

Supplemental Security Income (SSI) Must Be Updated To Serve People With Disabilities and Seniors TODAY!

The SSI program provides critical support to very poor adults and children with disabilities and older adults. But it has many rules that are unfair or make it harder for people to save money and get out of poverty. These rules are very old and must be updated to reflect life today.

Supplemental Security Income (SSI) provides money to 8 million of the poorest adults and children with disabilities and older adults in the United States (U.S).

Many of the people who get SSI are Black, Hispanic, and other people of color.



SSI does not give people much money to pay for the things that they need.

At most, people can get \$794 a month.

Many people do not get that much money each month.

But the money they do get is very important to them.

It helps them pay for their housing and the food they eat.

Without this money, they could lose their homes or go hungry.

Getting SSI also means that they get Medicaid health insurance.

The federal government has many rules about how much money people can earn, save, or have in the bank if they get SSI.

These rules have not been changed in at least 30 years.

The federal government also decides how much money people can get SSI each month.

Even though the amount goes up a little each year, it is not enough.

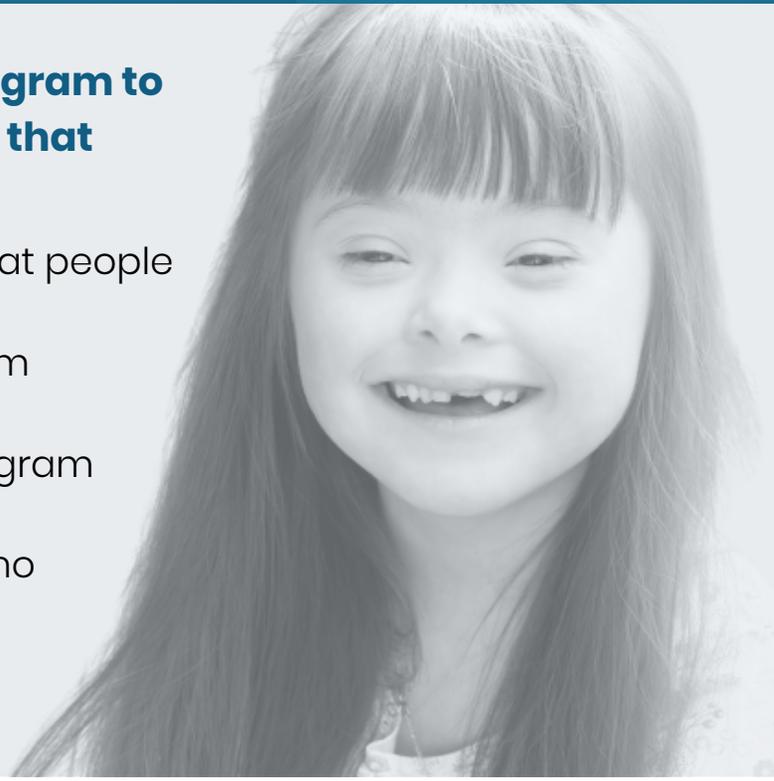
These old rules mean that people may not be able to pay for the things they need right now, or save for things they will need later.

The rules force people to live in poverty.

Everyone deserves to live with dignity and save for emergencies.

We must make updates to the SSI program to help people who get SSI. The changes that Congress is considering are:

1. Increase the amount of resources that people can have
2. Get rid of old rules about support from friends and family
3. Increase the income that the SSI program does not count
4. Get rid of rules that punish people who marry
5. Increase the amount of money people can get



Below, we share why each change is important.

1 Increase the amount of resources that people can have.

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 mean that people cannot save much money at all. If there is an emergency, they may spend all their money and need more. These limits must be increased to reflect how much things cost today. And, the limits should increase each year to reflect price increases in the future.

2 Get rid of old rules about support from friends and family.

SSI has an old rule called In-Kind Support and Maintenance. This rule hurts people who get SSI if they get help from family members or friends to pay for basic items, like groceries or their home. If people get help from others to pay for these basics, the amount they get from SSI is reduced by a lot. These rules force people deeper into poverty. Democrats and Republicans who have run the SSI program have both said that we should get rid of this old rule.

3 Increase the income that the SSI program does not count.

SSI does not count a small amount of money that people get each month from ways other than working.

These ways include other Social Security benefits, pensions, interest, or child support.

Right now, the SSI program does not count \$20 each month.

SSI also does not count \$65 that people make working.

This rule has not been updated since the SSI program started in 1974.

This amount of money is not as much as it should be today.

It must be updated to reflect the world today.

4 Increase the lowest amount of money people can get.

Right now, people who get SSI can get \$794 at most from SSI to pay for these things.

The average person gets less than this.

This amount changes slightly each year.

No one can live on this little money alone each month.

We must increase the benefit amount that people get from SSI to match the federal policy level.

Doing this would make sure that people with disabilities and older adults can pay for the things they need.

5 Get rid of rules that punish people who marry.

Married people who get SSI must follow unfair rules.

Married people who get SSI cannot have as many assets as single people who get SSI.

Married people who get SSI also cannot get as much money from SSI.

People who get SSI also will lose their benefits if they marry someone who does not get SSI.

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.

Learn more and act now to help make this change at [TheArc.org/COVID19recovery](https://www.TheArc.org/COVID19recovery).