



**CONSORTIUM FOR CITIZENS  
WITH DISABILITIES**

July 26, 2021

The Honorable Charles Schumer  
Majority Leader  
United States Senate  
Washington, DC 20510

The Honorable Nancy Pelosi  
Speaker  
United States House of Representatives  
Washington, DC 20515

The Honorable Mitch McConnell  
Minority Leader  
United States Senate  
Washington, DC 20510

The Honorable Kevin McCarthy  
Minority Leader  
United States House of Representatives  
Washington, DC 20515

Dear Leader Schumer, Speaker Pelosi, Leader McConnell, and Leader McCarthy:

The undersigned members of the Consortium for Citizens with Disabilities (CCD) and allies write to express our strong support for including long-overdue improvements to the Supplemental Security Income (SSI) program in the pandemic recovery legislation now being considered. CCD is the largest coalition of national organizations working together to advocate for federal public policy that ensures the self-determination, independence, empowerment, integration and inclusion of children and adults with disabilities in all aspects of society.

Supplemental Security Income (SSI) provides critical income assistance to 8 million very low-income people with disabilities and older adults.<sup>1</sup> The maximum SSI benefit for 2021 is just \$794 per month, well below the federal poverty line, but even this extremely modest benefit helps people with disabilities and seniors to maintain housing, purchase food, and meet other basic needs. SSI is a majority-minority program and provides vitally important income support to Black and other people of color with disabilities, including those who are dually eligible for Social Security Disability Insurance (SSDI) and SSI.<sup>2</sup>

Unfortunately, as President Biden recognized in his campaign platform, SSI has been left to wither on the vine for more than 30 years, and an array of outdated program rules mean that SSI no longer provides the basic economic security that it once did.<sup>3</sup> We strongly support inclusion of President

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<sup>1</sup> Social Security Administration, SSI Annual Statistical Report (2019), [https://www.ssa.gov/policy/docs/statcomps/ssi\\_asr/2019/ssi\\_asr19.pdf](https://www.ssa.gov/policy/docs/statcomps/ssi_asr/2019/ssi_asr19.pdf).

<sup>2</sup> Social Security Administration, Fact Sheet: African Americans Receiving Social Security Disability Insurance Benefits (2021), <https://www.ssa.gov/news/press/factsheets/ss-customer/aa-dib.pdf>; Social Security Administration, Fact Sheet: Hispanics Receiving Social Security Disability Insurance Benefits (2021), <https://www.ssa.gov/news/press/factsheets/ss-customer/hispanics-dib.pdf>.

<sup>3</sup> Biden-Harris Campaign. "The Biden Plan for Full Participation and Equality for People with Disabilities." <https://joebiden.com/disabilities/>

Biden's campaign commitments on SSI, as well as other important updates, in the upcoming relief legislation, to bring this critically important but long-forgotten component of the safety net into the 21st century:

1. Increase the minimum benefit to at least the federal poverty level.

Currently, SSI benefits are a maximum of \$794 per month, and the average benefit in March 2021 was only \$586 per month. By comparison, the federal poverty level for an individual is \$1,073 per month. No one can live on \$794 per month, and 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 index resource limits.

The resource or asset limits for SSI are not indexed to inflation and have not been updated since 1989. Currently, single individuals can only have \$2,000 in assets and married couples are only allowed \$3,000. These woefully outdated levels penalize savings and prevent recipients from having even a modest rainy day fund for emergencies--much less saving for the future--further entrenching poverty among people with disabilities and older adults. At a minimum, these outdated limits must be increased to reflect modern costs and indexed for inflation moving forward--if not outright eliminated.

3. Eliminate marriage penalties.

SSI benefits for married couples are cut by a quarter. People on SSI also risk losing their benefits if they marry someone not on SSI, trapping people with disabilities in poverty, and putting marriage equality out of reach. And as mentioned above, married couples face an even lower asset limit than twice that of single individuals. 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 archaic rules about "in-kind support" from friends and family.

An archaic, stringent rule called "In-Kind Support and Maintenance," or ISM, penalizes SSI beneficiaries if they receive help from loved ones for basics like groceries or a place to stay so they have a roof over their heads. Receipt of such in-kind supports triggers up to a one-third reduction in already meager benefits, driving beneficiaries even deeper into poverty. These rules are extraordinarily complicated for SSA to administer and the agency has proposed under leadership by Democratic- and Republican-appointed Commissioners to eliminate these archaic rules to simplify the SSI program's administration. The current statutory requirements should be eliminated.

5. Update outdated income disregards

The income rules for SSI beneficiaries have never been updated since the SSI program was established in 1974. Program rules distinguish between earned and unearned income, but because the disregards have been stuck at \$20 (unearned) and \$65 (earned) for nearly 50 years, they have lost virtually all of their value due to inflation, pushing people with disabilities and the lowest income seniors even deeper into poverty. 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.

As President Biden committed during the campaign, disabled people and seniors should not live in poverty in America. These important and long-overdue reforms are urgently needed to ensure that the 8 million people who currently rely on SSI benefits--as well as COVID long-haulers who will turn to SSI for critical income support in the months and years ahead--are able to live in dignity. We stand ready to help you make these long-overdue improvements a reality as we all work together to "build back better."

For more information or to arrange a meeting on this important issue, please contact Bethany Lilly ([lilly@TheArc.org](mailto:lilly@TheArc.org)).

Sincerely,

2-1-1 HUMBOLDT INFORMATION AND RESOURCE CENTER

A Better Balance

Alliance for Retired Americans

American Academy of Pediatrics

American Association for Psychoanalysis in Clinical Social Work

American Association on Health and Disability

American Council of the Blind

American Foundation for Suicide Prevention

American Network of Community Options & Resources (ANCOR)

American Therapeutic Recreation Association

Anxiety and Depression Association of America

Association of People Supporting Employment First (APSE)

Autism Society of America

Autistic Self Advocacy Network

Bay Area Community Services

CA Council of the Blind

California Alliance for Retired Americans

California Association of Food Banks

California Council of the Blind

CAP OC/ Orange County Food Bank

Caring Across Generations

Center for American Progress

Center for Elder Law & Justice

Center for Law and Social Policy (CLASP)

Center for LGBTQ Economic Advancement & Research (CLEAR)

Charlotte Center for Legal Advocacy

Christopher & Dana Reeve Foundation

Coalition of Labor Union Women, AFL-CIO

Coalition on Human Needs

Communities Actively Living Independent & Free

Community Legal Aid Society, Inc. (Delaware)

Community Legal Services of Philadelphia

Congregation of Our Lady of Charity of the Good Shepherd, U.S. Provinces

Cure SMA  
DC KinCare Alliance  
Disability Law Center of Alaska  
Disability Rights New Jersey  
Easterseals  
Epilepsy Foundation  
Family Voices  
First Focus Campaign for CHildren  
Global Alliance for Behavioral Health & Social Justice  
Greater Hartford Legal Aid  
Hispanic Federation  
International OCD Foundation  
Justice in Aging  
Labor Campaign for Single Payer  
Lakeshore Foundation  
Law Foundation of Silicon Valley  
Legal Aid Society of the District of Columbia  
Legal Council for Health Justice  
Medicare Rights Center  
NACBHDD and NARMH  
National Advocacy Center of the Sisters of the Good Shepherd  
National Alliance on Mental Illness  
National Alliance to End Homelessness  
National Association of Councils on Developmental Disabilities  
National Association of Disability Representatives  
National Association of Social Workers (NASW)  
National Center for Children in Poverty, Bank Street Graduate School of Education  
National Center for Law and Economic Justice  
National Committee to Preserve Social Security and Medicare  
National Council of Jewish Women  
National Council on Aging  
National Council on Independent Living  
National Disability Institute  
National Disability Rights Network (NDRN)  
National Down Syndrome Congress  
National Federation of Families  
National Health Law Program  
National Multiple Sclerosis Society  
National Organization of Social Security Claimants' Representatives (NOSSCR)  
National Resource Center on Domestic Violence  
National Women's Law Center  
Network of Jewish Human Service Agencies  
New Hampshire Legal Assistance  
New Haven Legal Assistance Association  
Northwest Health Law Advocates  
Paralyzed Veterans of America  
Project AIR  
Psychotherapy Action Network Advocacy

Public Advocacy for Kids (PAK)  
Public Justice Center  
Resources for Independence, Central Valley  
RESULTS  
RI International, Inc.  
San Francisco Senior & Disability Action  
SMART Recovery  
Social Security Works  
Southwest Women's Law Center  
Special Needs Alliance  
Spina Bifida Association  
TASH  
Tenderloin People's Congress  
The Arc of the United States  
The National Alliance to Advance Adolescent Health  
United Spinal Association  
United States International Council on Disabilities  
US International Council on Disabilities  
VetsFirst, a program of United Spinal Association  
Virginia Poverty Law Center  
Women's Institute for a Secure Retirement  
World Institute on Disability  
Wounded Warrior Project