

SOCIAL SECURITY

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BACKGROUND

People with disabilities often rely on Social Security disability or Supplemental Security Income (SSI) benefits, sometimes both. These programs are crucially important to people with disabilities.

Social Security protects workers against poverty in retirement or in the event of a work-related disability. It provides monthly benefits for certain workers' dependents and survivors, including people with disabilities who may receive benefits based on the earnings record of a spouse or parent. People eligible for Social Security also receive Medicare coverage.

The SSI program provides benefits to people with disabilities who have very low income and limited resources. SSI benefits are extremely modest, averaging only about \$550 per month, but help people meet their basic needs and pay for medical care and disability-related costs. SSI can make all the difference in helping a low-income family raise a child with a disability or helping an adult with a disability to live in the community. People eligible for SSI are also eligible for Medicaid in almost all states.

Currently, over 69 million people receive benefits from Social Security, Supplemental Security Income (SSI), or both, including nearly 14 million people with disabilities and their spouses and children. Together these programs provide insurance and income that improves the lives of nearly all Americans sometime in their lives.

ISSUES

Many parts of the Social Security and SSI disability systems need to be strengthened to better meet the needs of people with disabilities. There are now three major proposals to improve Social Security and SSI for people with disabilities: the SSI Restoration Act, the Stop the Wait Act, and the Social Security 2100 Act.

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FOR MORE INFORMATION PLEASE CONTACT

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The SSI Restoration Act

This bill would update and enhance the SSI program by updating the income disregards and updating the resource limits. Congress has not adjusted these limits in many years. In addition, the SSI Restoration Act would repeal SSI's in-kind support and maintenance provisions as well as penalties for resource transfers, marriage, and state tax credits.

The Stop the Wait Act

People with disabilities who become eligible for Social Security Disability Insurance do not get benefits immediately—they must wait for five months to receive cash benefits and two years for Medicare. This bill would eliminate those waiting periods for all people with disabilities.

The Social Security 2100 Act

This bill provides a modest across-the-board benefit increase for all Social Security beneficiaries, improves annual cost of living adjustments, reduces taxes for 10 million beneficiaries, and establishes a new minimum benefit at 125% of the poverty line.

Other parts of the Social Security and SSI disability systems need to be strengthened to better meet the needs of people with disabilities, including:

- Increasing the amount a person can earn and continue to receive benefits — known as the substantial gainful activity (SGA) level for people with disabilities (currently \$1,220 per month) — to the level for people who are blind (currently \$2,040 per month);
- Eliminating all marriage penalties for people with disabilities;
- Improving work incentives which encourage people to work while receiving benefits; and
- Addressing policy issues which have a harsh impact on people eligible for dependents' benefits as disabled adult children.

WHAT SHOULD CONGRESS DO?

- Congress should reject any cuts to Social Security or SSI, including any proposals to cut benefits or limit who can qualify.
- Congress should pass the SSI Restoration Act, the Stop the Wait Act, and the Social Security 2100 Act.
- Congress should also strengthen Social Security and SSI by addressing SGA levels, marriage penalties, and other critical issues for people with disabilities.