 1976.....	4,285,785	(²)	(²)
December 1977.....	4,287,044	(²)	(²)
December 1978.....	4,265,473	(²)	(²)
December 1979.....	4,202,727	1,925,358	2,277,369
December 1980.....	4,194,100	1,942,719	2,251,381
December 1981.....	4,067,421	1,926,255	2,141,166
December 1982.....	3,908,466	1,871,498	2,036,968
1983:			
March.....	3,920,232	1,887,595	2,032,637
June.....	3,912,726	1,893,050	2,019,676
September.....	3,952,799	1,917,927	2,034,872
December.....	3,956,105	1,924,827	2,031,278
1984:			
March.....	3,981,308	1,944,497	2,036,811
June.....	4,031,752	1,966,921	2,064,831
September.....	4,082,824	2,000,191	2,082,633
December.....	4,094,040	2,024,959	2,069,081
1985:			
March.....	4,130,905	2,052,986	2,077,919
June.....	4,166,197	2,093,432	2,072,765
September.....	4,195,829	2,123,262	2,072,567
December.....	4,206,503	2,145,215	2,061,288

¹ Includes recipients of Federal or State optional payments. Comprised of SSI aged category and blind and disabled recipients over age 65.

² Data not available.