

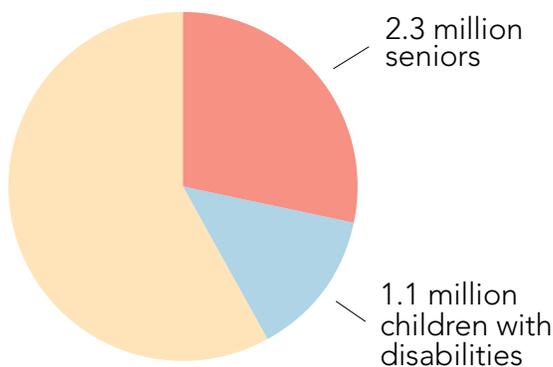
# Supplemental Security Income (SSI)

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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. For many of the approximately 7 million older adults living in poverty today, receiving SSI means the ability to pay rent, and buy food and other necessities. It is a critical tool in fighting senior poverty.

## Who SSI Helps

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



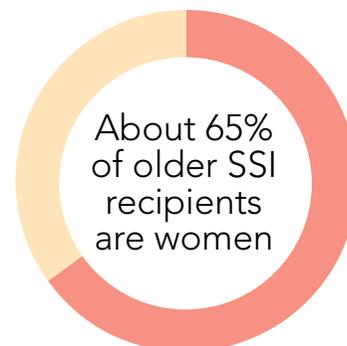
Over 8.1 million people rely on SSI benefits, including over 2.3 million seniors and 1.1 million children with significant disabilities.

Over half of all seniors who receive SSI benefits also receive Social Security benefits based on their work history. More than 1.2 million seniors receiving SSI received enough credits for their work to qualify them for a small amount of Social Security benefits. They 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.

8.1 million SSI recipients

## Women make up the majority of SSI recipients.

Most SSI recipients are women—53% of all SSI recipients and 65% of older SSI recipients. Women are disproportionately reliant 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.



# How SSI Works

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

In 2021, the maximum SSI federal benefit is \$794 per month, or 74% of the federal poverty level. The average SSI benefit, however, is only \$458 for seniors. SSI benefits are reduced when recipients have other income. Even when including income from other sources such as Social Security or a pension, a person receiving SSI is likely living below the federal poverty level.

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maximum  
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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 versus surviving on the streets.**

SSI benefits support local communities.

People who receive SSI spend the money on their basic, immediate expenses, such as food and shelter. It also supports grandparents, who are the cornerstone of many families. Because of this, SSI benefits go directly into the local communities where SSI recipients live.

With an increasing number of people retiring without sufficient resources, it is imperative that we not only protect the SSI program but also improve, update, and expand it.

We must rebuild the SSI program.

SSI is 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.
- 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 benefits.
- 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.

SSI is the only resource standing between home and homelessness for many. Without it, society's most vulnerable members—those who worked all their lives at low-wage jobs and couldn't save for retirement,

lifelong caregivers from low-income households who watched over their family without pay, and those who are unable to work due to disability—would be left with no resources to enable their survival.

## Top Five Measures to Improve this Vital Program

1. Increase the benefit rate to at least 100% of the federal poverty level.
2. Raise the amount of income from other sources that can be received without jeopardizing benefits so that individuals receiving SSI can receive up to \$128 a month from Social Security or a pension and earn up to \$416 a month from work.
3. Increase the asset limit so that individuals can save up to \$10,000 and couples can save up to \$20,000.
4. Eliminate penalties for those who receive help, including from family members, for food or rent.
5. Eliminate the marriage penalty so that couples can receive the full benefit rate, rather than a reduced rate for couples who both receive SSI.