

To illustrate, the median income of the estimated 654,000 black married couples in 1971 was \$4,344

1 From table III the standard error of 50 percent of these married couples expressed as a percentage is about 2.6 percent

2 As interest usually centers on the confidence interval for the median at the two-standard-error level, it is necessary to add and subtract from 50 percent twice the standard error obtained in step 1. This procedure yields limits of about 44.8 and 55.2 (rounded to 45 and 55)

3 Since 40 percent of the couples had incomes below \$3,500 and 5 percent had earnings of \$3,500-\$3,999, the dollar value of the lower limit may be found by linear interpolation to be

$$\frac{(45 - 40) \times \$500}{5} + \$3,500 = \$4,000$$

4 Since 45 percent had incomes below \$4,000 and 13 percent had incomes of \$4,000-\$4,999, the dollar value of the upper limit may be found by linear interpolation to be

$$\frac{(55 - 45) \times \$1,000}{13} + \$4,000 = \$4,769$$

Thus the estimated median income of aged black married couples in 1971, derived from all possible samples, lies within the interval \$4,000-\$4,769 with 95-percent confidence

Notes and Brief Reports

American Indian SSI Recipients in Selected Areas*

Although concern has been expressed in recent years about the participation by American Indians in social welfare programs, information on this segment of the population is not directly available from program records maintained by the Social Security Administration. Estimates can be made, however, of the number of Indians receiving federally administered supplemental security income (SSI) payments in certain counties with large Indian populations. This note presents data on the geographic distribution of Indians, in December 1975, in those counties in which at least 90 percent of the nonwhite and nonblack residents were Indians, and describes the estimating procedure used.

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ESTIMATING PROCEDURE

The Social Security Administration requests information on race when a person applies for a social security number. The check-box options, however, are limited to white, black, and "other." By contrast, decennial census data provide a wider range of the "other" racial categories—American Indian, Chinese, Japanese, Filipino, Hawaiian, Korean, Aleut, Eskimo, and "all other."

The estimate for a specific county is made on the following basis.

- 1 *P* equals the proportion of American Indians to the total in "other races" for the county, provided by the 1970 census
- 2 *N* equals the number of SSI recipients of "other races" residing in the county, obtained from social security program records
- 3 An estimate is made when *P* is equal to or greater than 0.9
- 4 The number of Indian SSI recipients in the county is equal to the product *NP*

This procedure assumes that the same proportion of Indians receive SSI payments as is the case for the other subgroups of the "other"

TABLE 1—Number and percentage distribution of population of other races, 1970, and percent with 1969 income below poverty level

Race	Number	Percentage distribution	Percent with income below poverty level ¹
Total	2,882,662	100 0	(%)
American Indian	792,730	27 5	38 3
Japanese	591,290	20 5	7 5
Chinese	435,062	15 1	13 3
Filipino	343,060	11 9	13 7
Hawaiian	100,179	3 5	(%)
Korean	69,130	2 4	(%)
Aleut	6,352	2	(%)
Eskimo	28,186	1 0	(%)
All other	516,673	17 9	(%)

¹ According to 1970 Census data, the proportion of the total U S population with income below the poverty level was 13 7 percent, white, 10 9 percent, black, 35 0 percent, and Spanish heritage, 23 5 percent

² Data not available

Source: Data on number from Bureau of the Census, *Census of Population, 1970, Race of the Population by County, Supplementary Report, PC (S1)-104, 1975* table 12. Data on percents from Bureau of the Census, *Census of Population 1970, American Indians, Subject Reports, PC(2) 1F, table 9 Japanese, Chinese and Filipinos in the United States, Subject Reports, PC(2) 1G, tables 9, 24, and 39*

race category. According to the 1970 census, however, about 2 out of 5 Indians have incomes below the poverty level, a proportion substantially higher than that for other subgroups for which this information is available (table 1). The estimates presented here therefore probably underestimate the number of Indians with SSI payments.

Since estimates are provided only for counties in which at least 90 percent of those included under the "other" race category are Indians, the bias due to departure from the basic assumption of the procedure is small. The estimate for Indians equals nearly 98 percent of the total number of "other" SSI recipients in the selected counties.

PROPORTION RECEIVING SSI

In December 1975, 17,287 American Indians were receiving SSI payments in the 243 counties in 33 States for which estimates were made. These counties contain 48 percent of the 1970 Indian population. In these jurisdictions, Indians accounted for 9 6 percent of the total population and 12 2 percent of all SSI recipients (table 2).

Indians receiving payments represented 4 4 percent of the total Indian population—396,000—residing in these counties in 1970. By contrast, the December 1975 national total of 4 3 million SSI recipients equaled only 2 1 percent of the total 1970 population.

A significant proportion of Indians had in-

TABLE 2—Total number of SSI recipients and of American Indian SSI recipients and total and American Indian population in selected States¹

State	Total number	American Indian	
		Number (estimated)	Percent of total
Persons with SSI payments, December 1975			
United States, total	4,314,275		
Selected States, total	141,686	17,287	12 2
Alaska ²	2,222	1,543	69 4
Arizona	5,287	3,677	69 5
Minnesota	5,066	397	7 8
Mississippi	6,513	140	2 1
Montana	2,052	728	35 5
Nebraska	875	149	17 0
New Mexico	6,855	2,669	38 9
North Carolina	17,674	1,517	8 6
North Dakota	2,386	485	20 3
Oklahoma	60,699	3,282	5 4
South Dakota	3,574	1,106	30 9
Utah	472	278	58 9
Washington	867	107	12 3
Wisconsin	5,714	472	8 3
All other	21,430	737	3 4
Population, April 1970			
United States, total	203,211,926	827,268	0 4
Selected States, total	4,120,151	395,625	9 6
Alaska ²	140,977	40,626	28 8
Arizona	157,594	63,604	40 4
Minnesota	234,968	9,616	4 1
Mississippi	85,509	2,833	3 3
Montana	118,640	21,167	17 8
Nebraska	53,387	2,685	5 0
New Mexico	178,926	60,577	33 9
North Carolina	351,722	35,487	10 1
North Dakota	130,149	12,431	9 6
Oklahoma	1,438,889	78,171	5 4
South Dakota	186,427	27,634	14 8
Utah	22,280	6,077	27 3
Washington	46,927	3,433	7 3
Wisconsin	274,847	9,604	3 3
All other	698,898	22,280	3 2

¹ Data for counties with American Indians representing at least 90 percent of "other races"

² Includes Aleuts and Eskimos

Source: Bureau of the Census, *Census of Population 1970, Race of the Population by County, Supplementary Report, PC (S1)-104, 1975*

comes below the poverty level in 1970—38 percent, compared with 35 percent among blacks and 24 percent among persons of Spanish heritage. For the United States as a whole, the proportion was 14 percent.

The age distribution of Indians also affects the number potentially eligible for SSI payments. In 1970, less than 6 percent of the Indian population was aged 65 and older, compared with nearly 10 percent of the entire population.

STATE AND COUNTY ESTIMATES

Among the counties for which estimates are available, 118 had 25 or more Indians receiving

SSI payments As table 3 indicates, the five counties with the highest number were Apache (1,675) and Navajo (1,061), Arizona, McKinley (993) and San Juan (976), New Mexico; and Robeson, North Carolina (1,161).

Only 16 of the counties included in the study were parts of standard metropolitan statistical areas (SMSA's) These jurisdictions accounted

for 1,136 recipients, or 7 percent of the total The procedure described here generally precludes estimates for SMSA counties because, in them, Indians frequently represent a low proportion of the entire population of races other than white or black Estimates therefore could not be made for most counties containing cities with large Indian populations—Chicago, Los Angeles, Min-

TABLE 3—Number of American Indians and of "other" races receiving federally administered SSI payments, selected States and counties, December 1975

State and county ¹	American Indian (estimated)	Other races	State and county ¹	American Indian (estimated)	Other races
Alaska ²			North Carolina—Continued		
Aleutian Islands	26	28	Swain	89	90
Barrow North Slope	51	52	North Dakota		
Bethel	317	320	Benson	85	89
Bristol Bay	88	89	Mountrail	42	43
Fairbanks	49	53	Rolette	242	244
Kenai Cook Inlet	48	53	Sioux	43	43
Kobuk	124	124	Oklahoma		
Kuskokwim	93	94	Adair	295	301
Matanuska-Sustina	25	26	Atoka	39	40
Nome	184	186	Blaine	28	27
Prince of Wales	27	27	Bryan	48	50
Southeast Fairbanks	36	38	Caddo	161	168
Upper Yukon	58	59	Carter	47	50
Valdez Chitina-Whittier	30	30	Cherokee	228	228
Wade Hampton	172	172	Choctaw	74	77
Yukon Koyukuk	99	100	Craig	25	26
Arizona			Creek	42	43
Apache	1,675	1,692	Delaware	229	231
Cocoonino	802	844	Garvin	49	52
Gila	139	145	Hughes	103	106
Navajo	1,061	1,083	Johnston	46	47
California			Kay	56	60
Inyo	65	71	Le Flora	60	63
Colorado			McCurtain	153	158
La Plata	35	39	McIntosh	89	91
Montezuma	29	31	Marshall	27	27
Louisiana			Mayes	154	157
Terrebonne	50	52	Muskogee	107	110
Michigan			Noble	25	27
Emmet	25	27	Okfuskee	89	91
Minnesota			Okmulgee	81	85
Becker	75	77	Osage	39	40
Beltrami	77	79	Ottawa	42	43
Cass	89	91	Pawnee	26	27
Itasca	36	37	Pittsburg	43	46
Mahnomen	27	27	Pontotoc	75	78
Mille Lacs	29	30	Pottawatomie	67	72
Mississippi			Pushmataha	52	53
Leake	32	33	Rogers	38	39
Neshoba	78	79	Seminole	176	181
Montana			Sequoyah	122	123
Big Horn	105	108	Tulsa	162	176
Blaine	67	68	South Dakota		
Glacier	167	169	Bennett	50	51
Hill	68	71	Buffalo	35	35
Lake	77	79	Charles Mix	66	67
Roosevelt	98	100	Corson	62	63
Rosebud	72	73	Dewey	72	73
Nebraska			Mellefte	45	45
Knox	25	25	Roberts	59	60
Thurston	95	96	Shannon	332	335
Nevada			Todd	168	170
Elko	51	56	Ziebach	29	29
New Mexico			Utah		
McKinley	993	1,013	San Juan	229	231
Rio Arriba	127	137	Uintah	49	50
Sandoval	333	340	Washington		
San Juan	976	996	Okanogan	70	73
Valencia	240	253	Stevens	25	26
New York ³			Wisconsin		
Franklin	78	80	Ashland	41	43
North Carolina			Brown	66	73
Columbus	51	54	Jackson	27	29
Halifax	29	29	Menominee	104	105
Hoke	35	35	Sawyer	62	63
Jackson	31	31	Shawano	62	63
Robeson	1,161	1,173	Vilas	41	42
Sampson	37	39	Wyoming		
Scotland	42	43	Fremont	84	87

¹ Counties with 25 or more recipients
² Includes Aleuts and Eskimos

³ Excludes Cattaraugus County, N Y, with 61 recipients inadvertently omitted from data file

TABLE 4—Estimated number of American Indians receiving federally administered SSI payments, by reason for eligibility, selected States, December 1975¹

State	Total	Adults			Blind and disabled children
		Aged	Blind	Disabled	
Total	17,287	9,106	380	7,431	370
Alaska ²	1,543	808	35	681	21
Arizona	3,677	2,046	93	1,497	41
California	78	48	3	26	1
Colorado	65	44	---	21	---
Louisiana	63	43	---	16	---
Michigan	59	30	---	27	---
Minnesota	397	193	11	190	2
Mississippi	140	90	2	41	3
Montana	728	297	24	389	18
Nebraska	149	90	1	58	---
Nevada	95	59	5	27	4
New Mexico	2,669	1,466	73	1,066	64
New York	78	46	1	28	3
North Carolina	1,517	716	16	753	32
North Dakota	485	259	7	203	16
Oklahoma	3,282	1,658	58	1,475	91
South Dakota	1,106	603	29	430	44
Utah	278	148	6	121	3
Washington	107	52	---	52	3
Wisconsin	472	248	10	204	10
Wyoming	86	48	---	34	4
All other	213	111	6	92	4

¹ See table 2 footnote 1
² Includes Aleuts and Eskimos
 Source: See table 2

neapolis, Oklahoma City, Phoenix, and Seattle
 Of the 17,287 Indian recipients in counties for which estimates were made, 9,106 were aged (table 4) As the following tabulation indicates,

Reason for eligibility	United States	American Indian
Total number	4,314,275	17,287
Total percent	100 0	100 0
Adults		
Aged	53 5	52 7
Blind	1 6	2 2
Disabled	41 9	43 0
Blind and disabled children	3 0	2 1

the identified Indian recipient caseload contained higher proportions of blind and disabled adults, and a lower proportion of blind and disabled children, than was the case among the total SSI population

AGE, SEX, AND LIVING ARRANGEMENTS

The program characteristics of American Indians given here are based on a file of the 17,709 SSI recipients residing in the selected counties who, according to Social Security Administration records, were neither black nor white

The age distribution of adult Indian SSI recipients is similar to that of all persons with SSI payments Among aged Indian recipients, however, 59 percent were aged 65-74, compared with 48 percent for the entire aged SSI population (table 5)

Men accounted for a higher proportion of Indian recipients—52 percent—than of the total SSI caseload—36 percent The divergence was greatest for the aged, where men made up 49 percent of the former but only 30 percent of the latter.

TABLE 5—Number and percentage distribution of American Indian adults receiving federally administered SSI payments, by reason for eligibility, age, and sex, December 1975

Age and sex	Adults			
	Total	Aged	Blind	Disabled
Total number	17,330	9,328	389	7,613
Total percent	100 0	100 0	100 0	100 0
Age				
18-21	1 2	---	1 0	2 7
22-29	3 9	---	5 4	8 5
30-39	4 1	---	11 6	8 8
40-49	7 4	---	15 2	16 1
50-59	12 8	(¹)	20 1	28 2
60-64	10 6	(²)	15 7	23 3
65-69	20 1	27 4	13 4	11 5
70-74	17 6	32 0	4 9	6
75-79	11 1	20 5	3 6	(¹)
80 and older	10 8	19 6	9 0	1
Sex				
Men	51 9	49 2	55 0	55 0
Women	48 1	50 7	45 0	45 0

¹ Includes adult recipients of "other" races
² Less than 0.05 percent
 Source: Special American Indian file

Nearly 90 percent of the Indian recipients lived in their own households; less than 3 percent received care in Medicaid facilities (table 6) For the population as a whole, SSI recipients were less likely to be in their own households (85 percent) and more likely to receive institutional care covered by Medicaid (5 percent).

TABLE 6—Number and percentage distribution of American Indians receiving federally administered SSI payments, by reason for eligibility and living arrangements, December 1975

Living arrangements ¹	Total	Aged	Blind	Disabled
Total number	17,709	9,328	403	7,978
Total percent	100 0	100 0	100 0	100 0
Own household	89 3	94 7	84 7	83 2
Another's household	8 2	3 8	11 0	13 2
Institutional care covered by Medicaid	2 6	1 5	4 3	3 7

¹ As used for determination of Federal SSI payment standards
² Includes all recipients of "other" races
 Source: Special American Indian file

TABLE 7—Number of American Indians receiving federally administered SSI payments and average monthly amount, by type of payment and reason for eligibility, December 1975

Type of payment	Total	Adults			Children	
		Aged	Blind	Dis-abled	Blind	Dis-abled
Number						
Total ¹	17,606	9 278	386	7,564	13	365
Federal SSI payments ..	17 455	9 180	385	7 512	13	365
Federal SSI payments only	16 680	8,748	363	7 206	13	350
Federal SSI and State sup- plementation	775	432	22	306	--	15
State supplementation ..	926	530	23	358	--	15
State supplementation only	151	98	1	62	---	--
Average monthly amount						
Total	\$113 77	\$97 45	\$134 20	\$131 88	\$135 07	\$131 24
Federal SSI payments	111 44	95 16	130 05	129 56	135 07	127 39
Federal SSI payments only	112 18	96 17	130 70	129 89	135 07	127 63
Federal SSI and State sup- plementation	161 95	136 77	197 68	192 33	-	215 40
State supplementation	62 58	57 67	75 39	67 73	--	93 60
State supplementation only	42 58	38 09	(²)	51 71	-	-----

¹ Includes adults and children of "other races" Excludes 103 cases for which data on payment amount were not available

² Not computed for 5 or fewer persons
Source: Special American Indian file

BENEFIT AMOUNTS

The average December 1975 Federal SSI payment for the Indian recipients studied was \$111 (table 7), compared with an overall SSI average of \$89¹ Aged Indian recipients averaged \$95, those who were disabled, \$130 The overall SSI average was \$74 for the aged and \$106 for disabled adults

About \$4 of the \$22 difference between the average Federal SSI payment for Indians and that for all SSI recipients can be traced to variations in living arrangements The remaining \$18 reflects the fact that Indian recipients less frequently have countable income and when they do the average amount received is lower

Data for six States indicate that in December 1975, 40 percent of the Indian recipients had social security benefits that averaged \$103² By contrast, 48 percent of all persons receiving Federal SSI payments had social security benefits that averaged \$118 monthly

¹ The overall figure is that for March 1976, the nearest date for which comparable data on recurring monthly payments are available

² These data, not from the special Indian file, reflect the social security benefits received by SSI recipients in the "other" race category in Alaska, Arizona, Montana, New Mexico, Oklahoma, and South Dakota

Social Security Abroad

New Retirement-Age Features in Belgium*

Belgium recently joined an increasing number of industrialized nations that have adopted an innovative approach to determining the age of retirement under their social security programs¹ The new measures, established in 1975 and 1976, make pensions available before the normal age of 65 for men and 60 for women

The first step provided, effective January 1, 1975, that older workers who lose their jobs for reasons other than serious misconduct would receive a pre-pension benefit made up of the statutory unemployment benefit plus a new supplementary benefit payable until normal pensionable age is reached Next, entitlement to pre-pension benefits was extended, effective April 11, 1976, to older workers who opt for early retirement for any reason, provided that unemployed workers under age 30 take their jobs In addition, the normal pensionable age was reduced from 65 to 64 (a) for men with 45 years of employment, effective July 1, 1975, and (b) for those with substantial employment at arduous labor, effective October 1, 1976

These measures have their origins in national collective agreements Their objectives are to (1) alleviate the financial problems of unemployed older workers, (2) open up new positions for unemployed younger workers, and (3) permit greater flexibility in retirement choices

BACKGROUND

Before the 1974 recession, Belgium, along with other West European countries, enjoyed a rela-

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¹ See the following issues of the *Social Security Bulletin* for a description of new retirement-age features in several other European countries Gisela C Wang, "Flexible Retirement Feature of German Pension Reform," July 1973, pages 36-39, Leif Haanes-Olsen, "Lower Pensionable Age in Norway," January 1974, pages 34-37, Leif Haanes-Olsen, "New Retirement Options in Sweden," March 1976, pages 31-33, and Lois S Copeland, "France Gradually Lowers Retirement Age," December 1976, pages 34-36