

Justice in Aging 2024 Economic Security Priorities

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About Justice in Aging

Justice in Aging is a national nonprofit organization that uses the power of law to fight senior poverty by securing access to affordable health care, housing, and economic security for older adults with limited resources. We focus our efforts on fighting for people who have been marginalized and excluded from justice, such as women, people of color, LGBTQ+ individuals, people with disabilities, and people with limited English proficiency.

To ensure the economic security of low-income older adults, one of the top priorities of the Biden Administration and the 118th Congress must be the protection and expansion of the Social Security program, including Social Security retirement and survivors benefits, Disability Insurance (SSDI), and Supplemental Security Income (SSI). These are critical programs for older adults, people with disabilities, and their families. With 64 million people receiving Social Security, including over 21 million people who are lifted out of poverty, these programs must be strengthened and improved.

Administrative Priorities

The Social Security Administration (SSA) plays a critical role in ensuring that all eligible beneficiaries receive their benefits without undue delay, unnecessary barriers, or discrimination. The agency is also responsible for providing important services and information to people who may need help understanding or accessing their benefits. Our administrative priorities advance the needs of low-income older adults who depend on Social Security retirement and survivors benefits, Disability Insurance, and Supplemental Security Income to maintain their economic security.

Implement or finalize agency rules, regulations, and processes that expand access to SSI for low-income older adults and make it easier for them to obtain and maintain benefits.

SSA has proposed several regulatory changes to allow SSI recipients to keep more of their SSI benefits even when receiving some assistance from family members. These new rules around a policy called In-Kind Support and Maintenance help families living at or below poverty keep more of the income they rely on to meet their basic needs. We will continue to encourage the agency to finalize these and other rules that benefit low-income older adults.

The agency is also working on ways to streamline the SSI application process so that those eligible for benefits are not denied access simply because of complicated processes or other barriers. We will work with the agency to ensure that older adults, especially those in historically underserved communities, are able to easily access the benefits for which they are eligible. This includes advocating for better and more robust language access policies to ensure that individuals with limited English proficiency are able to understand and engage with the agency about obtaining benefits.

Expand Outreach and Ensure Equity for Current and Potential Beneficiaries

Communication between SSA and the public is critical for those who need assistance to obtain and maintain benefits for which they are eligible. Without this communication and engagement from SSA, people may lose benefits for which they are eligible, or never even realize they should apply. SSA must provide meaningful access to their services, and take into consideration the challenges and limits faced by various communities, including low-income older adults, communities of color, people with limited English proficiency, and people with disabilities. To ensure that low-income older adults and others get the services and support they need to access their benefits, we urge SSA to research communities that are underserved due to difficulty engaging with SSA, and develop a comprehensive strategy to improve outreach. For example, Native American elders face barriers resulting from a lack of information about benefits from SSA, especially as SSA increasingly relies on Internet-based methods to share information with individual consumers, such as their *my Social Security* user portal. SSA has begun to collect and report on more race and ethnicity data. The agency should continue to broaden such research and identify ways to address any existing disparities.

- Research which communities are having difficulty communicating with SSA and develop a comprehensive strategy to improve outreach and engagement for those people, including collaborations with local service providers.
- Continue to collect and report on race and ethnicity data for claimants and beneficiaries and identify ways to address any existing disparities.
- Mail information about SSI to low-income Social Security beneficiaries to make them aware of their potential eligibility and assist them in filing an application.
- Simplify the SSI application so that it is easier for more people to complete.
- Allow SSI applications to be submitted online.
- Develop new or alternative ways for the agency to verify important documents so that people are not required to mail in original documents they need, such as drivers' licenses, or travel to field offices to provide them in person.

Legislative Priorities

The Biden administration and Congress must take up Social Security and SSI as top legislative priorities to both expand and protect these vital programs. Social Security and SSI provide needed income to many people who might otherwise face economic insecurity or extreme poverty. These programs are also especially important to low-income older adults, including people of color, women, LGBTQ individuals, and people with disabilities, among others.

Support the modernization of the Supplemental Security Income (SSI) program through the SSI Restoration Act (H.R. 7138), the SSI Savings Penalty Elimination Act (S. 2767 /H.R. 5408), or similar legislation.

The SSI program provides a basic income to older adults and people with disabilities who are unable to work to meet their needs. The program is in desperate need of updating, and proposals such as the SSI Restoration Act would modernize the program and remove barriers that prevent low-income people who should be eligible from getting the support they need. We urge the Biden Administration and Congress to make the following changes to the SSI program:

- Increase federal SSI benefits to 100% of the federal poverty level.

- Repeal the marriage penalty so that the SSI rate for a couple is twice the individual rate.
- Increase the resource limit to \$10,000 for an individual and \$20,000 for a couple.
- Increase the general income disregard from \$20 to \$149 per month so that people can keep more of their other sources of income.
- Increase the earned income exclusion from \$65 to \$486 per month.
- Eliminate in-kind support and maintenance to allow SSI recipients to use their benefits to cover more of their basic costs and reduce the administrative burden on SSA.
- Repeal the transfer penalty that withholds benefits for up to 36 months from SSI recipients who give away a resource for less than fair market value.
- Extend SSI to residents of Puerto Rico, US Virgin Islands, Guam, and American Samoa.
- Eliminate time limits on SSI eligibility for refugees, asylees, and other humanitarian immigrants.
- Restore pre-1996 standards for SSI immigrant eligibility.

Expand Social Security so that it better protects low- and middle-income older adults, people with disabilities, and their families from economic insecurity.

- Increase the minimum benefit level for low-income beneficiaries to 125% of the federal poverty level.
- Make the Social Security trust funds solvent by enacting legislation such as the Social Security 2100 Act to increase trust fund revenue while also maintaining benefit levels for beneficiaries.
- End garnishment of Social Security benefits, including garnishment of benefits to pay federal student loan debt.
- Eliminate the five-month waiting period for SSDI benefits and the two-year waiting period for Medicare benefits through legislation such as the Stop the Wait Act (S. 320/H.R. 883).
- Create caregiver credits that would be included in the calculation of Social Security benefits when an individual takes time off to care for a family member.
- Oppose any proposals to cut or narrow eligibility for Social Security or SSI benefits, which may be presented as ways to make the Social Security Trust Funds solvent. Do not raise the retirement age or otherwise decrease benefits.

Increase Funding to the Social Security Administration

- SSA provides critical services to claimants and beneficiaries to ensure that they can get the benefits to which they are entitled. However, SSA has suffered from underinvestment for many years, with the agency budget falling 17 percent in inflation-adjusted terms from 2011 to 2023, despite an increase in Social Security beneficiaries of 22 percent, or almost 12 million more people.
- Increase funding to SSA's budget to allow the agency to meet the needs of claimants and beneficiaries.
- Support legislation that would allow SSA to use its dedicated revenue for administration so that it does not have to compete with other federal agencies for funding through the appropriations process.