

## BACKGROUND

People with disabilities often rely on Social Security disability or Supplemental Security Income (SSI) benefits, sometimes both. These programs are critically 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 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 incomes 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 live in the community. People eligible for SSI are also eligible for Medicaid in almost all states.

Currently, over 70 million people receive benefits from Social Security, SSI, or both, including over 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 1984. 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.

**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?

- Pass the **SSI Savings Penalty Elimination Act (S.2767/H.R.5408)**, which would raise the SSI asset limit for the first time in 40 years to \$10K for individuals and \$20K for married couples. This would empower SSI beneficiaries to save money for their futures and also correct a harmful marriage penalty.
- Pass the **Stop the Wait Act (S. 320/H.R. 883)**, which would end the 5-month waiting period for Social Security disability benefits and immediately provide Medicare coverage for SSDI beneficiaries who are uninsured or unable to afford health insurance.
- Pass the **Marriage Equality for Disabled Adults Act (H.R.6640)**, which would end marriage penalties for Social Security disability beneficiaries who receive benefits based on their parent's records.
- Pass the **Work Without Worry Act (S.2196)**, which would end work penalties for Social Security disability beneficiaries who receive benefits based on their parent's records.
- Pass the **SSI Restoration Act (H.R.7138)**, which would make long-overdue reforms to the SSI program, increase benefits, eliminate marriage penalties, and update eligibility requirements.

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### FOR MORE INFORMATION PLEASE CONTACT

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