

MULTIPLE SOCIAL SECURITY BENEFICIARIES

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By Blur Lorena

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Supplemental Security Income (SSI) is a federal program run by Social Security Administration that gives a monthly income to people with disabilities, blind, or who are 65 or older with limited income and property. Recipients must be a U.S. citizen or a national with countable income below the federal benefit rate or FBR.

Recipients are grouped into children (age 17 and younger), working age (ages 18 to 64), and elderly (age 65 and older). Different policy issues and rules apply to various age groups. There are disability screens for children and working-age applicants while elderly must pass the income and asset screens to qualify regardless of whether they are disabled.

This program does not limit the number of recipients living in the same house. There are three types of households: one-recipient households, households with two married SSI recipients and no other recipients, and households with multiple recipients other than married couple recipients, also known as the noncouple multirecipient (NCM) households. Different economies of scale arise from these categories.

Two different surveys about SSI recipients were conducted by the SIPP or the Survey of Income and Program Participation and Social Security Administration. Both have the same analysis and records indicating that one out of five SSI recipients live with one, or more, SSI recipient who is not a spouse. Nonmarried-couple recipients living in the same household is guaranteed the full individual federal benefit rate while married couple recipients are guaranteed with 150 percent of the FBR for individuals. This means that relationships between SSI members and other members of the household do not affect benefit payments unless they are married couples living in the same household. Children are most likely to live in an NMC household.

Current program rules concerning NCMs assesses the sensitivity of distributional outcomes to the unit of observation, the timeframe of income measurement, and the scale used to measure poverty. Assumption imbedded in the SSI benefit formula drives the lower prevalence of poverty among NCMs as compared with married couples. Poverty is more prevalent in individuals who do not live with

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another SSI recipient than the NCMs or married couples. Individual SSI recipients living alone have high prevalence of poverty. Poverty is reduced among recipients living with nonrecipients because of the total income received by the household.

Economies of scale result from family or household size, marital status, and other factors. In measuring the effects of SSI program rules on poverty among SSI recipients, it is appropriate to use either the federal or the three-parameter poverty yardstick.

Changes in the Social Security Laws

By Lala Balattan

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It is time we educate and update ourselves regarding essential issues of the Social Security Administration. By having enough knowledge of SSA's vital programs concerning Supplemental Security Income (SSI) and Disability Insurance (DI), we would truly understand the workings ——— implementations, qualifications, claiming procedures, etc.

And since many policy changes have occurred with regards to the mentioned programs, it is but necessary that we may be aware of such things. Like, what new laws are enacted which covers disability beneficiaries of the DI program? Or if you have a relative which you think may qualify for the SSI/DI, how qualified? Here, we present you with vital facts on the SSI/DI programs' legislative changes that have occurred for the past, 20 years, between 1984 - 1999.

On the various policy revisions over the period of 1984 - 1999, these are mainly concerned on how to properly identify and analyze the beneficiaries entitled for the said programs.

The Social Security Disability Benefits Reform Act of 1984 revised the mental impairment listings for disabled workers. It also required that a combined effect of all impairments be taken into consideration when determining eligibility for disability benefits. A "medical improvement standard" was also added for the disability review process stating that an individual's disability benefits may be terminated with the basis of substantial evidence which shows that impairments have medically improved and the person concerned can already handle salaried work.

Various laws have also been implemented in order to enhance the DI programs like, the Social Security Disability Benefits Reform Act of 1984, which revised the mental impairment listings. The Personal Responsibility and Work Opportunity Reconciliation Act of 1996, set criteria that were more restrictive for childhood stability. The Public Law 104-121 eliminated drug and alcohol addiction from the medical listings of disabilities. The Fair Housing Act (FHA), as amended in 1988, makes housing more accessible to the disabled and prohibits discriminations. So as with the Americans with Disabilities Act (ADA).

Both the Disability Insurance and Supplemental Security Income beneficiaries' population have experienced marked growth and compositional changes from 1984 - 1999. As such, the revisions and

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new laws which added up to the total package of these programs have further enhanced and have enabled the government to reach out its services further to its needy citizens. It is but important to be always updated and aware of the programs of the Social Security which concerns every individuals in the country.

Information is already empowerment. For more specific ideas on how the Social Security programs work and for further updates, connect with the official website of the Social Security at www.ssa.gov or go directly to the Social Security Administration's Information Offices in your state! Don't waste your time being unaware of opportunities that may entitle you and your family to government services!



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