

Modernizing SSI: Asset Limits, Income Limits, and Policy Reform



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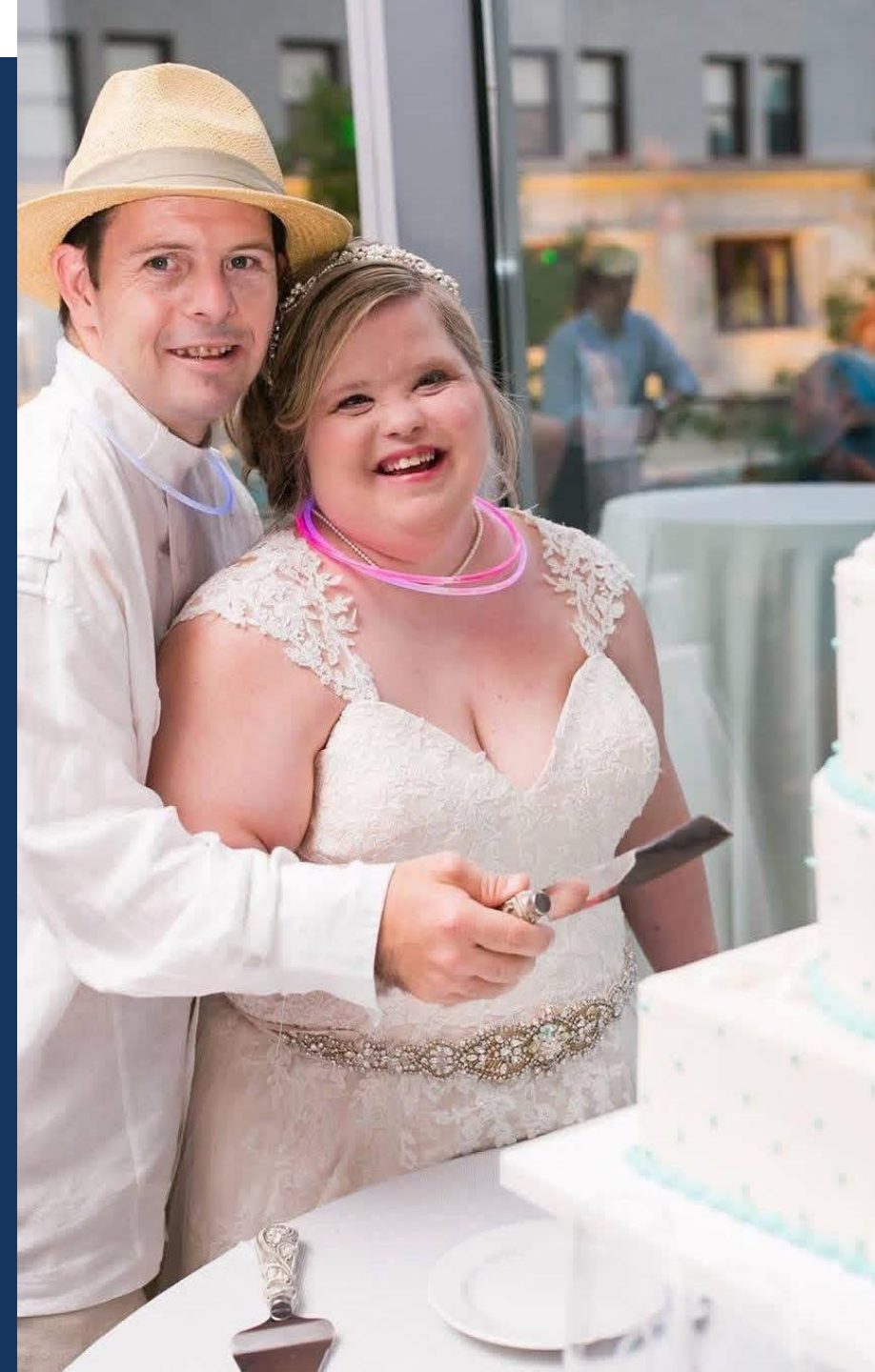
Heather Hancock-Blackburn

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Outdated SSI Rules Have Real-Life Consequences

Heather Blackburn's story of employment, savings, independence — and love

“For me, this isn’t just policy. It affects my life and my future.”



Meet Heather & Craig

A 10-year commitment separated by hundreds of miles

- Heather and Craig both have Down syndrome.
- They have considered themselves married and committed to one another as husband and wife for 10 years.
- Heather lives in Oklahoma. Craig lives in New Orleans.
- They want what other couples want: to share a home, daily life, responsibilities and a future together.



SSI Rules Discourage Financial Independence

\$2,000

Individual
asset limit

\$3,000

Couple
asset limit

- People with disabilities are encouraged to work, save and become more independent — but SSI rules can penalize them for doing exactly that.
- Saving for transportation costs, housing, emergencies or the future can become a benefits concern.



The Marriage Penalty Is Personal

- For most couples, marriage is a decision about love and building a life together.
- For Heather and Craig, it also means calculating what could happen to the benefits and financial support they depend on.
- Two people with disabilities can face reduced SSI support and a lower combined asset limit when treated as a married couple.
- That can make living together financially harder than remaining apart.

“I shouldn’t have to choose between the person I love and the financial support I need.”



What Independence Should Mean

- The opportunity to work without being afraid of success.
- The ability to save for emergencies, housing, transportation and the future.
- The freedom to make adult decisions and build greater financial security.
- The same opportunity to fall in love, marry and live with your spouse as anyone else.



Modernize SSI. End the Marriage Penalty.

- Update outdated SSI rules so they support employment, savings and independence.
- Stop forcing people with disabilities to choose between essential financial security and marriage.
- See the people behind the policy — people like Heather and Craig.

OUR ASK:

- Please support the **SSI Savings Penalty Elimination Act (S. 1234/H.R. 2540)**.

WHY?

- This bill would let people with disabilities save more money without losing SSI. It would also update the savings limits each year and make the rules fairer for married couples. People with Down syndrome should be able to save for emergencies, housing, and their future.





**“People with
Down
syndrome
deserve the
opportunity to
build our own
lives.**

**And for me,
that life
includes
Craig.”**

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NATIONAL ACADEMY
OF SOCIAL INSURANCE

It's Time to Update Supplemental Security Income

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SSI's Rules Haven't Kept Up

- SSI provides **income support** to people with disabilities and older adults with limited income and resources.
- Many SSI rules were created **decades** ago and have not been updated to reflect today's economy.
- Outdated policies can make it harder for people with disabilities to **work, save, marry, and build financial security**.

SSI vs. Social Security Disability Insurance (SSDI)

SSI	SSDI
Need-based program	Insurance program
Based on financial need	Based on work history
Strict income & asset limits	No asset limits
Usually linked to Medicaid	Usually linked to Medicare after waiting period
Benefits generally lower	Benefits based on earnings history

SSI, Medicaid, & Home and Community-Based Services

- SSI eligibility frequently provides access to:
 - Health care through **Medicaid**
 - Long-Term Services and Supports
 - **Home and Community-Based Services (HCBS)**
 - Personal care attendants
 - Day and community services

SSI's Rules Are Hard to Understand and Hard to Follow

- Recipients may need to report:
 - Income
 - Financial resources
 - Living arrangements
 - Changes in work or work hours
 - Marital status

SSI's Rules Are Hard to Understand and Hard to Follow

- Consequences:
 - Administrative burden on individuals and families.
 - Risk of **overpayments**, repaid through smaller future benefits.
 - Stress and uncertainty.
 - Time spent on accessing benefits, rather than pursuing education, employment, or engagement with the community.

Let's Discuss!

Legislative Priorities

SSI Savings Penalty Elimination Act

- Raises outdated **asset limits**
 - *For individuals:* \$2,000 → \$10,000
 - *For couples:* \$3,000 → \$20,000
- Eliminates the **marriage penalty**
- New asset limits **grow over time** (following inflation)
- Encourages saving and financial independence
- Bipartisan support in Congress

Why Aren't We Addressing Income Limits?

- SSI benefits are **reduced** if you earn income above:
 - \$65 for income earned from work
 - \$20 for income from other sources (like Social Security benefits)
- These limits were set in 1972 and have **not been adjusted since**
- Above these limits, benefits are reduced **by 50¢ for every \$1 earned**

Why Aren't We Addressing Income Limits?

- Why are SSI's rules **discouraging work**, when ideally the program would **encourage work**?
- Updating the income rules would allow beneficiaries to work modestly without losing their SSI benefits.

Other Fixes

- Raise SSI benefit levels
 - Maximum SSI benefit = 75% of the Federal Poverty Level (just **\$994 per month**)
- Fix SSI's other marriage penalties
 - Benefits are reduced for a married couple vs. two unmarried adults

How Can You Make a Difference?

1. Share Your Story
2. Educate Your Members of Congress
3. Partner With Advocacy Organizations