



Retirement and Disability  
Research Center  
UNIVERSITY OF WISCONSIN-MADISON

# Getting Older and Getting By With SSI

Callie Freitag, University of Washington, Seattle

## **Acknowledgments**

*I would like to thank the American Voices Project team, via an open call through the Russell Sage Foundation, for selecting me as one of the researchers to pilot secondary qualitative analysis using their data. Thank you to Brittany Jones and Natalie Turner, doctoral students at the University of Washington School of Social Work, who helped me with the first round of transcript reading, coding, and memoing. Thank you to James Hiebert and Lillian Kahris for sharing your experiences as American Voices Project interviewers, and to Kristin Seefeldt for connecting us. Thank you to Katie Savin, whose scholarship and mentorship has informed my approach to this work. I received excellent mentorship on this project from the faculty of the Retirement and Disability Research Center at University of Wisconsin-Madison, and from my co-mentee Yvonne Hampton. Thank you to Sarah Halpern-Meekin and Michael Collins for their feedback on a draft of this paper. Thank you to my dissertation committee (Heather D. Hill, Scott Allard, Clara Berridge, and Pamela Herd), who provided crucial feedback on the conceptualization, development, and drafting of this paper.*

*The research reported herein was derived in whole or in part from research activities performed pursuant to a grant from the US Social Security Administration (SSA) funded as part of the Retirement and Disability Research Consortium. The opinions and conclusions expressed are solely those of the author(s) and do not represent the opinions or policy of SSA or any agency of the Federal Government. Neither the United States Government nor any agency thereof, nor any of their employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of the contents of this report. Reference herein to any specific commercial product, process, or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply endorsement, recommendation, or favoring by the United States Government or any agency thereof.*

## Abstract

Qualitative researchers have, for decades, asked younger adults with children how they make ends meet amidst a precarious low-wage labor market and a faulty social safety net. Yet, consideration of SSI is mostly absent from these works, as is a key population of SSI beneficiaries: older adults. This study uses nationally representative qualitative interview data from the American Voices Project to ask questions about how SSI recipients aged 50 and older (N=25) describe the pathways that led them to receive SSI, the strategies they use to get by financially, and how they make sense of the program. I take an abductive approach to answering these questions, combining insights from prior literature with novel findings that emerge from the data. I find that most respondents turned to SSI as an income source of last resort. Some recipients considered their SSI benefit amount to be disproportionately low compared to their lifetime work effort and to the work it took to apply for SSI. Policy restrictions about how much SSI recipients can supplement their benefits created confusion and distress for some respondents and limited their monthly budgets. Respondents reported having either “just enough” or not enough money to get by on each month, and many took on debt when expenses exceeded their benefit amount. Taken together, the findings from this study suggest that a few core updates to the SSI program could improve the financial lives and overall wellbeing of older SSI recipients.

Keywords: Supplemental Security income, poverty, aging, disability, policy, qualitative research  
JEL Classification Codes: D1 Household Behavior and Family Economics, I3 Welfare, Well-Being, and Poverty, J2 Demand and Supply of Labor

## Introduction

Supplemental Security Income, better known by the acronym SSI, is one of the few remaining cash assistance programs in the United States, but we know little about the lives of the over seven million Americans who rely on it. The monthly benefits—a maximum of \$943 in 2024—are a lifeline for low-income, low-asset older adults and people with work-limiting disabilities who are eligible for little to no Social Security Disability Insurance (SSDI) or Old Age and Survivor's Insurance (OASI) (Social Security Administration 2024b). At the same time, policy design features of SSI limit the extent to which SSI recipients can earn additional income or accept help from family and friends without jeopardizing their benefits. These features effectively limit SSI recipients' total income to at or near the SSI maximum benefit amount, which is about \$600 below the median rental cost for a studio apartment (Zillow 2024). With parameters on the help they're able to receive, and with a benefit amount far outpaced by the cost of housing alone, it's unclear how recipients are able to get by with SSI.

Qualitative researchers have, for decades, asked younger adults with children how they make ends meet amidst a precarious low-wage labor market and a faulty social safety net (e.g., Edin and Lein 1997). Consideration of SSI is mostly absent from these works. The few qualitative studies on SSI recipients that do exist describe extreme economic insecurity and administrative burden (Harper et al. 2018; Pittman 2015; Savin 2021; Whittle et al. 2017; Savin 2022). However, these studies are limited geographically within specific state-level policy contexts, which vary widely. Additionally, most existing studies interview SSI recipients across all ages, which may obscure variation in financial strategies and hardships related to aging. Pittman's (2015) study of economic survival strategies among Black grandmother caregivers is one notable exception but is intentionally limited in its focus population.

This study adds to the growing body of qualitative research on the economic lives of SSI recipients by using national representative interview data to focus on a population that makes up the majority of SSI recipients: adults ages 50 and over (Social Security Administration 2023). The population characteristics of SSI recipients, but especially older SSI recipients, reflect life course disadvantages along the dimensions of characteristics including race and ethnicity, education, and gender (Gieffer 2021). Marginalization and hardship throughout the life course, particularly by race and ethnicity and education, has been shown to accelerate the biological aging process, in part due to how chronic stressors like racism and poverty affect the body (e.g., Crimmins et al. 2009; Phelan

and Link 2015). Because SSI recipients are eligible for little or no SSDI or OASI benefits, older adults who receive SSI may have limited work histories that could be related to experiences of marginalization and hardship throughout their lives. Monthly cash assistance from SSI may help alleviate financial hardship and improve wellbeing for older adults who may have no other source of income. At the same time, below-poverty-level benefit amounts and limits on how much recipients can supplement their SSI checks may contribute to ongoing and lifelong financial hardships for SSI recipients.

In this study, I use nationally representative American Voices Project (AVP) interview data of SSI recipients aged 50 and older (N=25) to ask three questions:

1. How do older SSI recipients describe the pathways that led them to start receiving SSI?
2. What strategies and resources do older SSI recipients use to get by financially, and how does the policy design of SSI affect these strategies?
3. How do older SSI recipients make sense of SSI in their financial circumstances?

I define “older SSI recipient” as adults aged 50 and over to allow for comparisons between people who began receiving SSI before and after 65, when SSI switches from a disability program to a retirement program. I take an abductive approach to answering these questions, combining insights from prior literature on SSI and the lives of low-income Americans with novel findings that emerge from the data. Findings from this study will inform contemporary policy debates about the SSI program. Additionally, this study extends the literature on how low-income Americans make ends meet to a group missing from the current literature: older SSI recipients.

## Prior Literature

SSI was created in 1972 as a public assistance program for older adults and people with disabilities whose limited work history qualified them for little to no Social Security retirement or disability benefits. Maximum monthly benefits for SSI typically amount to about 75 percent of the federal poverty level, or \$943 for an individual in 2024 (ASPE 2024; Social Security Administration 2024b). Recipients’ monthly checks are reduced if they earn income from work or receive help from family and friends, effectively limiting SSI recipients income to at or near the benefit maximum (Social Security Administration 2024a). Asset limits prevent individual recipients from keeping more than \$2,000 in savings (Social Security Administration 2021). Nevertheless, SSI offers crucial and reliable monthly cash assistance—without work requirements or time limits, like

other public assistance programs—to over 8 million Americans who otherwise might not have another dependable income source (Social Security Administration 2023).

The population characteristics of SSI recipients, but especially older SSI recipients, reflect dimensions of life course disadvantage. Fifty-eight percent of SSI recipients are aged 50 and over (Social Security Administration 2023). About three-quarters of adults who receive SSI have a high school diploma or less. SSI participants aged 18 to 64 are disproportionately Black compared to the non-SSI population; SSI participants aged 65 and older are disproportionately Black, Asian, and Hispanic. One quarter of SSI recipients aged 65 and older live by themselves (Giefer 2021). The majority of adult SSI recipients are women (Messel and Trenkamp 2022).

### **Pathways to SSI**

In addition to the financial eligibility criteria, SSI recipients must also qualify for SSI on a disability or retirement basis. The retirement pathway uses age 65 as the eligibility criterion. Because the retirement pathway does not require applicants to have a long-term, working-limiting disability, people who access SSI through the retirement pathway may be more able-bodied at the time of application and have a more robust work history compared to people who access SSI through the disability pathway. More than half of adults aged 65 and older who receive SSI also receive some amount of Social Security benefits, implying that these SSI recipients worked for at least the 10 years required to be eligible for Social Security retirement benefits, but their benefit amounts, determined by lifetime earnings, did not amount to more than the SSI maximum payments (Messel and Trenkamp 2022). There is some evidence that the prospective availability of SSI, particularly in combination with eligibility for early Social Security retirement benefits at age 62, reduces labor force participation among men ages 62 to 64 prior to the SSI retirement age of 65 (Neumark and Powers 2000). There is also descriptive evidence that suggests about nine percent of people who first receive SSI at age 65 or later spend down their assets prior to participating in the program (Strand 2010).

People who wish to claim SSI benefits before they reach age 65 must demonstrate to the Social Security Administration that they have a severe, long-lasting physical and/or mental impairment that prohibits them from earning substantial income from work. Less than a third of younger adults receive any Social Security concurrently with their SSI benefits, implying that they did not work long enough to qualify for Social Security disability benefits (Messel and Trenkamp

2022). Research focused on Social Security Disability Insurance (SSDI), rather than SSI, shows that older adults claiming SSDI experience earnings declines for over five years prior to applying for benefits (Costa 2017). These findings may not hold for SSI recipients, however, given that program eligibility rules imply SSI recipients have limited formal work histories. Other studies suggest that SSI applications increase following rises in the unemployment rate, possibly because workers requiring disability accommodations are the first to be laid off in a tight labor market (Maestas, Mullen, and Strand 2021; Nichols, Schmidt, and Sevak 2017). However, higher unemployment rates are also associated with declines in disability allowance rates, at least partially mitigating unemployment-induced increases in the SSI recipient population (Rupp 2012). Disability denial may be particularly consequential for older applicants, who rarely go on to employment after being denied benefits (Strand and Messel 2019; Schimmel Hyde, Wu, and Gill 2020).

### **The Financial Lives of SSI Recipients**

What we know about the financial lives of SSI recipients comes from Social Security Administration (SSA) descriptive reports and a few qualitative studies. A recent SSA study shows that most SSI participants live in households with less than \$22,500 in annual income, and many participate in additional public assistance programs. About half of all adults receiving SSI also live in households that receive SNAP. Nearly one-quarter of SSI recipients aged 18 to 64 live in subsidized housing; this rate is closer to one third for SSI recipients aged 65 and over. Because SSI recipients are categorically eligible for Medicaid in most states, and Medicare eligibility starts at age 65, almost all SSI recipients have health insurance through one or both programs (Messel and Trenkamp 2022).

Qualitative studies find that SSI and SSDI beneficiaries experience material hardships like housing instability and food insecurity, and many end up behind on bills and in debt (Harper et al. 2018; Savin 2021; Whittle et al. 2017). In both Whittle et al. (2017) and Harper et al. (2018), SSI and SSDI recipients were a sub-population of their study group, which focused on specific disabilities and health conditions. Savin (2021) is the only study to date that asks a broad array of SSI and SSDI recipients how they make ends meet. The participants in Savin's study, 33 adults aged 18 to 65 in the San Francisco Bay Area, reported using common making-ends-meet strategies, like spending on only the bare necessities. Savin also details the strategies that some disability

benefit recipients used to do work for pay, whether through informal or formal jobs, to ensure that their benefits won't get cut or be taken away due to program rules. In Whittle et al. (2017) and Savin (2021, 2022), SSI and SSDI recipients spoke about the administrative burden and stigma they experienced while applying for benefits and after receiving them.

These studies offer crucial insight into how SSI recipients make ends meet, but are limited geographically to specific state and regional contexts, with two in the San Francisco Bay Area, which is exceptional both in its outsized cost-of-living and higher-than-average state supplement to the federal SSI benefit (Savin 2021; Whittle et al. 2017). In contrast, there is a rich body of both quantitative and qualitative literature about how younger adults, especially low-wage workers with children, make ends meet. Edin and Lein (1997) pioneered a style of qualitative inquiry that asked low-income mothers, across a variety of regions, detailed questions about their sources of income and expenditures, material hardships, and the strategies they used to make ends meet on low-wage work and/or welfare benefits. Since then, other works have built on that approach (e.g., [Edin and Shaefer 2015](#); [Halpern-Meekin et al. 2015](#)) to describe the financial strategies of low-income parents, like informal and unreported work to avoid decreases to benefit checks, and getting financial help from family and friends. As with the qualitative studies of SSI recipients, the welfare and low-wage work-reliant families in these studies experience material hardships like housing instability and food insufficiency, fall behind on bills, and often find themselves in debt.

In these studies of how families led by working aged adults navigated the safety net, SSI recipients and older adults are present but not a main focus. As a result, the anti-poverty policy recommendations that follow center on improving the labor market and pay for low-wage workers and bolstering a safety net that rewards rather than penalizes work with benefits like the Earned Income Tax Credit. These strategies, however, will not work for many older adults and people with disabilities, like SSI recipients, who find themselves unable to find and maintain steady work in the formal labor force.

## **The Present Study**

In this study, I use nationally representative qualitative interviews from the *American Voices Project* (AVP) of SSI recipients aged 50 and older (N=25) to describe the pathways that led them to SSI receipt, the strategies they use to get by, and how they make meaning of SSI in their financial lives. This study contributes to the small body of existing literature on the financial lives of SSI



recipients by using nationally representative qualitative data, and by describing the circumstances that led people to take up SSI. Additionally, it extends the extant “making ends meet” style of qualitative inquiry, typically focused on younger adults with children, to include older adults and SSI recipients.

## Data

### The American Voices Project

The AVP is a novel, large-sample, nationally representative qualitative interview and survey study that allows secondary analysis by qualified researchers (American Voices Project 2021). A multi-institutional effort housed at the Stanford Center on Poverty and Inequality, the goal of the AVP is to create “a new qualitative research form that rests on representative samples, open data, and secondary analysis that’s intended to supplement—rather than replace—existing qualitative forms” (Stanford Center on Poverty and Inequality 2024). The AVP is currently in pilot stage and has made 1,613 interview transcripts available to researchers through an open call through the Russell Sage Foundation (Stanford Center on Poverty and Inequality 2024).

A main benefit of the AVP data is its nationally representative sample and over-representation of respondents from high-poverty areas. Potential respondents were identified by their residential addresses, which were selected through a three-stage cluster sampling strategy. The first two stages identified Census tracts and block groups for recruitment across all 50 states and Puerto Rico. Census tracts in twenty-two high-poverty cities and three high-poverty regions (the Appalachian region, the Mississippi Delta, and the Texas-Mexico border area) were specifically targeted for sampling. Tracts and block groups outside these areas were randomly selected, weighted to each area’s poverty rate. The AVP selected 65 addresses from each block group for recruitment through a stratified random sampling strategy based on estimated household income. Households from the lowest-income strata were over-sampled. American Voices Project (2021) provides full details on the AVP sampling and recruitment methods.

AVP interviews were conducted in-person by trained graduate and undergraduate-level researchers and lasted two to three hours each (American Voices Project 2021). The interviews were audio recorded. Redacted transcriptions—without attached audio—were provided to researchers, along with a de-identified spreadsheet of demographic, economic, and household information with interviewer notes. Every interview began with the question, “Tell me the story



of your life,” and subsequent questions covered broad topics including the respondents’ family members and relationships, living situation and neighborhood, health, work, and daily life. The interview guide included prompts and ideas for probes. Interviews mostly followed the order of the interview guide and covered each topic, but not all interviewers used probing questions, and interviews vary in the depth to which each topic was covered.

The final section of each interview focused on the respondents’ financial situation. One set of questions asked respondents to report how much they spend on certain categories of expenses (e.g., rent, utilities, groceries, household items) each month. Interviewers asked a corresponding set of questions about income, including amounts received from public programs (e.g. SSI, SSDI, Social Security, SNAP, Section 8), side jobs, and help from family members. This approach to accounting for household expenses and income follows the approaches taken in the household budgeting literature, which aims to provide a more detailed and accurate accounting for household expenses and income than is typically found in surveys (K. Edin and Lein 1997). In addition to the questions about income and expenses, interviewers asked about unexpected changes in expenses over the year, the respondent’s saving behavior, and their use of financial services like credit cards and check-cashing services.

In the finances section, respondents were also asked how they feel about and cope with their financial situation. Interviewers asked respondents to recount a recent time when they didn’t have enough money to cover their bills, and how they dealt with that situation. Another question asked respondents to react to a hypothetical situation about how they would come up with \$400 in an emergency. Other questions asked about strategies to earn extra income and make ends meet. To conclude the section, respondents were asked how they feel about their current financial situation, and how they expected it to change in the coming year.

### **Constraints of Secondary Qualitative Data Analysis**

One of the concerns about secondary qualitative data analysis is the risk to confidentiality and anonymity of the research participants (Parry and Mauthner 2004). Researchers who access the AVP data must sign confidentiality agreements, access de-identified data through secure servers, and submit findings for disclosure avoidance review before they can be shared beyond the research team. The disclosure avoidance standards used by the AVP are particularly rigorous to prevent the deductive disclosure of respondents’ identities. Adapted from Pascale et al. (2022), the AVP

disclosure avoidance review process applies “the Census Bureau’s principles for disclosure avoidance for qualitative research ... to the specific circumstances of the AVP” (American Voices Project 2023).

Following this guidance, there are three primary restrictions that limit what data can be published. First, unweighted counts of respondents in tables or text of less than 11 cannot be published or leave the secure server. Second, the characteristics and potentially identifying information of each respondent described in the findings must, in combination, plausibly reflect the characteristics of at least 10,000 Americans. This limits the number of contextual pieces of information that can be shared about each respondent, including demographic descriptors, family or household information, work histories, and specific experiences that may potentially reveal the identity of the respondent. As a result, I cannot report respondents’ exact ages, race and ethnicity, give richer detail about respondents’ work histories and disability trajectories that would further contextualize when and why they took up SSI, or describe close relationships beyond “family member” or “friend.” Third, specific types of information are redacted in the transcripts or cannot be published, including geographic descriptors at the state level and below, the names of businesses or other proper nouns, medical conditions and specifics of accidents that may appear in databases or news reports, and specific dates and dollar amounts.

## Methods

### Sample Selection

This study focuses on AVP respondents ages 50 and above who receive Supplemental Security Income (SSI). I restrict the sample for this analysis to respondents who were interviewed in-person in 2019 and 2020 prior to the COVID-19 pandemic, which put a stop to most in-person research in March of that year. I make this restriction to exclude from analysis possible pandemic-related changes to how older SSI recipients made ends meet, given the temporary expansion of safety net programs, cash assistance, eviction protections, and community-based services in 2020 and 2021. Additionally, the sampling strategy and interview protocol were significantly changed following the pandemic, and interviews took place by phone instead of in-person (American Voices Project 2021). Of the 1,613 AVP respondents with transcripts currently available to researchers, 738 were interviewed in-person. Among the AVP respondents interviewed in-person, 329 were age 50 and

older at the time they were interviewed. I identified respondents who met these criteria using the respondent-level summary data provided by the AVP.

I limited the sample to SSI recipients aged 50 and older for three reasons. First, people biologically age at different rates, in part due to how chronic hardships like poverty and racism affect the body (e.g., [Crimmins et al. 2009](#); [Phelan and Link 2015](#)). Therefore, a fixed retirement age like 65—the age at which SSI turns from a disability program to a retirement program, allowing applications aged 65 and older to forgo the arduous disability determination process—creates an equity issue for people experiencing the biological effects of aging earlier due to the social determinants of health. Second, it is common convention in research about older adults to set age 50 as the lower cutoff point. Most notably, the age 50 cutoff is used by the Health and Retirement Study, a main source of knowledge about older adults in the United States. Finally, it becomes easier to access SSI on a disability basis around age 50, a product of age-based disability determination regulations maintained by the Social Security Administration that relax the disability criteria for older adults.

Among the 738 AVP respondents aged 50 and above, 38 were recorded as receiving SSI. Accurately identifying SSI respondents was a key challenge for this analysis. Upon reviewing the transcripts, I dropped additional respondents from the analytic sample because other income sources (e.g., Social Security retirement or disability income) were inaccurately coded by interviewers as SSI income. I made these determinations on a case-by-case basis according to the information provided in the transcript and the interviewer’s notes, prioritizing the respondent’s understanding of their program participation rather than the interviewer’s or my own. In cases where the respondent was ambiguous or unsure about their SSI participation (e.g., “I get disability, I’m not sure which one”), I kept the respondent in the sample if their benefit amount was near or below the federal SSI maximum benefit threshold (\$771 in 2019, \$783 in 2020) (Social Security Administration 2024b).

## Sample Description

My sampling strategy yielded an analytic sample of 25 respondents, described in **Table 1**. Because of the AVP disclosure avoidance policy, cell sizes less than 11 or greater than 14 (implying a corresponding cell size of less than 11) are reported as <11 and >14, respectively. Eleven of the 25 respondents received SSI in combination with SSDI or OASI, indicating that their work

---

histories qualified them for SSDI or OASI benefits, but those benefits were below the SSI maximum benefit level. The other 14 respondents received SSI alone, suggesting these respondents had limited formal work histories and did not work for enough quarters to qualify for SSDI or OASI. More than 14 of the respondents were aged 50 to 64 at the time of the interview, and therefore necessarily began receiving SSI through the disability pathway. Fewer than 11 respondents were aged 65 or older when interviewed. These respondents may have begun receiving SSI through the retirement pathway at age 65 or later, or they may have started receiving SSI before age 65 through the disability pathway.

The sample was racially diverse, with respondents predominantly identifying as Black (non-Hispanic) or White (non-Hispanic), although several respondents reported different racial or ethnic identities. This racial composition reflects the geographical distribution of the sample, which is dominated by respondents from Southern states. Eleven respondents were living in a rural area when they were interviewed; the other 14 were living in suburban or urban areas. Women made up the majority of the sample, and no respondents identified as non-binary or another gender. The sample had a nearly even mix of people with less than a high school education or at least a high school diploma or equivalent, who rent or own their home, and live alone or with one or two others. No respondents in the sample had more formal education than a bachelor's degree or lived with three or more people.

**Table 1. Descriptive Characteristics of Analytic Sample**

<b>Characteristics</b>	<b>N</b>
Receives SSI in combination with SSDI or OASI	11
Receives SSI alone	14
Age 50-64	>14
Age 65+	<11
Black alone, not Hispanic	<11
White alone, not Hispanic	<11
Other racial identity	<11
Female	>14
Male	<11
Less than high school diploma	12
High school diploma or higher	13
Rents home	>14
Owns home	<11
Lives alone	14
Lives with 1 or 2 others	11
Lives in South	>14
Lives elsewhere	<11
Lives in rural area	11
Lives in suburban or urban area	14
Interviewed in 2019	13
Interviewed in 2020 (March or earlier)	12
<b>Total</b>	<b>25</b>

*Notes.* American Voices Project (AVP) respondents receiving SSI and aged 50 and older, interviewed in-person prior to changes in in-person research protocol due to the COVID-19 pandemic. The AVP disclosure avoidance policy prevents the reporting of cell sizes less than 11 or greater than 14 (implying a corresponding cell size of less than 11 given the total sample size of 25). These cells are reported as <11 and >14, respectively.

---

## Analytic Approach

I took an abductive approach to analyzing the 25 interviews for themes related to the pathways respondents took to accessing SSI, how respondents describe their financial situation, how respondents made sense of the role of SSI in their financial situation, and resources respondents used to get by financially. An abductive approach combines deductive and inductive inquiry using iterative coding and analysis to apply codes that are deductively generated from relevant literature prior to analysis in addition to developing and applying codes that emerge organically from the initial rounds of transcript review and coding (Deterding and Waters 2018; Tavory and Timmermans 2014).

The first round of coding involved applying index codes to every section of each transcript in NVivo. Index codes identify large sections of text that are related to a broad theme. I created most index codes based on structured sections of the AVP interview guide (e.g., life history, health and health care, daily life, work and retirement, income, expenses). I created more finely grained index codes for topics closely related to my research question (e.g., SSI, DI, or Social Security; economic and material hardship or wellbeing; making ends meet). I also created some index codes specifically related to my focus on older SSI recipients and people with disabilities (e.g., activities of daily living limitations, care-giving or receiving, unmet medical or care needs). Two research assistants (Jones and Turner) assisted me with the first round of coding. During the initial phase of coding, we met regularly to discuss our coding strategies, any ambiguities in how to apply codes, and whether the content of the interviews required additional codes. We refined the codebook and added a couple new codes (criminal legal system and involvement, isolation and loneliness), and revised the coding on previously coded transcripts accordingly.

After each initial round of coding, the coder created a respondent-level memo. Memoing after interviews is a common practice in qualitative data collection to summarize initial takeaways, record emerging themes, and identify possible researcher bias or emotional reactions to the respondent (Miles, Huberman, and Saldaña 2014). With secondary qualitative data analysis, the initial round of coding was our initial contact with each respondent and the post-coding respondent-level memo served a similar purpose to a post-interview memo. I created a semi-structured memo template for consistency in memo quality. The memo templated posed questions related to the research questions and asked for the coder's reflections about what stood out to them about the respondent.

For the second round of analysis, I organized my inquiry around each research question. For each research question, I first read through interview excerpts that had been coded to index codes relevant to the research question. For example, to categorize each respondent's pathway to SSI, I read through interview excerpts that had been index-coded to "SSI, DI, or Social Security" to capture any mention of those programs. I also read through excerpts that had been coded to "work & retirement" and "health & health care" for additional context about factors that may have contributed to the respondents' SSI eligibility, including work history and health conditions. Then, I organized the index-coded excerpts into analytic memos and a corresponding spreadsheet. Through the analytic memoing process, I identified themes and organized transcript excerpts by theme. Arraying respondent-level findings in a spreadsheet allowed me to identify the prevalence of themes and assess for systematic variation by demographic factors. Due to the limited sample size and disclosure avoidance rules about minimum cell sizes, however, I am unable to report any systematic variation in findings for this analysis. I followed similar procedures to classify descriptions of the disability determination process and strategies respondents used to get by financially.

The AVP transcripts we accessed were de-identified such that names and dates were redacted. Respondents are referred to by pseudonyms created by the author, which do not reflect identifying information about the respondent other than gender. In some cases, these redactions created ambiguities in the transcript that made it hard to parse whether a respondent got financial help from a family member or friend, or how long someone had been receiving SSI. In my analyses, I noted where details were ambiguous or incomplete and was careful not to extrapolate beyond the data available. In addition to the redactions made by the AVP team prior to my access, I also redacted information in quotes that would violate AVP disclosure avoidance policies, such as specific dollar amounts of benefits. In these instances, I describe the text I redacted in square brackets to provide as much accurate context as possible without revealing potentially identifying information about the respondent.

## Findings

I organized findings into seven themes that emerged in analysis. The first theme, "Income of Last Resort," describes how respondents came to SSI when they could no longer reliably earn income through work, and when they discovered they were eligible for little to no SSDI or OASI benefits.



In “That’s All I Get?,” some respondents compare their lifelong work efforts, and the work it took to apply for SSI, to their benefit amounts. The third and fourth themes, “The Benefits and Troubles of Sharing Resources” and “Limits to Working on the Side,” offer stories from respondents that demonstrate how SSI policies about in-kind support and maintenance (“Sharing Resources”) and earned income (“Limits to Working”) reduce SSI recipients’ abilities to supplement their SSI income without jeopardizing their benefits. The fifth theme, “Getting By on SSI” describes common strategies respondents used to make ends meet on their SSI benefit checks, including finding below-market-rate housing and going without necessities. In the sixth theme, “Large Expenses and Accruing Debt,” respondents share one of their main strategies for dealing with expenses that exceed their SSI-based budgets: debt. The final theme, “Managing Debt and Creditors,” depicts how respondents who have found themselves in debt deal with their creditors, who include not only banks, but also friends and family.

### **Income of Last Resort**

SSI’s founding policy documents describe the program as “assistance of last resort,” to be used only when other sources of income—like earnings, social insurance, assets, and family assistance—are not available (Social Security Administration 2024a, 10). Consistent with this framing, respondents reported coming to SSI because they considered themselves to have limited or no other options for income, whether through earnings or from Social Security’s social insurance programs, SSDI and OASI.

For most respondents, SSI became their only viable income source when they found themselves unable to find or maintain work when injuries or illness reduced their capacity to perform their previous jobs, like factory or retail work. However, several respondents shared it was not only their functional limitations keeping them from employment. They saw employers as disinclined to hire or accommodate them given their disabilities and age.

Lawrence, for example, tried for years to work with employers to accommodate his disability. Even though Lawrence could work with his disability, he described several instances in which his employers were reluctant or unable to accommodate his disability. His experiences with employers were compounded by a tough economy and difficult working conditions, which discouraged him from seeking more work despite the independence it brought him. Lawrence went on:

Then after I left [previous employer], interestingly enough, I went to [business] and that was deplorable. Then after that, I think at that time we were going through that tiny little recession, and I couldn't get another job. But then again, with my [condition], I was thinking, "Do I really want to?" ... Employers, they say they understand, but then ... they don't ... My thing was, I just wanted to work. I wanted to be independent.

For Lawrence, staying employed while disabled seemed like a losing battle, even though he wanted desperately to work and be self-sufficient—a core goal of a work-based safety net. Lawrence shared he knew that federal law, the Americans with Disabilities Act, required employers to make reasonable accommodations for people with disabilities to work, and knew it was within his rights to call the EEOC to enforce the law. Ultimately, though, Lawrence's negative past experiences with employers discouraged him from looking for more work. Instead, he turned to SSI for income.

Tammy also wanted to work. "Like if my body wasn't [disabled], I'd be working," she said. She retained some functional capacity to work, but worried about her ability to find an employer who would hire her. As she put it, "I could bag [groceries], but, you know, I'd be slow." She shared a story about how even the programs designed to help disabled adults turned her away, "They do help people that are [on] disability get a job. Yeah. They looked at me, and they say you can't do much." Although Tammy wanted to work, she didn't think it was realistic that an employer would hire her given her disabilities. Her experience with a disability employment program only confirmed this for her. Without earnings from income, she would have to rely on SSI.

For some, advancing age compounded perceptions of limited employment opportunities. This was the case for Eugene, who, like Lawrence, had worked for a long time with a disability that made it difficult to do his job. Yet, as he got older, Eugene saw fewer opportunities to work for pay, so he "got on disability," meaning SSI. Without SSI for income, he said, "it'd be rough buddy ... A man my age, trying to get a job... ain't too many [employers] going to hire you." For Eugene, his age, rather than his disability, became the most salient factor that he saw as keeping his employment opportunities limited. SSI became a lifeline for him when his earnings outlook became bleak.

Without income from work, respondents like Lawrence, Tammy, and Eugene turned to SSI. For eleven respondents, SSI topped off their SSDI or OASI benefit amounts, which fell below the SSI maximum benefit threshold. In these cases, SSI acted as "assistance of last resort" by

bringing SSDI and OASI beneficiaries' incomes up to a minimum benefit floor, a core goal of its policy design (Social Security Administration 2024a, 10). The remaining 14 respondents, however, qualified for SSI alone and did not have enough work credits to qualify for any amount of SSDI or OASI when they left the labor force due to disability or retirement. All of these respondents, however, reported having at least some work history, both inside and outside the formal labor force.

Recipients who qualified for only SSI tended to have fewer periods of consistent work and instead worked many different jobs over their lives, but also had long stretches of time spent out of the labor force for various reasons, like unaccommodated disability, immigration, incarceration, or caregiving. Loretta, who returned to the workforce in midlife after raising children, explained her SSI eligibility this way: “They say I didn’t have enough hours to get the Social Security, so I get SSI.” Loretta was one of several respondents who had spent their lives trading off between caregiving and working for pay throughout their lives. Some had worked for pay as young adults, but never returned to the formal labor force after their children were born with disabilities. Instead, they spent most of their adult lives doing uncompensated care work. For these respondents, SSI was not just income of last resort but their only option, since their work efforts both within and outside of the formal labor force did not amount to eligibility for SSDI or OASI.

### **“That’s All I Get?”**

Fourteen respondents received at or near the federal maximum SSI benefits per month at the time they were interviewed (\$771 in 2019 and \$783 in 2020). The other respondents who received less than the maximum amount were also receiving either SSDI or Social Security retirement benefits that totaled less than the federal SSI maximum. Most states supplement SSI, but few respondents mentioned receiving a state supplementary payment or reported receiving an SSI amount greater than the maximum federal benefit. In sum, the majority of respondents had just under \$800 in cash each month to live on, unless they shared resources with household members or supplemented with side work.

Some respondents balked at their benefit amounts, juxtaposing their monthly check to their years spent working. Felipe, for example, blamed “the system” for giving him a benefit amount that he thought was unfair to his work effort. He shared, “I don’t like the way the system, everything I’ve paid into [decades] of work, and I get a measly [SSDI and SSI amount].” Although

SSI, unlike SSDI, is not based on work effort, Felipe did not view the benefits separately. Instead, they were together part of the same “system” that he perceived as not rewarding him appropriately for his years of work.

When Jeremiah found out how much he would be getting from SSI and OASI, he thought it was a mistake. “They didn’t give me the right amount of money.” But, when Jeremiah confronted the Social Security office, nothing changed. “I ... talked to them, but they still don’t raise it no more. No more than that [redacted combined OASI and SSI amount].” Jeremiah was dismayed. He went on: “I’ve been working [my whole life] and that’s all I get?” Between low wages and a lifetime of precarious employment, Jeremiah’s benefits did not amount to what he felt he was owed. Like Felipe, Jeremiah saw his benefit amount as an insult to his years of hard labor.

Some respondents compared their benefit amount not to their lifelong labor force participation, but to how much work it took to apply for SSI. Harold put it this way, “People just looking to get more money, you spend all of this time going through the application process, and they say, “You get [redacted SSI amount].” Some respondents shared that they were denied disability benefits multiple times and spent years out of the labor force, unable to work due to their health, before they were finally awarded SSI. Others spent years navigating doctors’ offices, initial denials and appeals processes, and long waiting periods. A handful of respondents shared that their SSI applications required them to “go before a judge,” as Connie put it. For some respondents, the amount of work they did to apply for and receive SSI paled in comparison to their benefit amount.

### **The Benefits and Troubles of Sharing Resources**

Many respondents in this study shared resources—particularly housing—to help make their dollars go further. Nearly half of the 25 respondents reported living in shared households or sharing resources with others to make ends meet. For SSI recipients, sharing resources can be necessary to make ends meet on the tight budget imposed by the SSI federal maximum. At the same time, sharing resources can be problematic: rules governing how SSI treats financial help can result in deductions to a recipient’s monthly check.

Some respondents shared resources and expenses without concerns for SSI’s rules, particularly those that were married or lived with family members. Maureen, for example, said she and the family member she lives with “work together” to pay bills each month. She said, “We just

juggle it, we just juggle it best we can.” Maureen’s steady SSI check helped even out the fluctuations of her family member’s income.

Other respondents shared that their housing arrangements changed from time to time. When she was interviewed, Cindy was letting her friend Sandy stay at her place for a little while. Sandy was also receiving SSI and saving up for a place of her own. Cindy said this kind of hospitality was in her blood. “I’ve kept a lot of outsiders. I’ve kept a lot of people... Kind of like my dad, he said he’d never turned a dog away for no reason, you know?” Sandy was also able to help out with covering bills and groceries, which helped Cindy make ends meet.

While sharing resources among household members helped some respondents get by on limited income, juggling expenses among household members is made more complicated by SSI rules that limit the amount of help SSI recipients can get without docking their monthly benefit amount. The “in-kind support and maintenance” rules for SSI are the site of several policy proposals (Social Security Administration 2024; Nicholas 2014; Balkus 2008). One of the rules, the “one-third reduction provision,” will reduce an SSI recipient’s benefit amount by one-third if they live in someone else’s house and do not help with household expenses, like rent or food (Social Security Administration 2024). Another rule about in-kind support means that the Social Security Administration can reduce an SSI recipient’s benefit amount by the amount of cash assistance they receive for certain expenses, like a utility bill, minus a \$20 “general exclusion.” Along these lines, paying less than one’s equal share of household expenses (e.g., rent, utilities, and food) in a shared household would result in a benefit reduction of up to one-third the total amount.

For Kim and Roy, the in-kind support and maintenance rules for SSI are particularly salient. They are partners but aren’t married and each receive separate SSI checks. They live separately because they don’t want to jeopardize their benefits by helping each other out financially. Roy’s rent would be lower if he lived with Kim, but Kim is certain that the cuts to each of their SSI checks would outweigh anything they would save by sharing an apartment. To avoid benefit cuts, Kim is scrupulous about maintaining separate finances, even though she grocery shops for the both of them. “Everything’s separate ... I have to keep all of his receipts ... That’s what the filing cabinet is. Everything has to be separate ... ‘Cause I’d have to prove who gave me the money, who went and paid it.” The effort of trying to provide for herself and Roy had been weighing on Kim. She shared that when she is overwhelmed, “I go home and cry ‘cause I

don't know what to do. There's times that I, because I legally can't move in and take care of him. But I'm still doing everything ... I just gotta keep us going.”

Kim's struggle to help Roy financially without jeopardizing either of their SSI checks exemplifies the trouble with sharing resources for SSI recipients. Although combining income and expenses among household members was a key strategy for getting by, the SSI rules for in-kind support and maintenance created administrative burden, psychological distress, and financial difficulty for Kim, who was highly aware of the rules. Other respondents who shared resources without discussing the potential for benefit reductions may not have been aware of the rules. An audit for these SSI recipients could have potentially devastating consequences for them and their families.

### **Limits to Working on the Side**

As with sharing resources, policies about how much SSI recipients could work without jeopardizing their benefits created challenges for some respondents who wanted to supplement their SSI check. Only a few of the 25 SSI recipients in this study reported working in formal or side jobs in addition to receiving SSI. Some of this was by virtue of SSI's eligibility requirements: people under age 65 receiving SSI must be determined to have a severe and long-lasting disability that limits their ability to work. SSI recipients can earn some income, but the rules about how work affects SSI benefit amounts and eligibility are complicated.<sup>1</sup> Despite the complications of working while receiving SSI, a few respondents reported working. Those who worked for pay most often did so informally, receiving cash for odd jobs done for family and friends.

Although not working when he was interviewed, Lawrence shared that back when he was working, he got permission from the Social Security Administration—but then was charged with an overpayment. “They only want you to work a certain amount of hours,” he explained, “and I got permission.” The permission didn't seem to matter, however, when he got a call that he owed

---

<sup>1</sup> Half of an SSI recipient's monthly earnings over \$65 is subtracted from their monthly benefit, meaning that recipients getting the maximum benefit of \$771 in 2019 couldn't earn more than \$1,411 in a month without losing their benefits entirely. For people receiving SSI on a disability basis, demonstrating work ability may also jeopardize their disability determination. Notably, beginning in 2002, work activity alone can no longer disqualify an SSDI recipient from receiving benefits, but this rule does not apply to people who receive SSI alone. Several programs, including Ticket to Work and the Plan to Achieve Self-Support, exist to help SSI recipients manage working while recipient benefits, with the ultimate goal of transitioning participants off of SSI (Social Security Administration, 2024f).

---

Social Security more money than he'd see in a year's worth of disability checks. Lawrence recounted:

Social Security called me and said, 'You owe us [a large sum].'

I said, 'Excuse me? Where did this money come from?'

'Well, you were working when you weren't supposed to be working.'

I said, 'No. I sent in the information. I can tell you where I went. It was [street name], the main post office where they take all the mail. That's where it goes,' I said ...

'Well, we didn't receive that.'

...

I said, 'Okay.' I just kept going because you're not getting [the large sum]... Keep waiting. Keep on waiting for that money.

Lawrence figured that the Social Security Administration had made an error because they never followed up with him. He said, "They knew they were wrong because they never came back and said anything about it. Maybe they had someone else, but no, that was not happening." Even though Lawrence ultimately didn't end up owing the Social Security Administration the money, the threat of owing money for supposedly approved work was still salient as he volunteered this story while recounting his life and work history. Reggie, unlike Lawrence, ended up having to pay back some of what Social Security had paid him while he was working. He explained, "They withheld money [from my SSI check] that I owed when I was working because I was overpaid."

Connie was aware that working could threaten her SSI benefits but was contemplating becoming a paid caregiver for a family member through a state program. The program would help her pay for the gas it would take to drive over to visit her family member more. But, Connie said the program was complicated, and she was cautious. "[My family member] don't understand [the program], and I have a hard time myself. It's hard for me to go do too much, and I don't wanna do nothing that's gonna screw up my check, but I think I can work for a little bit. Hopefully don't interfere with me." At the time she was interviewed, Connie wasn't sure what the rules were, and it meant that she wasn't able to help her family member as much as she wanted to.

SSI is a program designed to supply income for people who are generally unable to work, whether due to disability or older age, and more respondents wanted to work than were able to. Yet, a few respondents were employed or did odd jobs for cash under the table. For these



respondents, SSI program rules surrounding work made it complicated for recipients to navigate work while receiving benefits.

## Getting By on SSI

With limited ability to supplement income and less than \$800 each month from SSI, most respondents reported having either “just enough” or not enough money to get by on each month, even after paying below market rate for housing. Most respondents minimized housing costs through publicly subsidized housing or renting at a reduced rate from family or friends. Some respondents owned their property outright, with a few having inherited their homes from deceased family members. Yet, even paying far below market rate for housing, most respondents still did not have enough money to pay for anything beyond what they deemed necessary. Harold put it this way: “At this point, I am getting just enough money because if you add these numbers up, you will see that I am getting just enough to cover all the bills that I have.”

Many respondents carefully managed their money each month using common strategies, like buying items on sale. “Everything is on sale,” said Tammy. “You don’t buy the expensive brand. You buy the low brand. It’s the same thing. You just find the name.” Kim echoed Tammy’s approach but had her limits. “You buy the cheapest you can buy,” she said, before adding, “Well, except for some times, ‘cause sometimes cheap is not better,” like with toilet paper or paper towels.

Several respondents mentioned how they “go without” certain items when they didn’t have the money, largely in response to an AVP interview protocol question that included the phrase. In response to this question, one respondent gave a couple examples of how she goes without. She said, “If I run out of paper towels, I don’t have money to get them, I’ll do without them. If I don’t have money to go buy extra groceries, I don’t go buy extra groceries, I try to figure creative ways to eat what I got.”

Cindy said she was “used to doing without, to an extent.” She explained how she thinks about her necessities, and what makes her worry, “You know, I don’t have to have all these fancy things. As long as we’ve got food and water and electric, and what we need daily, we make it by. I can do without the rest ... When I [can’t heat the house] and stuff like that, then I start to worry.” For Cindy, her conception of “fancy things” included everything beyond the basics, and even then, she would occasionally not be able to heat her house. Another respondent shared that they couldn’t

---

reduce their expenses any further than they already had. “Well, I’m getting by is all I can say ... There ain’t no corners to cut. I’m slicing it up in the best [way] I can.”

Some respondents shared they went without medications and medical treatment because of cost, despite being covered by Medicaid and, in some cases, Medicare. For some respondents, limits to what medicines were covered by public insurance meant they would go without instead. Maureen’s out-of-pocket health costs had been overwhelming her, and she had started to go without some medications if she couldn’t afford them:

[I won’t buy some medicines] if I can’t afford it. This bottle right here is [redacted] dollars. And when they prescribe you something that’s going to cost you [redacted] dollars for a prescription, where you’re going to find that extra when you can barely make ends meet?

Unmet medical needs extended to medical equipment and dentistry as well. Some respondents shared that Medicaid wouldn’t replace needed medical equipment that had broken or wouldn’t pay for some specialized devices. Others needed dental work, which is inconsistently—or not at all—covered by Medicaid across the states. One respondent reflected that her understanding of Medicaid dental coverage was that they would pay to pull her teeth but not clean them. In addition to limits on what Medicaid would cover, some respondents found out that being covered by Medicaid at all was not guaranteed, despite being categorically eligible through SSI.

Most of the SSI recipients in this study managed their money carefully, sought out deals, and limited their monthly expenses to just the necessities in order to get by on their monthly SSI check. Respondents made their items, especially clothing and shoes, last as long as possible. If respondents ran out of money in a month, they often went without an extra trip to the grocery store or wood to heat their house. Limits what public health insurance would cover left several respondents to go without needed medicines, medical equipment, and dental coverage. Respondents had varying reactions to their financial situations. Some understood scraping by as a way of life, while others spoke about how, over time, their limited budgets began to weigh on them.

### **Large Expenses and Accruing Debt**

With monthly benefits that barely covered respondents’ expenses, few respondents reported keeping savings accounts to cope with emergency expenses, and no respondent maintained a savings account over \$1,000. Instead, respondents often used various sources of credit to manage

large, irregular expenses that exceeded their monthly budget. These atypical expenses included replacing appliances, house repairs, medical bills, and gifts to family and friends.

Paying for car and housing repairs were main sources of large and unpredictable expenses for the SSI recipients in this study. When the interviewer asked if the money from SSI and his Social Security retirement benefits were enough to live on, Jeremiah brought up how a car battery or housing expense could tank his budget. He said, “No, [the benefits] ain’t enough ... No ... That ain’t not enough. You know, what if my car breaks down or something with the house? You know. Sometimes I have to buy stuff for my car to keep it going. Buy a battery or alternator or something, so then that costs money.” Ellen was living in Jeremiah’s hypothetical: she recently had to make some major house repairs. She said, “I had to take out a [very large] loan ... So, [I’m] trying to figure out how to pay that all back.” Ellen was behind on the monthly payments, which made up much of her monthly benefit.

Others used credit cards to manage smaller expenses that ultimately added up. Louise said that Christmas was the source of her credit card debt. She said, “Christmas time is a bad time ... I did well, for me. At Christmas time, I just get that spirit. I want to buy you and you and you. Everybody needs presents. I just go crazy. I can’t help it.” Similarly, Lawrence said gifts for family members were the source of his credit card debt, which he regretted. He said, “When I first started out with [my credit card], I started out with a plan. It was [spending small sums], that you can just go in and pay right back. I made a mistake and bought my [family members] gifts ... So, it jumped up.” Although respondents generally considered their spending to be minimal and focused on just necessities, some saw gifts for family and friends as necessities as well, even if it sent them into debt.

Some respondents owed money to family and friends instead of banks or credit cards. When the interviewer asked Sheila if she ever gives money to family and friends, however, she said it’s the opposite. “They have to give it to me.” Yet, family support was unreliable, and Sheila’s family member had said they couldn’t afford to help anymore. Another respondent explained that asking for help was starting to weigh on them: “I just humiliate myself by begging to family and friends, and it really is humiliating to have to do that so much.” Borrowing from family and friends was how this respondent was able to cover expenses that exceeded their monthly SSI check, but the repeated borrowing and led to a deep psychological burden.

SSI recipients in this study could generally pay for housing and groceries on a month-to-month basis, but any extra expenses prompted a crisis that typically led to accruing debt. Debt—through credit cards, bank loans, and loans from family and friends—was an important strategy that SSI recipients used to manage expenses that exceeded what they afford from their monthly SSI check.

## Managing Debt and Creditors

Credit cards and loans helped respondents cover expenses in the moment, but managing debt payments on an already stretched monthly budget was challenging. Some respondents who were in debt spoke about their strategies to manage expectations with their creditors.

Lawrence, for example, said he manages his credit card debt by paying enough to keep the balance below a certain level. Sheila used a similar strategy, paying the minimum every month. “It’s showing them that I’m paying,” she explained. Cedric decided to forgo a savings account entirely in favor of paying his debts down faster with any extra he had each month. He said:

I want to open a savings but it’s just been tough to save anything, you know what I mean. It’s like you goes in here to pay bills even though my bills are not big, you know what I mean, I just took on another on, with the [car] tires, you know what I mean. And I’m going to try and pay them off quicker and get it out of the way, you know what I mean ... So what I want to do is like, every time that I get paid ... [I] give them an extra [redacted] dollars just to get it out of the way.

Some respondents’ debts felt beyond what they could currently, so they had to come up with other strategies. Ellen’s loan for her house repairs was only one of her past-due bills. Although she planned to sell her house to deal with her debt, in the meantime, she had to contend with her creditors. “There’s no way I can [pay off my debt right now],” she said. “Can’t get blood from a stone.” However, Ellen shared her strategy for managing her debt, which focused on being honest about her financial situation:

I’m not trying to run from any creditors, you know? I just try to be as honest as I can. And if you’re willing to try to work with me, then okay. If you don’t, then okay. Take me to court. What else can I do? I mean, lying is not going to help me. You know? Like I said, I try to be as honest as I possibly can. It is what it is. If I can show you the paperwork, the fact that I’m not lying, then what’s the problem?

Ellen felt like the only option she had was to be straightforward with creditors about her inability to pay off her loans. However, she had hope that she would be able to pay off her debts as soon as she sold her house. Selling the house, however, would likely result in Ellen losing her SSI benefits because her cash assets would likely exceed the \$2,000 limit.

Other respondents didn't have an expected cash windfall like Ellen did. Gloria found herself wishing to win the lottery even though she didn't play:

Oh, I need the lottery, I need to hit the lottery. At least one number with two dollars. [laughter] That's it. But if I hit the lottery, a number with [redacted] dollars, they're gonna take me all that things, you know that? I can't do nothing either. That's why I don't even, I don't play, because if you play, let's see, my debts are [large sum]. If I hit tomorrow, and I win [lottery game], I got the [lottery winnings].

Gloria could not foresee a situation in which she would be able to pay off her debt without winning the lottery, which she didn't even play. She later reflected that even if the lottery came through, it wouldn't be enough to wipe out her debt.

One respondent who owed money to friends and family was anticipating the day she would need to pay the back:

When we get straightened out a little bit, I'm supposed to start paying—I owe [a large sum] to people that I borrow from for groceries and things, 'cause they don't really just give it to me. In a way, they are, because they said around April I need to start paying them back [redacted] dollars a month. But still, basically, they're giving it to me right now because they don't know when I'm gonna be able to get the [monthly sum] to [pay them back].

Although the date to start paying back her family and friends was soon approaching, this respondent didn't know how she was going to be able to pay them back with only her SSI monthly check.

Respondents took on debt when they needed to pay for items that exceeded the monthly budget afforded to them by their monthly SSI benefits, less than \$800 each month at the time of the interviews. However, going into debt created a new category of expenses for respondents to manage: monthly debt payments. Some respondents paid their monthly minimums or had strategies to pay down their debt over time. Others did not know how they were going to get the money to pay off their debt.

---

## Discussion

This study uses novel, nationally representative qualitative data from the American Voices Project (AVP) to shed light on the experiences of older adults who use Supplemental Security Income (SSI). Through abductive qualitative analysis of interviews with 25 SSI recipients aged 50 and over, this study yields three primary findings.

First, I find that respondents turned to SSI as an income source of last resort when they were no longer able to reliably earn income from work, and when they found out their work histories qualified them for little to no SSDI or OASI benefits. Some respondents shared that they stopped looking for work because they didn't believe employers would hire or accommodate them given their impairments or their age, so they turned to SSI to replace their lost income from earnings. Although all respondents reported having some work history both inside and outside the formal labor force, less than half reported receiving SSDI or OASI in addition to their SSI benefits. The fourteen respondents who qualified for only SSI tended to have fewer periods of consistent work and instead worked many different jobs over their lives, but also had long stretches of time spent out of the labor force for various reasons, like unaccommodated disability, immigration, incarceration, or caregiving.

Second, I find that some respondents considered their SSI benefit amount to be disproportional to their lifetime work effort and to the work it took to apply for SSI. In 2019 and 2020 when the interviews took place, the maximum SSI benefit for individuals was less than \$800 per month. Some respondents compared their benefit amounts to their years of work, disappointed by "the system" not compensating them for what they felt like they were owed. Respondents also compared SSI benefit amounts to the amount of work it took to apply for SSI, which for several respondents included lengthy appeals processes and hearings before administrative law judges.

Third, I find that SSI policies limited some respondents' ability to supplement their SSI checks with additional income from family and friends or from earnings. Nearly half of the 25 respondents reported living in shared households or sharing resources with others to make ends meet. Yet, for SSI recipients, sharing resources can be problematic: Rules governing how SSI treats financial help can result in deductions to a recipient's monthly check. Some respondents, like Kim and Roy, were acutely aware of the potential consequences of helping each other out financially and arranged their financial lives around the SSI rules. Similarly, SSI rules around earnings from work affected some respondents' work behavior and benefit checks. Only a few

respondents reported working for income, whether under-the-table or in formal jobs. Several respondents shared they were confused about how working would jeopardize their benefit amounts. Reggie's benefits were reduced because of overpayments while he was working.

Fourth, I find that respondents reported having either "just enough" or not enough money to get by on each month, even after paying below market rate for housing. Most respondents minimized housing costs through publicly subsidized housing or renting at a reduced rate from family or friends. Many respondents carefully managed their money each month using common strategies, like buying items on sale. Several respondents mentioned how they "go without" certain items and services, including medications, medical equipment, and dentistry. Few respondents reported keeping savings accounts to cope with emergency expenses, and no respondent maintained a savings account over \$1,000. Instead, respondents often used various sources of credit to manage large, irregular expenses that exceeded their monthly budget. These atypical expenses included replacing appliances, house repairs, medical bills, and gifts to family and friends. However, going into debt created a new category of expenses for respondents to manage: monthly debt payments. Some respondents paid their monthly minimums or had strategies to pay down their debt over time. Others did not know how they were going to get the money to pay off their debt.

Disclosure avoidance rules pose the most significant limitations for this analysis by constraining the number of descriptors, quantifiers, and details that can be shared to contextualize respondents' perceptions and experiences. To protect the identities of respondents, disclosure avoidance rules state that the set of characteristics published about an AVP respondent should be shared by at least 10,000 people in the population. These limits are for good reasons. Disability, older age, poverty, and public assistance use are all stigmatized, and respondents shared sensitive personal details about themselves. Yet, meeting this rule—and providing statistical evidence to demonstrate that each combination of descriptors yields an estimate of no fewer than 10,000 people—significantly constrains the vivid "thick description" that is the hallmark of other methods of qualitative research. Researchers who wish to use secondary qualitative data should be mindful of these constraints.

Secondary qualitative data analysis is also considered by many to not be as rigorous as primary qualitative data collection and analysis, although this is debated (Parry and Mauthner 2004; Ruggiano and Perry 2019). For example, the AVP interview protocol was designed to suit



---

a wide array of research purposes and does not precisely align with the research questions posed in this study in the same way a self-designed study might. Only a few respondents were asked about their experiences applying for SSI. In addition, I didn't have the opportunity to see respondents' expressions, hear their intonations, or observe where they lived. Undoubtedly, my analysis of people portrayed through words on a page is different than it would be if it were an analysis of people I observed in context. In contrast, however, reading de-identified transcripts without knowing someone's gender, race and ethnicity, state of residence, or other identifying details—as I did in the first round of analysis—may have served as a guard against potential bias I would have otherwise developed by interviewing people myself. Together, I find that the advantages of secondary data analysis and the American Voices Project, like national representativeness, the large scale, the wide-ranging questionnaire, and the pursuit of an open qualitative science, far outweigh the limitations.

The findings from this study result in four major policy implications for SSI. First, some respondents shared that they stopped looking for work when they believed employers would not hire or accommodate them due to their disability and age. Supportive or subsidized employment, increased accommodations for workers with disabilities, and temporary or partial disability insurance are all worthy and important policy proposals that would allow workers with disabilities to remain in the labor force as long as possible and desired (Edin and Shaefer 2015; Maestas 2019; Maestas, Mullen, and Rennane 2019). Second, social insurance eligibility may not reflect people's perceived work efforts. All respondents in this study reported working, but they either did not earn enough work credits to qualify for OASI or SSDI, or their benefits still fell below the SSI maximum, leaving them eligible for SSI. Expanding the activities that earn credit toward SSDI and OASI eligibility, like care work, may help improve the sufficiency of some older adults' Social Security benefits and reduce reliance on SSI alone. Third, SSI program rules challenge recipients' ability to supplement their SSI benefits in order to improve their financial situation. Some of these policies, however, are changing. In 2024, the Social Security Administration issued new regulations allowing SSI recipients to receive more in-kind support and maintenance without jeopardizing their benefits (Federal Register 2023; 2024). The rules remain complicated and recipients' past experiences with audits and benefit reductions may still prevent them from accepting necessary help for fear of losing necessary cash assistance. Simplifying these rules further and increasing the limits on the amount of earnings, unearned income, and in-kind support

SSI recipients can accept without benefit reductions could lower psychological and financial distress among recipients. Fourth, I find that even with below-market-rate housing, SSI benefit levels are not enough to prevent recipients from accruing debt when large expenses arise. As a result, debt payments become another expense that SSI recipients struggle to manage on their monthly budget. Increasing benefit amounts and asset limits, which could help SSI recipients save in advance for large expenditures, could reduce debt among SSI recipients. Taken together, the findings and implications from this study suggest that a few core updates to the SSI program could improve the financial lives and overall wellbeing of older SSI recipients.

## References

- American Voices Project. 2021. “American Voices Project Methodology.” Palo Alto, CA: Stanford Center on Poverty and Inequality.  
<https://inequality.stanford.edu/avp/methodology>.
- . 2023. “AVP Disclosure Avoidance Policy.” Stanford Center on Poverty and Inequality.
- ASPE. 2024. “Poverty Guidelines.” Office of the Assistant Secretary for Planning and Evaluation. 2024. <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>.
- Costa, Jackson. 2017. “The Decline in Earnings Prior to Application for Disability Insurance Benefits.” *Social Security Bulletin* 77 (1).  
<https://www.ssa.gov/policy/docs/ssb/v77n1/v77n1p1.html>.
- Crimmins, Eileen M., Jung K. Kim, and Teresa E. Seeman. 2009. “Poverty and Biological Risk: The Earlier ‘Aging’ of the Poor.” *The Journals of Gerontology: Series A* 64A (2): 286–92. <https://doi.org/10.1093/gerona/gln010>.
- Deterding, Nicole M., and Mary C. Waters. 2018. “Flexible Coding of In-Depth Interviews: A Twenty-First-Century Approach.” *Sociological Methods & Research* 50 (2): 004912411879937. <https://doi.org/10.1177/0049124118799377>.
- Edin, Kathryn J., and H. Luke Shaefer. 2015. *\$2.00 a Day: Living on Almost Nothing in America*. Houghton Mifflin Harcourt.
- Edin, Kathryn, and Laura Lein. 1997. *Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work*. New York, NY: Russell Sage Foundation.
- Federal Register. 2023. “Omitting Food From In-Kind Support and Maintenance Calculations.” Federal Register. February 15, 2023.  
<https://www.federalregister.gov/documents/2023/02/15/2023-02731/omitting-food-from-in-kind-support-and-maintenance-calculations>.
- . 2024. “Expansion of the Rental Subsidy Policy for Supplemental Security Income (SSI) Applicants and Recipients.” Federal Register. April 11, 2024.  
<https://www.federalregister.gov/documents/2024/04/11/2024-07675/expansion-of-the-rental-subsidy-policy-for-supplemental-security-income-ssi-applicants-and>.
- Giefer, Katherine. 2021. “A Profile of Supplemental Security Income Recipients: 2017.” P70BR-171. Current Population Reports. Washington, DC: U.S. Census Bureau.  
<https://www.census.gov/library/publications/2021/demo/p70br-171.html>.
- Halpern-Meekin, Sarah, Kathryn Edin, Laura Tach, and Jennifer Sykes. 2015. *It’s Not like I’m Poor: How Working Families Make Ends Meet in a Post-Welfare World*. Oakland, California: University of California Press.
- Harper, Annie, Martha Staeheli, Dawn Edwards, Yolanda Herring, and Michaella Baker. 2018. “Disabled, Poor, and Poorly Served: Access to and Use of Financial Services by People with Serious Mental Illness.” *Social Service Review* 92 (2): 202–40.  
<https://doi.org/10.1086/697904>.
- Maestas, Nicole. 2019. “Identifying Work Capacity and Promoting Work: A Strategy for Modernizing the SSDI Program.” *The ANNALS of the American Academy of Political and Social Science* 686 (1): 93–120. <https://doi.org/10.1177/0002716219882354>.
- Maestas, Nicole, Kathleen J. Mullen, and Stephanie Rennane. 2019. “Unmet Need for Workplace Accommodation.” *Journal of Policy Analysis and Management* 38 (4): 1004–27. <https://doi.org/10.1002/pam.22148>.

- Maestas, Nicole, Kathleen J. Mullen, and Alexander Strand. 2021. "The Effect of Economic Conditions on the Disability Insurance Program: Evidence from the Great Recession." *Journal of Public Economics* 199 (2021): 104–410. <https://doi.org/10.1016/j.jpubeco.2021.104410>.
- Messel, Matt, and Brad Trenkamp. 2022. "Characteristics of Noninstitutionalized DI, SSI, and OASI Program Participants, 2016 Update." *Research and Statistics Note* 2022–01. <https://www.ssa.gov/policy/docs/rsnotes/rsn2022-01.html>.
- Miles, Matthew B., A. M. Huberman, and Johnny Saldaña. 2014. *Qualitative Data Analysis: A Methods Sourcebook*. Third edition. Thousand Oaks, California: SAGE Publications, Inc.
- Neumark, David, and Elizabeth Powers. 2000. "Welfare for the Elderly: The Effects of SSI on Pre-Retirement Labor Supply." *Journal of Public Economics*, Proceedings of the Trans Atlantic Public Economics Seminar on, 78 (1): 51–80. [https://doi.org/10.1016/S0047-2727\(99\)00111-5](https://doi.org/10.1016/S0047-2727(99)00111-5).
- Nichols, Austin, Lucie Schmidt, and Purvi Sevak. 2017. "Economic Conditions and Supplemental Security Income Application." *Social Security Bulletin* 77 (4). <https://www.ssa.gov/policy/docs/ssb/v77n4/v77n4p27.html>.
- Parry, Odette, and Natasha S. Mauthner. 2004. "Whose Data Are They Anyway?: Practical, Legal and Ethical Issues in Archiving Qualitative Research Data." *Sociology* 38 (1): 139–52. <https://doi.org/10.1177/0038038504039366>.
- Pascale, Joanne, Joanna Fane Lineback, Nancy Bates, and Paul Beatty. 2022. "Protecting the Identity of Participants in Qualitative Research." *Journal of Survey Statistics and Methodology* 10 (3): 549–67. <https://doi.org/10.1093/jssam/smab048>.
- Phelan, Jo C., and Bruce G. Link. 2015. "Is Racism a Fundamental Cause of Inequalities in Health?" *Annual Review of Sociology* 41 (1): 311–30. <https://doi.org/10.1146/annurev-soc-073014-112305>.
- Pittman, LaShawnDa. 2015. "How Well Does the 'Safety Net' Work for Family Safety Nets? Economic Survival Strategies Among Grandmother Caregivers in Severe Deprivation." *RSF: The Russell Sage Foundation Journal of the Social Sciences* 1 (1): 78–97. <https://doi.org/10.7758/RSF.2015.1.1.05>.
- Ruggiano, Nicole, and Tam E Perry. 2019. "Conducting Secondary Analysis of Qualitative Data: Should We, Can We, and How?" *Qualitative Social Work* 18 (1): 81–97. <https://doi.org/10.1177/1473325017700701>.
- Rupp, Kalman. 2012. "Factors Affecting Initial Disability Allowance Rates for the Disability Insurance and Supplemental Security Income Programs: The Role of the Demographic and Diagnostic Composition of Applicants and Local Labor Market Conditions." *Social Security Administration Research, Statistics, and Policy Analysis* 72 (4). <https://www.ssa.gov/policy/docs/ssb/v72n4/v72n4p11.html>.
- Savin, Katie. 2021. "'Playing the Game' on SSI and SSDI Benefits: How Social Security Administration Policy Shapes the Individual, Societal, and Communal Disability Experience." Dissertation. Berkeley, CA. <https://www.proquest.com/docview/2572633747?pq-origsite=gscholar&fromopenview=true>.
- . 2022. "Assessing Administrative Burden Among SSI Recipients." Madison, WI: Retirement and Disability Research Center, UW-Madison. <https://rdrc.wisc.edu/project/emf22-01>.

- Schimmel Hyde, Jody, April Yanyuan Wu, and Lakhpreet Gill. 2020. "The Benefit Receipt Patterns and Labor Market Experiences of Older Workers Who Were Denied Social Security Disability Insurance Benefits on the Basis of Work Capacity Perspectives." *Social Security Bulletin* 80 (2): i–48.
- Social Security Administration. 2021. "Understanding SSI - SSI Eligibility." 2021. <https://www.ssa.gov/ssi/text-eligibility-ussi.htm>.
- . 2023. "Annual Statistical Supplement, 2023." Washington, DC: Social Security Administration. <https://www.ssa.gov/policy/docs/statcomps/supplement/index.html>.
- . 2024a. "Annual Report of the Supplemental Security Income Program." Washington, DC: Social Security Administration. <https://www.ssa.gov/OACT/ssir/SSI24/>.
- . 2024b. "SSI Federal Payment Amounts for 2024." Social Security Administration. 2024. <https://www.ssa.gov/oact/cola/SSI.html>.
- Stanford Center on Poverty and Inequality. 2024. "Voices Lab." 2024. <https://inequality.stanford.edu/cpi-research/area/voices-lab>.
- Strand, Alexander. 2010. "Low Levels of Retirement Resources in the Near-Elderly Time Period and Future Participation in Means-Tested Programs." *Social Security Bulletin* 70. <https://www.ssa.gov/policy/docs/ssb/v70n1/v70n1p1.html>.
- Strand, Alexander, and Matthew Messel. 2019. "The Ability of Older Workers with Impairments to Adapt to New Jobs: Changing the Age Criteria for Social Security Disability Insurance." *Journal of Policy Analysis and Management* 38 (3): 764–86. <https://doi.org/10.1002/pam.22134>.
- Tavory, Iddo, and Stefan Timmermans. 2014. *Abductive Analysis: Theorizing Qualitative Research*. University of Chicago Press.
- Whittle, Henry J., Kartika Palar, Nikhil A. Ranadive, Janet M. Turan, Margot Kushel, and Sheri D. Weiser. 2017. "'The Land of the Sick and the Land of the Healthy': Disability, Bureaucracy, and Stigma among People Living with Poverty and Chronic Illness in the United States." *Social Science & Medicine* 190 (October):181–89. <https://doi.org/10.1016/j.socscimed.2017.08.031>.
- Zillow. 2024. "Average Rental Price in US & Market Trends | Zillow Rental Manager." Zillow Rental Data. <https://www.zillow.com/rental-manager/market-trends/united-states/?bedrooms=0>.