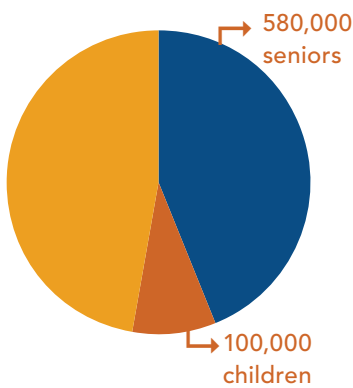


Supplemental Security Income (SSI) in California

SSI is a supplemental program to the Social Security system that provides modest financial assistance to people who are unable to work enough to meet their basic needs, including older adults with low or no Social Security or pension income, and younger people with significant disabilities. As rising income inequality and structural economic changes make saving for retirement that much harder for us all, California's seniors are struggling to make ends meet. High housing costs in California make the situation worse, putting seniors and people with disabilities at greater risk of homelessness. SSI is now more important than ever to people in every community around the country.

Who SSI Helps in California

The SSI Program provides vital assistance to low-income seniors and people with disabilities



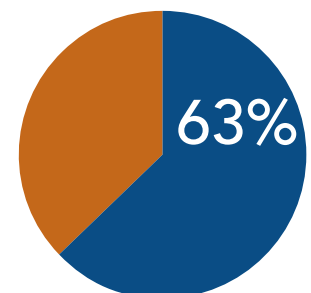
1.24m total

Examples of older adults who may qualify for SSI include an 80-year-old low-income retired couple with unexpected medical costs who are facing homelessness, a 50-year-old person who is blind, with no savings, and a 70-year-old single woman with little to no Social Security benefits. 1.24 million people in California rely on SSI benefits, including 580,000 seniors and 100,000 children with significant disabilities. SSI is a critical income support for older Californians, with 47% of SSI recipients in California being age 65 and older.

Nationwide, over half of all seniors who receive SSI benefits also receive Social Security benefits based on their work history. This includes 315,000 California seniors who may have earned low, irregular wages, or spent time as unpaid family caregivers. These seniors rely on both SSI and Social Security to avoid deep poverty.

Women make up the majority of SSI recipients

Sixty-four percent of seniors receiving SSI in California are women. Women rely more heavily on SSI because they are more likely to have spent time out of the workforce caring for their families, or to have worked in low-wage or part-time jobs, or in jobs where they did not receive Social Security credits.



Nearly two-thirds of older SSI recipients are women

How SSI Works in California

SSI helps seniors and people with disabilities escape deep poverty, although many still live below the poverty level

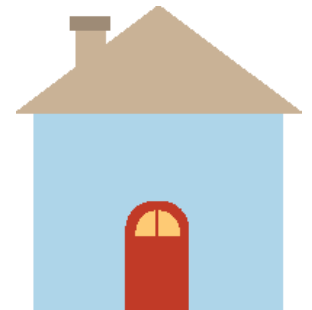
\$943.72
per month

In California, SSI recipients receive a federal benefit and a state supplementary payment (SSP). In 2020, the maximum combined payment for a California recipient is \$943.72 per month, or 89% of the federal poverty level. SSI recipients are also automatically eligible for Medi-Cal, the state's Medicaid program, which ensures that low-income seniors can get the health care they need.

However, SSI benefits are sharply reduced when recipients have other income such as Social Security, a pension, or wages from work. This keeps many people who receive SSI from rising above the poverty level.

SSI reduces homelessness

SSI benefits can be used to pay for rent, utilities, property taxes, home repair, and other basic costs that allow people to remain in their homes. SSI also provides reliable income to secure a lease. **SSI benefits often mean the difference between an older woman having a home or having to survive on the streets.**



SSI benefits support local communities

\$803
million

SSI benefits go directly into the local communities where SSI recipients live. In California, SSI recipients spent \$803 million dollars in December 2018 on housing, food, health care, transportation, and other basic needs. SSI benefits also assist many grandparents, who are often cornerstones that provide support to families in all our communities.

As saving for retirement becomes more difficult for most of us, we need to ensure that everyone can maintain a basic level of income as they age or can no longer work. It is imperative that we not only protect the SSI program but also improve, update, and expand it.

Protecting and Strengthening SSI

SSI is in danger of significant cuts

Members of Congress have circulated a number of proposals that would make significant cuts to the SSI program and hurt millions of seniors. Tactics that restrict eligibility and decrease benefits used for basics like food and housing harm us all. We must reject policies that cause destitution and homelessness in our communities and support common sense solutions that provide a basic standard of living when people cannot otherwise make ends meet.

The SSI Program needs to be strengthened

SSI is a highly-targeted program meant to help those most in need, but some of the rules and requirements have not been updated in over 40 years and have not kept up with current economic realities. **Rising costs for necessities like housing and health care mean that SSI recipients are pushed further into poverty every year.**

- A low resource limit prevents SSI recipients from saving more than \$2,000 (or \$3,000 for a couple). This means SSI recipients cannot save for property taxes, a new roof, or a needed car repair without losing their monthly benefits, leaving people just one emergency away from homelessness and hunger. ***We must increase this limit.***
- SSI recipients can receive only \$20 a month from non-employment sources before their SSI benefits are cut dollar-for-dollar. This provision has not been updated in over 40 years. This means recipients are left to survive below the poverty line, even when they have income from other sources like Social Security or a pension. ***SSI recipients should be allowed to keep more of their non-employment income.***
- SSI recipients can earn only \$65 a month from work before their SSI benefits are reduced, creating a disincentive to work for those who are able, and taking money out of the pockets of extremely low-income seniors who do work. ***While the vast majority of SSI recipients are unable to work, we should allow those that do to keep more of what they earn.***

Restoring SSI/SSP in California



During the recession, California enacted severe cuts to the state supplementary payment (SSP) that dropped the combined SSI/SSP grant below the federal poverty level. These cuts have not been restored in the years since. Californians for SSI (CA4SSI) is a statewide coalition of over 200 organizations and SSI recipients working to raise the SSI/SSP grant to an amount that reflects the real cost of living in the state. Visit CA4SSI.org for more information.

SSI is the only resource standing between home and homelessness for many. This includes those who worked all their lives but couldn't save enough for retirement, lifelong caregivers from low-income households, and those unable to work enough to support themselves due to disability. We must work together to ensure that this critical benefit provides older adults and people with disabilities with the economic security we all should have.