NATIONAL DOWN SYNDROME CONGRESS

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Subcommittee Hearing: Policy Options for Improving SSI
Subcommittee on Social Security, Pensions, and Family Policy
United States Senate Committee on Finance
Tuesday September 21, 2021

Dear Chairman Brown and Ranking Member Young:

The National Down Syndrome Congress (NDSC) submits this statement for the record for the Subcommittee Hearing: Policy Options for Improving SSI. NDSC is the country's oldest national organization for people with Down syndrome, their families, and the professionals who work with them. We provide information, advocacy and support concerning all aspects of life for individuals with Down syndrome, and work to achieve our vision of a world with equal rights and opportunities for people with Down syndrome. Our members rely on SSI and the program desperately needs to be updated.

SSI benefits and rules have not been updated for decades. The maximum benefit is $794 a month, only three fourths of the Federal Poverty Level. People on SSI who are married receive even less and people are not allowed to save more than $2,000 without losing their benefits. Rules about help from family and friends and the amount of earnings or other income people can have before they lose benefits have not been updated for almost 50 years. SSI was passed to ensure 'that the nation's aged, blind, and disabled people would no longer have to live on below-poverty incomes' and because of decades of neglect, it no longer fulfills this promise. Many of SSI's archaic rules are harmful to people with disabilities, forcing them to remain impoverished to sustain their much-needed benefits.

We support the following updates to SSI benefits and rules:

1. Increase the minimum benefit to at least the federal poverty level. The current maximum SSI benefit is $794 per month, and the average benefit in March 2021 was only $586 per month. This is well below the federal poverty level of $1073 a month for an individual. Increasing the SSI benefit to the federal poverty level would dramatically reduce poverty and hardship for the 8 million people currently relying on SSI benefits, ensuring that people with disabilities and older adults are better able to meet their basic needs.

2. Increase and inflation-index resource limits. The resource or asset limits for SSI have not changed since 1989. Currently, individuals can only have $2,000 in assets and married couples are only allowed $3,000. These woefully outdated levels penalize savings and keep recipients from preparing for emergencies or meeting their needs.

3. Eliminate marriage penalties. The maximum SSI benefit for a married couple is only 150% of what two single people would receive. People on SSI also risk losing their benefits if they marry someone not on SSI. These marriage penalties should be eliminated so that beneficiaries are not forced to choose between maintaining survival benefits and marrying the person they love.

4. Eliminate rules about "in-kind support" from friends and family. SSI's "In-Kind Support and Maintenance" (ISM) rules reduce SSI benefits by up to one third if beneficiaries receive help from loved ones with food and shelter. This drives beneficiaries even deeper into poverty, interferes with people's desires to assist their loved ones, and create tremendous inefficiency when SSA attempts to administer them. Both Democratic- and Republican-appointed SSA Commissioners have proposed elimination of these archaic rules.

5. Update outdated income disregards. The income rules for SSI beneficiaries have never been updated since the SSI program was established in 1974. The disregards have been stuck at $20 (unearned) and $65 (earned) for nearly 50 years, meaning they have lost virtually all of their value due to inflation. This pushes people with disabilities and the lowest income seniors even deeper into poverty and means that SSA must spend time and money adjusting SSI benefits for relatively small changes in recipients' income. It is long past time to update SSI's income disregards for inflation. This is especially important for the millions of very low-income Social Security beneficiaries who also receive SSI, as Social Security benefits are considered unearned income.

For these reasons, we ask Congress to include improvements to SSI in the upcoming budget reconciliation legislation.

Sincerely,

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