

for retirement, survivors, or disability benefits or for SSI benefits; however, the survey does indicate that rates of chronic illness and serious physical and mental impairments are quite high among the homeless population. Forty-five percent of the homeless individuals surveyed reported having one or more chronic physical health conditions, while 39% report mental health problems.

An estimated 10 percent of the nation's homeless are considered "chronically homeless," as defined in Section I.A.

C. Background

1. Program Information

SSA administers two programs that provide cash benefits: Retirement, Survivors, and Disability Insurance (RSDI) and Supplemental Security Income (SSI).

RSDI Benefits. RSDI benefits are based on worker contributions to the Social Security Trust fund. There are four general types of RSDI benefits: retirement, disability, family, and survivors benefits. Individuals may be eligible for benefits based on their own contributions to the Social Security Trust Fund, or based on contributions of a family member. The amount of the benefit is based on the amount of the insured worker's contributions. Disability benefits are often referred to as Social Security Disability Insurance, or SSDI, although this category of RSDI benefits also includes Disabled Widow(er)s Benefits and Childhood Disability Benefits. For that reason, this type of benefit will be referred to as "Social Security disability benefits" or "disability insurance benefits" in this announcement.

Individuals who are eligible for retirement benefits qualify for Medicare. So do individuals who receive disability insurance benefits, after a 24 month entitlement period. Coverage under Medicare Part A (hospital insurance) is automatic. Beneficiaries must pay a premium to be covered by Part B, which helps to pay for outpatient services, as well as certain medical supplies. Some beneficiaries may qualify for the State Medicaid program to pay their Medicare, Part B premium.

SSI. The SSI program is financed from general revenue funds of the U.S. Treasury and provides monthly benefit payments to aged, blind, and disabled people who have limited resources and income. The Federal government pays a Federal benefit rate (FBR). In 2003, the FBR for an individual is \$552 per month and \$829 per month for a couple. In addition, many States supplement the

FBR; the supplementary benefit amounts and the categories of persons eligible for these benefits vary from State to State. In most states, SSI eligibility automatically results in eligibility for Medicaid; in a few states, individuals must file a separate application for Medicaid.

An individual or couple may have earned or unearned income and still may be eligible for the SSI program. Under numerous provisions, a certain amount of income is excluded in determining eligibility and computing the SSI benefit amount. People who live in a State that supplements the Federal payment may have higher amounts of income and still may qualify for some benefits.

To be eligible for SSI a person must reside in the U.S. or the Northern Mariana Islands and be a U.S. citizen or national of the United States, or an Alien if he or she meets the requirements of the laws for non-citizens that went into effect on August 22, 1996. In general, beginning August 22, 1996, most aliens must meet two requirements to be potentially eligible for SSI benefits:

- Be in a qualified alien category; and
- Meet a condition that allows qualified aliens to get SSI benefits.

Further information about SSI eligibility for non-citizens is available at <http://www.socialsecurity.gov/pubs/11051.html>.

Concurrent Eligibility. Some individuals may be eligible for benefits under both Social Security disability insurance and the SSI program (retirees and survivors may also receive some SSI supplement to their monthly benefit). Many individuals who receive Social Security disability benefits, who also have low incomes and limited assets, may qualify for Medicaid, or may qualify for their State Medicaid program to pay their Medicare premiums.

Disability Benefits. Approximately 2.5 million individuals applied for disability insurance and/or SSI disability benefits in SSA's fiscal year 2002. Social Security disability insurance and SSI disability payments are made to over nine million individuals with disabilities and their families.

The Social Security Act establishes a stringent standard for eligibility for benefits that applies to both SSI and disability insurance claimants. For individuals aged 18 or older, disability is defined as an inability to "engage in substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment(s) which can be expected to result in death, or which has lasted or can be expected to

last for a continuous period of not less than 12 months." SGA refers to earnings from work. The amount of earnings that constitutes SGA is increased annually. In 2003, the SGA amount is \$800 per month for non-blind persons. The SGA amount for statutorily blind individuals for 2003 is \$1,330 per month.

Individuals under the age of 18 may qualify for an SSI benefit based on disability. In order to be considered disabled, a child must have a medically determinable physical or mental impairment or combination of impairments that causes marked and severe functional limitations. The impairment(s) must last or be expected to last twelve months or more, or to result in death. A child may not be considered disabled if he or she has earnings considered to be SGA.

SSA works cooperatively with the States, who are responsible for making disability and blindness determinations through their Disability Determination Services (DDS) offices. SSA takes a detailed medical history from the claimant during the initial interview and sends that information to the DDS. The DDS then secures medical records and, if needed, schedules an additional medical examination, called a "consultative examination" (CE). Based upon this evidence, and in combination with other evidence, such as vocational factors (age, education, and work history) a disability or blindness determination is made.

2. SSA Collaboration With Other Federal Agencies and the Interagency Council on Homelessness

With his fiscal year 2003 budget, President George W. Bush announced an initiative to end chronic homelessness in ten years. He reactivated the Interagency Council on Homelessness (ICH), which has developed a comprehensive plan to achieve the President's vision.² The Executive Director of the ICH, Philip Mangano, describes the effort, "In collaboration, a number of Federal agencies are creating innovative initiatives that will bring change in the lives of those who are homeless and at risk of homelessness and change on the streets of our country." The outreach projects funded under this announcement are part of this comprehensive Federal strategy to end chronic homelessness.

SSA is an ICH member agency, and participates in collaborations with other

² The mission of the Interagency Council on Homelessness and links to member agencies are found on the ICH Web site at: <http://www.ich.gov/>