

# **Social Security Income Measurement in Two Surveys**

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## **Abstract**

Social Security is a major source of income for retired persons in the United States. Because of its influence on economic well-being, it is important that household surveys accurately measure Social Security income. Using Social Security Administration (SSA) records, we examine Social Security income for 2009 in the Census Bureau's Survey of Income and Program Participation (SIPP) and for 2008 in the Current Population Survey (CPS). Medicare premiums usually are deducted before benefits are paid to beneficiaries. Survey documentation indicates that the CPS and SIPP record the gross Social Security benefit before Medicare premiums are deducted. We find that Social Security income recorded on the CPS closely approximates the gross benefit recorded for CPS respondents in SSA's records. We find that the Social Security benefit recorded in the SIPP more closely approximates SSA's record of net payments after Medicare premiums have been deducted.

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## Introduction

Social Security income is a major source of retirement income in the United States, and it directly influences the economic well-being and poverty status of beneficiaries. Social Security benefits replace a higher portion of the lifetime earnings of low earners, and consequently they account for a higher share of retirement income among lower-income beneficiaries (SSA 2012; Butrica et. al. 2012). Because of its influence on economic well-being, it is important that household surveys accurately measure Social Security income.

A complication for survey measurement of Social Security income is the deduction of Medicare premiums for Medicare Parts B, C, and D.<sup>1</sup> Most beneficiaries elect to have the Social Security Administration (SSA) deduct Medicare premiums from their monthly Social Security benefit. This results in beneficiaries receiving a net monthly benefit that is less than the gross benefit. For purposes of income tax liability and determining poverty status and eligibility for means-tested federal benefit programs such as Supplemental Security Income (SSI) and the Supplemental Nutrition Assistance Program (SNAP), beneficiaries' Social Security income is the gross benefit before any deductions. However, the cash income that most beneficiaries receive is net of Medicare deductions.

Because the net payment is the amount that beneficiaries receive each month, they may report in household surveys that this is their monthly Social Security income. Analysts who use household surveys to measure income need to know whether the Social Security income recorded on these surveys is the gross benefit or the benefit net of Medicare premiums.

This article assesses the accuracy of Social Security income as it is recorded in the Census Bureau's Survey of Income and Program Participation (SIPP) and Current Population Survey (CPS). A major goal of the SIPP is to measure income sources and amounts to allow analysts to estimate how many individuals and families are eligible for government income security programs. A major goal of the CPS is to measure total individual and family income and the percentage of the population with incomes below the poverty threshold. Accurately measuring Social Security income is essential to achieving these goals. The SIPP and the CPS ask similar questions about Social Security income, but the reference period for income differs between the two surveys. The SIPP is a longitudinal survey in which participants are interviewed every four months in a panel lasting four years.<sup>2</sup> The SIPP asks respondents if they received any Social Security benefits during the four-month reference period prior to the month of the interview. They are also asked for the monthly amount of Social Security income they received. They are then told that "some people have what is called a 'Medicare Part B' premium taken out of their Social Security benefit before it reaches them," and they are asked if they had the Medicare premium for Part B deducted from their check and if they know the amount of the deduction.<sup>3</sup>

An annual social and economic supplement to the CPS asks respondents if they received Social Security income in the year before the interview, which occurs in March. Respondents who received Social Security in the previous year can report their benefit as a monthly, quarterly, or annual amount. Respondents are then asked the amount of

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<sup>1</sup> Most beneficiaries pay no premium for Medicare Part A Hospital Insurance. The basic monthly premium in 2013 for Medicare Part B Supplemental Medical Insurance is \$104.90. Medicare Part C (Medicare Advantage) substitutes for Parts A and B for those who enroll in a managed care plan. The Part C premium in many cases is the same as for Part B. The basic monthly premium in 2013 for Medicare Part D prescription drug coverage is \$31.17. The total Part D premium varies by plan. Higher-income beneficiaries must pay additional premiums under Parts B and D.

<sup>2</sup> The SIPP will undergo major changes in 2014. For more information, see <http://www.census.gov/sipp/dews.html>.

<sup>3</sup> See the 2008 SIPP, p. 223 at [http://www.census.gov/sipp/core\\_content/2008/quests/wave1/2008wlcore.pdf](http://www.census.gov/sipp/core_content/2008/quests/wave1/2008wlcore.pdf). Citro and Scholz (2009) state that "the SIPP instrument was changed after the first wave of the 1993 panel to explicitly request that Social Security benefits be reported net of the Medicare premiums. The SIPP instrument was revised again for the 2004 panel to collect the amount of the Medicare premium as a separate quantity, which the Census Bureau could then add to the reported net payment to obtain the gross amount."

Social Security they received in the month before the interview, and whether that amount was before or after the deduction for Medicare Part B.<sup>4</sup>

Previous research has demonstrated that Social Security income is often under-reported in surveys (Davies and Fisher 2009). Several studies have examined SIPP data matched with SSA administrative records (e.g., Huynh, Rupp, and Sears (2002) and Sears and Rupp (2003)). Koenig (2003) studied both SIPP and CPS for misreporting of SSI income as Social Security benefits. The current paper uses both SIPP and CPS, which have been matched to SSA administrative data. We compare the Social Security benefit payment from SSA administrative records, before and after Medicare premiums have been withheld, to the benefit amounts recorded on the SIPP and the CPS. We use benefit payments stored in SSA's Payment History Update System (PHUS) to ascertain whether the benefit amounts recorded in these surveys more closely approximate gross Social Security benefits or Social Security benefits net of Medicare premiums.

## **Data**

For the SIPP, we measure Social Security Income for calendar year 2009, the first full calendar year of income covered by the 2008 SIPP panel. We sum the monthly amounts recorded for 2009 in the SIPP public-use file to obtain annual Social Security Income. We weight the data using the December 2009 survey weight. For the CPS, we measure Social Security income in calendar year 2008, which was collected in the March 2009 CPS Annual Social and Economic (ASEC) Supplement. This is the most recent CPS file that had been linked to SSA administrative data at the time we undertook our research.

We assess the consistency of the Social Security income recorded in both surveys with the amounts recorded in SSA's administrative records. SSA's records include both the gross benefit amounts and the net amounts paid to beneficiaries after Medicare premiums have been deducted. This allows us to compare Social Security income recorded in the surveys to both gross Social Security benefits and benefits net of premiums withheld. Because the focus of our analysis is the income of the aged, we restrict the data to persons who were aged 60 or older in the survey year. We included in our sample all survey respondents who were recorded in the Social Security Master Beneficiary Record (MBR) as receiving Social Security benefits for disabled workers, retired workers, survivors, or spouses. On the SIPP, approximately 90 percent of records for our sample were matched to SSA administrative records. The match rate for the CPS was approximately 87 percent.

## **SIPP Results**

For most SIPP respondents, the pattern of benefit receipt is consistent between the SIPP and the PHUS. Table 1 shows individuals ages 60 and older in the SIPP who were beneficiaries in December 2009 according to the MBR. About 88 percent of the SIPP respondents have a Social Security benefit recorded in both the SIPP and the PHUS. About 10 percent have a false negative on the SIPP: a positive payment appears in the PHUS, but no Social Security income is recorded on the SIPP. Only 0.2 percent of SIPP respondents aged 60 and older had a false positive, in which they reported Social Security income in the SIPP, while the PHUS indicates that they did not receive Social Security benefits. Slightly more than one percent received no Social Security income according to both the SIPP and the PHUS. These instances are accounted for mainly by the relatively small number of people who are beneficiaries on the MBR but whose benefits are not in current-pay status.

The difference between receipt of Social Security as recorded in the SIPP and in SSA's administrative records varies by age and by type of benefit. False negatives, in which no Social Security income is recorded in the SIPP but payments appear in the PHUS, are more common among respondents aged 60-64 (15-17 percent) than those aged 65

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<sup>4</sup> See the questionnaire for the March 2009 CPS Annual Social and Economic Supplement, Appendix D, p. D-27 at <http://www.census.gov/apsd/techdoc/cps/cpsmar09.pdf>. Neither the SIPP nor the CPS asks specifically about premiums for Medicare Parts C or D. The Part C premium is charged in lieu of the Part B premium for beneficiaries who participate in a Medicare Advantage plan. Part D prescription drug coverage requires a separate premium.

and older (9 percent). False negatives on the SIPP also are more common among disabled workers (15 percent) than among retired workers (10 percent), spouses (9 percent), or survivors (11 percent). Among the SIPP respondents who have a false positive report of Social Security income, there is little difference by age or by type of benefit.

Mean gross annual Social Security benefits in 2009 were about \$1,000 higher in the PHUS than the mean annual Social Security income recorded in the SIPP (Table 2).<sup>5</sup> The mean gross benefit in the PHUS was about \$13,550, which was \$960 (or 8 percent) higher than the mean of about \$12,590 in the SIPP. The median gross annual benefit in the PHUS of \$13,600 was about \$1,180 (9.5 percent) higher than the median benefit in the SIPP, \$12,420.

The extent to which Social Security payments in the PHUS were higher than in the SIPP varied by age and by type of benefit. By age, the largest difference occurred among beneficiaries aged 60-61, and the lowest among beneficiaries aged 65 and older. By type of benefit, the largest difference occurred among disabled worker beneficiaries who were under the Social Security full retirement age of 66 throughout 2009.<sup>6</sup> Disabled-worker beneficiaries can receive Medicare payments after two years. Most beneficiaries at ages 60-61 are disabled workers. The amount by which mean gross annual Social Security income in the PHUS exceeded the mean amount recorded in the SIPP is over two times higher among disabled-worker beneficiaries than among retired worker, spouse, and widow beneficiaries. (See column 5 of Table 2.) The difference between median gross annual Social Security income in the PHUS and the median benefit reported in the SIPP also was greater among disabled workers than among retired worker beneficiaries, survivor beneficiaries, or spouse beneficiaries. The smallest difference between median gross benefits in the PHUS and median benefits in the SIPP occurred among spouse beneficiaries not entitled to worker benefits.

Another approach to measuring differences between SIPP and the PHUS is to compare the benefit payments of individual respondents between SIPP records and PHUS records.<sup>7</sup> To do this, we subtract the benefit recorded in the SIPP from the benefit in the PHUS for each SIPP respondent with a Social Security benefit. If the SIPP respondent reported an amount equal to the gross benefit recorded on SSA's administrative record, this difference is zero. The results in columns 7 and 8 show that the mean and median differences between the PHUS and the SIPP were \$989 and \$497, respectively. The median difference indicates that more than half of SIPP records had benefit amounts that were less than the amount on the PHUS by at least \$497.

The pattern of the means of individual differences is similar to the previously discussed differences of means. An exception is the spouse benefit, which averages \$22 in individual differences, substantially lower than the \$117 average difference of means. This mainly reflects negative values for the 2.3 percent of respondents with no benefit payment recorded in the PHUS, but who were recorded on the SIPP as receiving Social Security benefits. In contrast, the median values of individual differences are substantially lower than the differences of medians. This could reflect that the SIPP and the PHUS are more similar among respondents with smaller payments, and also the inclusion of negative values for respondents with no benefit payment recorded in the PHUS, but who were recorded in the SIPP as receiving Social Security benefits.

As indicated by the data in Table 2, means and medians of benefit amounts recorded in the PHUS exceed the benefit amounts reported on the SIPP for many categories of beneficiaries. One possible explanation for the difference is

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<sup>5</sup> Table 2 includes respondents who reported Social Security benefits in the SIPP even if there is no payment recorded in the PHUS. We estimate the averages for non-zero payments in the PHUS and for SIPP respondents who reported receiving Social Security. The benefits from the PHUS in Table 2 are total amounts before deduction of Medicare premiums. As a result of false positives in the SIPP, the sample for payments in the PHUS is slightly smaller than the sample for SIPP payments.

<sup>6</sup> The Social Security Administration converts disabled worker beneficiaries to retired worker beneficiaries at full retirement age. The full retirement age is age 65 for those born before 1938. The age increased 2 months for each year after 1938 until age 66 for those born in 1943. Our sample includes persons born before 1950 and the disabled workers would be aged 60 to 65 in 2009.

<sup>7</sup> This is the mean (median) of the differences, as opposed to the difference in means (medians), described earlier.

that the amounts recorded in the SIPP could represent the net benefit after deduction of Medicare premiums. In general, the benefit amounts on the SIPP more closely approximate the net benefit recorded in the PHUS for the SIPP respondents with positive Social Security amounts. The mean annual benefit net of the Medicare premium in the PHUS was just \$81 lower than the mean benefit reported in the SIPP. The median annual benefit net of the Medicare premium in the PHUS was \$121 higher than the median benefit reported on the SIPP (See Table 3). These differences are substantially smaller than the differences between the gross mean and median annual benefits recorded in the PHUS and the mean and median benefits reported in the SIPP.

As with the gross benefit amounts in the PHUS, the differences between the net benefits in the PHUS and the benefits reported in the SIPP, shown in Table 3, vary by age and by type of benefit. The mean annual benefit net of premiums in the PHUS was about \$200 lower than the mean benefit recorded in the SIPP among those aged 65 and older. At ages 60-61 and 62-64, the mean benefits net of premiums in the PHUS were \$1,115 and \$987 higher, respectively, than the means in the SIPP. The net mean annual benefit in the PHUS was much larger than the mean benefit in the SIPP among disabled workers, who are eligible for Medicare after two years. Among SIPP respondents with retired-worker benefits and survivor benefits, the net mean benefits in the PHUS are quite similar to mean benefits reported in the SIPP. The net mean annual benefit in the PHUS for respondents with spouse benefits is substantially lower than the mean benefit in SIPP, probably reflecting respondents with zero benefits in the PHUS and positive benefits in the SIPP (Table 1). Differences between net median annual benefits in the PHUS and the SIPP generally followed similar patterns to the differences between mean benefits.

In columns 7 and 8 of Table 3, we compare the net benefit payments to individual respondents from the PHUS with benefits recorded on the SIPP. We subtract the benefit recorded in the SIPP from the net benefit in the PHUS for each SIPP respondent with a Social Security benefit. The overall mean individual difference of -\$31 is similar in magnitude to the overall difference in means of -\$81. If the Social Security benefit recorded on the SIPP is equal to the gross benefit before Medicare premiums are deducted, the median individual difference for Medicare-eligible beneficiaries would equal the Medicare premium. In 2009, the Part B premium was \$96.40 per month, or \$1,157 in total for the year, so we would expect to see a median difference of about -\$1,157. The median individual difference for beneficiaries 65 and older in Table 3 of -\$543 indicates that for many Medicare-eligible beneficiaries, the benefit recorded on the SIPP is less than the gross benefit before deduction of Medicare premiums.

## **CPS Results**

Patterns of benefit receipt in the CPS were similar to those in the SIPP. Table 4 shows individuals ages 60 and older in the CPS who were beneficiaries in December 2008 according to the MBR. About 90 percent received Social Security income at some time in 2008 according to both the CPS and the PHUS. About nine percent of CPS respondents 60 and older had false negatives in the CPS, while the PHUS indicates that they received Social Security Income. About one percent of CPS respondents aged 60 and older received no Social Security income according to both the CPS and the PHUS, and another 0.2 percent reported Social Security income in the CPS while the PHUS indicates that they did not receive Social Security benefits. As noted earlier, these instances occur mainly because a relatively small number of people who are on the MBR are not in current-pay status at any given point in time.

As was the case with the SIPP, differences between the CPS and the PHUS varied by age and type of benefit. False negatives, in which no Social Security income was recorded in the CPS but benefit payments appeared in the PHUS, were more common among respondents aged 60 to 61 (about 26 percent) and those aged 62-64 (20 percent) and those aged 65 and older (about 7 percent). False negatives in the CPS were more common among disabled workers (about 20 percent) than among retired workers (about 8 percent), spouses (about 9 percent), and survivors (about 8 percent). False positives were relatively rare at 1 to 2 percent, and they varied little by age or by type of beneficiary.

The mean annual Social Security benefit before deductions in 2008 was on average about \$200 lower in the PHUS record than the mean 2008 Social Security income in the CPS (Table 5). The mean gross annual benefit in the PHUS was \$12,685, compared to \$12,888 in the CPS. The relationship of the median values in the CPS to the medians in the PHUS was the reverse of that of the means. The median gross annual benefit was \$204 (1.6 percent) higher in the PHUS than the median benefit in the CPS, \$12,761 vs. \$12,557.

The differences between the benefit amounts recorded in the PHUS and the amounts in the CPS were generally smaller than the differences between the PHUS and the SIPP. Moreover, unlike the benefits reported in the SIPP, the mean benefit amounts in the CPS were often smaller than the means in the PHUS. With respect to age, the largest difference in annual mean benefits was among beneficiaries aged 62 to 64. Among this age group, the mean benefit in the CPS exceeded the gross benefit recorded in the PHUS by \$477. Among beneficiary groups, the biggest difference in mean benefits occurred among spouse beneficiaries, whose mean annual benefit in the CPS was \$968 higher than the gross annual benefit in the PHUS. Only disabled workers had a mean gross benefit in the CPS that was lower (by \$638) than the mean gross benefit recorded in the PHUS.

In all three age categories, the median gross annual benefit reported in the CPS differed from the median gross benefit as recorded in the PHUS by less than two percent. The smallest difference between median gross annual benefits in the PHUS and the median benefit in the CPS occurred among disabled-worker beneficiaries, and the largest occurred among retired workers. Among retired workers and survivors, the median gross benefit in the PHUS was about four percent higher than the median benefit in the CPS, while for disabled workers and spouse beneficiaries, the difference between the PHUS and the CPS was less than two percent.

Another approach to measuring differences between the CPS and the PHUS is to compare each individual benefit reported in the CPS with the amount for that beneficiary in the PHUS. To find the individual differences, we subtract the benefit reported in the CPS from the benefit in the PHUS for each CPS respondent who reported receiving Social Security. Columns 7 and 8 in Table 5 present the means and medians of these individual differences. Taking the mean of the differences, the payments in the PHUS are lower than in the CPS by \$209, almost the same as the difference in means in column 5 (\$202). The median difference (column 8) was less than \$1, substantially less than the difference in medians in column 6 (\$204). The median difference of almost zero indicates that a large proportion of CPS records had benefit amounts equal to the gross benefit amount recorded on the PHUS.

Overall, the means of individual differences in column 7 are similar to the differences of means in column 5. In contrast, some of the medians of individual differences in column 8 differ substantially from the differences in medians in column 6. For example, among people 65 and older, the median annual benefit in the CPS was \$226 lower than the median gross benefit in the PHUS, but the median of the individual differences was less than \$1. Likewise, among retired-worker and survivor beneficiaries, the medians of annual benefits in the CPS were \$583 and \$484 lower, respectively, than the medians of gross benefits in the PHUS, but the medians of the individual differences were both less than \$1.

As we did with the SIPP, we can ask whether amounts recorded in the CPS approximate net Social Security benefits after Medicare premiums have been deducted. In general they do not. The amounts reported in the CPS more closely approximate the gross benefit amounts in the PHUS, from which Medicare premiums have not been deducted. The mean gross annual benefit in the PHUS was about \$200 less than the mean annual benefit in the CPS, while the mean net annual benefit in the PHUS was \$1,190 lower than the mean annual benefit in the CPS. The median net annual benefit in the PHUS was \$833 lower than in the CPS (Table 6).

The differences between Social Security benefits net of premiums in the PHUS and the benefits reported in the CPS varied by age category and by type of benefit. However, in all three age groups and in three of four benefit categories, the mean and median benefit amounts reported in the CPS were *higher* than the mean and median benefits net of Medicare premiums in the PHUS. Overall, the results provide evidence that the Social Security benefits recorded in the CPS approximate gross Social Security benefits, before Medicare premiums have been deducted.

In columns 7 and 8 of Table 6, we compare the net benefit payments to individual respondents from the PHUS with benefits recorded on the CPS. We subtract the benefit recorded in the CPS from the net benefit in the PHUS for each CPS respondent with a Social Security benefit. The overall mean individual difference of -\$1,199 is similar to the overall difference in means of -\$1,190. If the Social Security benefit recorded on the CPS is equal to gross benefit before Medicare premiums are deducted, the median individual difference between the net benefit on the PHUS and the amount on the CPS for Medicare-eligible beneficiaries would equal the Medicare premium. In 2008, the Part B premium was \$96.40 per month, or \$1,157 in total for the year, so we would expect to see a median individual difference of about -\$1,157. The median individual difference of -\$1,155 for beneficiaries 65 and older

in Table 6 suggests that for most Medicare-eligible beneficiaries, the benefit recorded on the CPS is equal to the Social Security benefit before Medicare premiums have been deducted.

## Conclusion

Social Security is a major source of income for retired persons in the United States, and Social Security income strongly affects the economic security and poverty status of beneficiaries. Because the Social Security benefit formula replaces a higher proportion of lifetime average wages for lower earners and also provides benefits to disabled workers and survivors, it provides a safety net for people in the lower half of the income distribution. It is important for household surveys of income to accurately measure Social Security in order to generate reliable estimates of household income and the percentage of persons in poverty. To correctly estimate the income of the elderly using data from household surveys, researchers need to know whether the amount of Social Security income reported on these surveys represents the gross amount of the Social Security benefit or the benefit net of deductions for Medicare premiums. This difference is not trivial. For most Medicare participants, the Part B premium in 2013 is \$105 per month, which amounts to about 8 percent of the mean monthly retired-worker benefit. Both members of a married couple must pay Medicare premiums. Federal income tax liability, the official poverty rate, and income limits for federal programs such as SSI, SNAP, and the Low-Income Home Energy Assistance Program are based on income before Medicare premiums have been deducted.

Our analysis suggests that among SIPP respondents aged 60 and older in 2009, the mean gross annual Social Security benefit recorded in SSA's administrative records exceeded the mean benefit reported in the SIPP by 7.6 percent, and the median gross benefit in SSA's records exceeded the SIPP median benefit by 9.5 percent. Among beneficiaries 65 and older, the mean gross benefit in administrative records exceeded the mean benefit in the SIPP by 7.3 percent, and the median gross benefit in SSA records exceeded the median benefit in the SIPP by 8.6 percent.

Although survey documentation indicates that both the CPS and SIPP record the gross Social Security benefit before Medicare premiums are deducted, our results suggest that the Social Security benefits recorded in the SIPP more closely represent benefits net of Medicare premiums than gross Social Security benefits. Much of the difference between the PHUS and the SIPP could reflect omission in SIPP-recorded income of premiums for Medicare that SSA deducts from most benefit payments, but some of the difference likely reflects response errors from about eight percent of SIPP respondents who received payments from SSA, but for which no payment was recorded in the SIPP (Table 1). As a result, interpreting the Social Security benefits recorded in the SIPP as representing total Social Security income could lead analysts to under-estimate total income and over-estimate the proportion of Social Security beneficiaries who are in poverty or are eligible for federal income support programs.

In contrast to the SIPP, the means and medians of Social Security benefits recorded in the CPS more closely approximate gross benefits before Medicare premiums have been deducted. In fact, the mean 2008 benefit reported in the CPS was \$200 (1.6 percent) *higher* than the mean gross benefit recorded in the PHUS for CPS respondents. The median benefit in the CPS was about \$204 (1.6 percent) lower than the median gross benefit recorded in the PHUS.

Finally, it is interesting to note the differences in mean and median Social Security recorded in the PHUS for SIPP participants and CPS participants. The mean and median Social Security benefits in 2009 as recorded in the SIPP for beneficiaries aged 65 and older were \$12,823 and \$12,720, respectively (Table 2). The comparable mean and median benefits for 2008 in the CPS were 13,012 and \$12,677. Even though the SIPP represents benefits in 2009 and the CPS represents benefit in 2008, these figures are very similar. The means differ by less than two percent and the medians differ by less than one-half percent.

As we have documented, the mean and median benefits recorded in the PHUS for CPS respondents differ very little from the benefit amounts recorded in the CPS. Considering that the mean and median benefits recorded in the SIPP for 2009 are similar to the mean and median benefits recorded in the CPS for 2008, and that the benefits recorded in the CPS closely match the benefits recorded on the PHUS for CPS respondents, it is somewhat surprising that the mean and median benefit amounts recorded in the PHUS for SIPP respondents are larger than the amounts reported in the SIPP -- and are also larger than the amounts in the CPS and in the PHUS for CPS respondents. A number of factors, including sample selection, sample weighting, and imputation procedures could contribute to this

discrepancy. A more complete analysis of the reasons for this difference is beyond the scope of this paper, but it is an issue that warrants further investigation.



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**Table 1: Social Security Beneficiaries in 2009 Ages 60 and Older, SIPP vs. SSA Records**

	(1)	(2)	(3)	(4)	(5)	(6)
	Number	Percentage Distribution				
	(thousands)	Total	PHUS Yes SIPP Yes	PHUS Yes SIPP No	PHUS No SIPP Yes	PHUS No SIPP No
<b>Beneficiary Age</b>						
60-61	1,018	100	73.1	14.9	1.4	10.6
62-64	4,214	100	80.0	16.8	0.4	2.8
65 or older	32,680	100	90.0	9.2	0.3	0.6
<b>Benefit type, Dec. 2009</b>						
Disabled Worker	2,231	100	79.7	15.2	0.6	4.4
Retired Worker	31,574	100	89.5	9.8	0.2	0.5
Spouse	1,129	100	81.0	8.8	2.0	8.2
Survivor	2,987	100	85.4	11.1	1.2	2.3
<b>Total</b>	<b>37,912</b>	<b>100</b>	<b>88.3</b>	<b>10.2</b>	<b>0.2</b>	<b>1.1</b>

**Note:** Individuals on the Master Beneficiary Record as of December 2009, including those not in current-pay status.

**Source:** 2008 panel of SIPP matched to SSA administrative records.

**Table 2: Social Security Benefit before Medicare Deductions in 2009, Persons 60 and Older, 2008 SIPP Panel**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	PHUS	SIPP	PHUS	SIPP	Average differences		Individual Differences	
	Mean	Mean	Median	Median	Mean	Median	Mean	Median
<b>Age</b>								
60-61	13,559	11,699	12,624	10,884	1,859	1,740	1,717	371
62-64	11,672	10,448	11,345	9,960	1,224	1,385	1,241	231
65 or older	13,763	12,823	13,817	12,720	940	1,097	942	523
<b>Benefit type</b>								
Disabled Worker	14,479	12,399	13,426	11,834	2,079	1,592	2,119	769
Retired Worker	13,756	12,813	13,918	12,768	942	1,150	951	496
Spouse	7,021	6,904	7,229	6,552	117	677	22	173
Survivor	12,941	11,927	13,169	12,192	1,015	977	970	569
<b>Total</b>	<b>13,548</b>	<b>12,588</b>	<b>13,595</b>	<b>12,419</b>	<b>960</b>	<b>1,176</b>	<b>989</b>	<b>497</b>

**Notes:** Type of benefit is from December 2009 SSA benefit records. Average benefits exclude zero values.

Individual differences were negative for 2.3% of records with a benefit in the SIPP but no benefit payment in the PHUS.

**Source:** 2008 panel of SIPP matched to SSA administrative records.

**Table 3: Social Security Benefit after Medicare Deductions in 2009, Persons 60 and Older, 2008 SIPP Panel**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	PHUS	SIPP	PHUS	SIPP	Average differences		Individual Differences	
	Mean	Mean	Median	Median	Mean	Median	Mean	Median
<b>Age</b>								
60-61	12,814	11,699	12,000	10,884	1,115	1,116	1,283	0
62-64	11,435	10,448	11,148	9,960	987	1,188	1,029	103
65 or older	12,622	12,823	12,672	12,720	-201	-48	-198	-543
<b>Benefit type</b>								
Disabled Worker	13,650	12,399	12,876	11,834	1,251	1,042	1,403	0
Retired Worker	12,715	12,813	12,816	12,768	-98	48	-82	-429
Spouse	5,780	6,904	5,844	6,552	-1,124	-708	-1,072	-792
Survivor	11,868	11,927	12,092	12,192	-59	-100	-159	-393
<b>Total</b>	<b>12,507</b>	<b>12,588</b>	<b>12,540</b>	<b>12,419</b>	<b>-81</b>	<b>121</b>	<b>-31</b>	<b>-400</b>

**Notes:** Type of benefit is from December 2009 SSA benefit records. Average benefits exclude zero values.

**Source:** 2008 panel of SIPP matched to SSA administrative records.

**Table 4: Social Security Beneficiaries in 2008, Ages 60 and Older, CPS vs. SSA Records**

	(1)	(2)	(3)	(4)	(5)	(6)
	Number	Percentage Distribution				
	(thousands)	Total	PHUS Yes CPS Yes	PHUS Yes CPS No	PHUS No CPS Yes	PHUS No CPS No
<b>Beneficiary Age</b>						
60-61	804	100	61.8	26.2	0	12.1
62-64	2,811	100	73.6	20.0	0.6	5.8
65 or older	30,388	100	92.0	7.1	0.2	0.6
<b>Benefit type, Dec. 2008</b>						
Disabled Worker	2,374	100	73.1	19.9	0.5	6.5
Retired Worker	27,816	100	91.6	7.8	0.0	0.5
Spouse	1,074	100	81.4	8.8	1.7	8.1
Survivor	2,738	100	89.8	7.6	0.5	2.1
<b>Total</b>	<b>34,003</b>	<b>100</b>	<b>89.8</b>	<b>8.6</b>	<b>0.2</b>	<b>1.3</b>

**Note:** Individuals on the Master Beneficiary Record as of December 2008, including those not in current-pay status.

**Source:** March 2009 CPS matched to SSA administrative records.

**Table 5: Social Security Benefit before Medicare Deductions in 2008, Persons 60 and Older, March 2009 CPS**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	PHUS	CPS	PHUS	CPS	Average differences		Individual Differences	
	Mean	Mean	Median	Median	Mean	Median	Mean	Median
<b>Age</b>								
60-61	14,128	14,048	13,337	13,176	80	161	80	-84
62-64	10,471	10,948	10,029	10,193	-477	-164	-495	-139
65 or older	12,824	13,012	12,903	12,677	-188	226	-193	-0.2
<b>Benefit type</b>								
Disabled Worker	14,134	13,496	12,989	12,905	638	84	630	0
Retired Worker	12,822	13,065	13,452	12,869	-243	583	-248	-0.2
Spouse	6,865	7,833	7,037	7,157	-968	-120	-931	-144
Survivor	12,322	12,459	12,641	12,157	-137	484	-141	-0.2
<b>Total</b>	<b>12,685</b>	<b>12,888</b>	<b>12,761</b>	<b>12,557</b>	<b>-202</b>	<b>204</b>	<b>-209</b>	<b>-0.2</b>

**Notes:** Type of benefit is from SSA benefit records. Average benefits exclude zero values.

Individual differences were negative for 1.8% of records with a benefit in the CPS but no benefit payment in the PHUS.

**Source:** March 2009 CPS matched to SSA administrative records.

**Table 6: Social Security Benefit after Medicare Deductions in 2008, Persons 60 and Older, March 2009 CPS**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	PHUS	CPS	PHUS	CPS	Average differences		Individual Differences	
	Mean	Mean	Median	Median	Mean	Median	Mean	Median
<b>Age</b>								
60-61	13,427	14,048	12,624	13,176	-621	-552	-655	-1,157
62-64	10,220	10,948	9,564	10,193	-728	-629	-710	-521
65 or older	11,779	13,012	11,844	12,677	-1,233	-833	-1,245	-1,155
<b>Benefit type</b>								
Disabled Worker	11,827	13,496	11,964	12,905	-1,669	-941	-75	-881
Retired Worker	13,409	13,065	12,780	12,869	345	-89	-1,246	-1,145
Spouse	5,742	7,833	5,844	7,157	-2,090	-1,313	-2,055	-1,229
Survivor	11,275	12,459	11,388	12,157	-1,183	-769	-1,204	-1,157
<b>Total</b>	<b>11,698</b>	<b>12,888</b>	<b>11,724</b>	<b>12,557</b>	<b>-1,190</b>	<b>-833</b>	<b>-1,199</b>	<b>-1,145</b>

**Notes:** Type of benefit is from SSA benefit records. Average benefits exclude zero values.

**Source:** March 2009 CPS matched to SSA administrative records.