

# HELP FAMILIES BY REFORMING SUPPLEMENTAL SECURITY INCOME

Supplemental Security Income (SSI) was created so people with disabilities could meet their basic needs. However, the current rules force SSI recipients to live below the federal poverty level. These rules perpetuate multi-generational poverty, which disproportionately affects people of color. In Washington State, 148,731 people live on SSI benefits. BLC advocates for changes to how Social Security calculates and pays SSI benefits.

## Take Action

### Increase the maximum SSI benefit.

We advocate for raising the maximum allowable SSI benefit. At the current maximum benefit, SSI recipients must live well below the federal poverty level, increasing homelessness and poverty among people living with disabilities.

### Use a better measure to calculate annual benefit increases.

The statistic used to calculate annual cost-of-living increases (COLA), by definition, excludes SSI recipients from its data set. Thus, people who rely on SSI to meet their basic needs lose buying power every year because their costs rise more sharply than their benefits. Social Security calculates COLA with the CPI-W, an index which the Bureau of Labor Statistics admits “does not produce official estimates for the rate of inflation experienced by . . . the elderly or the poor.” Social Security should use the CPI-E, which better reflects costs for people who are elderly or disabled. We already have the framework and ability to implement the CPI-E. Social Security must use it to calculate COLA.

### Eliminate the marriage penalty.

The SSI income and resource rules contribute to family poverty by penalizing SSI recipients who marry. Two single people are each allowed \$2,000 in resources; if those people are married to each other, they are only allowed \$3,000 total. Their benefits are reduced by 25% when they marry, or they become ineligible for benefits altogether. They may also have to spend down resources to keep their benefits. The marriage penalty should be eliminated.

### Abolish the penalty for receiving in-kind support.

The In-kind Support and Maintenance (ISM) reduction for SSI benefits perpetuates economic and racial inequity. It penalizes immigrant families and families of color for living in shared and multi-generational households. In some cultures, it is common for multiple family members to use the same bank account. It is expected that generations will live together for mutual support. Social Security should not reduce SSI benefits because family members safeguard their money in one account, or because a person with a disability lives in a multigenerational household.

### Raise the SSI resource limit to \$10,000 or more.

The SSI resource limit should be raised to at least \$10,000 or a year's living expenses at the federal poverty level, whichever is more. Now, a single person cannot accrue more than \$2,000 while receiving SSI. In most of Washington, that keeps people from saving first and last month's rent on an apartment. They also cannot build up any meaningful savings, leaving them in multi-generational poverty. The resource limit has remained \$2,000 since 1989, while the cost of essential needs has increased sharply. The limit should be raised.

Ask your representatives in Congress to help restore SSI to its original purpose of providing a livable income to people with disabilities.

