



## Supplemental Security Income Reform

### Background

The Supplemental Security Income (SSI) program is intended to supplement the income of individuals with limited income and those who are blind or disabled to help meet their basic needs. In most states, SSI recipients also receive Medicaid benefits to help pay for their medical needs and may be eligible for food and housing assistance.

Under current law, there are strict income limitations on SSI eligibility. In general, the maximum SSI benefit for individuals with disabilities is \$914 per month and \$1,371 per month for married couples. There are also strict limitations on the amount of assets an individual may have while receiving benefits. Right now, people receiving SSI can only have \$2,000 in assets. Married couples can only have \$3,000. The asset limitations have not been updated or adjusted for inflation since 1989.

### Changes are Needed to SSI to Incentivize Work

Legislation introduced in previous congresses would have enacted several long overdue reforms to the SSI program. For example, the SSI Restoration Act would raise monthly benefits to the current federal poverty level and index them to inflation going forward. Asset limits would also be updated to \$10,000 for an individual and \$20,000 for couples and indexed to inflation, removing the existing marriage penalty within the SSI Program.

The current limitations of SSI are a major disincentive to work for people with disabilities, particularly those with costly healthcare needs. In most states, SSI eligibility is linked to Medicaid and Medicare eligibility, which are important healthcare supports for many individuals with disabilities. With initiatives nationwide to increase the minimum wage to \$15 per hour, people with disabilities will reach their earnings cap much sooner, forcing them to reduce their work hours or be faced with the potential loss of important benefits if their income is too high.

The **SSI Restoration Act** would enhance the SSI program, adjust the total amount of benefits, and make it easier for people with disabilities to gain employment without the fear of losing access to critical benefits.

The **Savings Penalty Elimination Act** would update the asset limits for SSI beneficiaries to enable them to increase savings for emergencies without jeopardizing their benefits. The legislation would amend caps, which have not been changed since 1984, to \$10,000 for individuals and \$20,000 for married couples, while indexing them to inflation moving forward.

To learn more about this issue and how it impacts people with disabilities, contact the SourceAmerica Government Affairs Department at [Advocacy@sourceamerica.org](mailto:Advocacy@sourceamerica.org).

### Ask

We urge members of Congress to reintroduce the SSI Restoration Act and Savings Penalty Elimination Act and to support long overdue efforts to modernize the SSI program for people with disabilities.