

# 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. Many people with intellectual and/or developmental disabilities (IDD) receive these benefits. 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 but are intended to 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, 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 people in the United States sometime in their lives. However, many parts of the Social Security and SSI disability systems need to be strengthened to better meet the needs of people with disabilities.

## ISSUES

**Increase asset limits:** SSI has an asset limit that has not been updated since 1989. Assets include money in bank accounts, property, or savings. Right now, people who get SSI can only have \$2,000 in assets. Married couples can only have \$3,000. These limits must be increased.

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### FOR MORE INFORMATION PLEASE CONTACT

American Association on Intellectual and Developmental Disabilities at (202) 387-1968  
Association of University Centers on Disabilities at (301) 588-8252 • Autism Society at (301) 657-0881  
National Association of Councils on Developmental Disabilities at (202) 506-5813  
Self Advocates Becoming Empowered at SABEnation@gmail.com  
The Arc at (800) 433-5255 • United Cerebral Palsy at 800-872-5827

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**Eliminate family support rules:** SSI has an old rule called In-Kind Support and Maintenance. This rule penalizes people who get SSI if they get help from family members or friends to pay for basic items, like groceries or their home.

**Update disregards:** SSI rules have strict limits to how much someone can earn while working or that they can accept from friends or family. These amounts have not been updated since the SSI program started in 1974 and should be updated to reflect the world today.

**Lift people with disabilities out of poverty:** Right now, people who get SSI can receive an average of about \$550 per month. This amount changes slightly each year. No one can live on this small amount of money alone each month. Congress must increase benefits so that people aren't living in poverty.

**Eliminate marriage penalties:** Married people who get SSI must follow unfair rules. These rules often force people to choose between having money to pay for what they need and marrying people they love. We need to end these marriage penalties.

## WHAT SHOULD CONGRESS DO?

- Congress must pass the **SSI Restoration Act** (S. 2065 / H.R. 3824).
- Co-sponsor **The Work Without Worry Act** (S. 2108 / H.R. 4003) which would help young adults with disabilities work to the best of their abilities.
- Co-sponsor **The Marriage Equality for Disabled Adults Act** (H.R. 6405) which would eliminate marriage penalties for Social Security disability beneficiaries who receive benefits based on their parent's records.

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