

## **What is Supplemental Security Income (SSI)?**

SSI is a federal program to supplement the incomes of the aged, blind, and disabled. To be eligible for SSI, you must have a medical condition that will either prevent you from working for at least one year or result in death, or you must be at least 65 years old and have very limited financial resources.

85% of SSI beneficiaries are severely disabled. 30% of SSI beneficiaries are over the age of 65. Current rules require that you have no more than \$2000 in assets and make no more than \$65 a month to receive the full benefit. The basic monthly benefit is \$841 for individuals and \$1261 for couples. This amount is reduced for beneficiaries that have other sources of income or are being provided with support. The average SSI benefit in April 2022 was \$625.

The requirements for receiving SSI are strict: only about 40% of applicants were found eligible in 2018-2019. But, in many states, individuals who are eligible for SSI are automatically eligible for medicaid. Further, 52% of SSI beneficiaries receive SNAP benefits and around a quarter receive federal housing assistance. Around 2.15% of Americans receive SSI.

In 2016, roughly half of all beneficiaries had incomes below the federal poverty line even with their SSI benefits. The last time asset restrictions were updated was 1989, and income limits have not been updated since 1974.

## **The Supplemental Security Income Restoration Act of 2021**

In 2021, dual bills were introduced in the House and Senate. The H.R.3763 - Supplemental Security Income Restoration Act of 2021 was referred to the Subcommittee on Worker and Family Support in June 2021. The S.2065 - Supplemental Security Income Restoration Act of 2021 was referred to the Committee on Finance in June 2021. These bills propose multiple changes to the SSI program.

- 1) It would increase the benefit rate to 100 percent of the poverty level, and grow it annually with inflation going forward.
- 2) It would increase the general income exclusion from \$20 a month to \$128 a month in 2021 and increase the flat dollar income exclusion from \$65 a month to \$416 a month in 2021.
- 3) It would eliminate a policy that considers recipients who live in someone else's household to be receiving "in-kind support and maintenance."

According to the Social Security Administration, who implements SSI, these changes would increase the cost of the program by \$510 billion between 2021 and 2030.

You can sign up for alerts about this legislation by going to: [S.2065 - 117th Congress \(2021-2022\): Supplemental Security Income Restoration Act of 2021 | Congress.gov | Library of Congress](#) and selecting “Get Alerts”.



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1140 19<sup>th</sup> Street, NW · Suite 550 · Washington, DC · 20036 · [www.wiserwomen.org](http://www.wiserwomen.org)