SOCIAL SECURITY: SUPPLEMENTAL SECURITY INCOME (SSI) AND SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

NDSC POSITION

Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) are foundational programs that provide income support, healthcare access, and financial stability to people with Down syndrome and other disabilities. SSI provides income support to individuals with disabilities who have limited income and no more than $2,000 in assets. SSI also includes marriage penalties, under which married couples can receive lower combined benefits and face stricter financial eligibility rules than two unmarried individuals, discouraging marriage and financial independence. SSDI provides limited income to individuals with disabilities who worked previously and now are unable to work or earn more than a limited amount. Many adults with lifelong disabilities, termed "Disabled Adult Children", qualify for SSDI through the work of a parent who is receiving Social Security retirement or disability benefits or who has died. Together, SSI and SSDI provide income support, healthcare access, and financial stability that help people with Down syndrome and other disabilities meet basic needs, pursue employment, and participate fully in community life. NDSC supports modernizing, strengthening, and protecting SSI and SSDI to ensure people with Down syndrome can achieve economic security, dignity, and full inclusion in society.

POLICY PRIORITIES

NDSC supports policies that protect and strengthen both SSI and SSDI and opposes cuts or structural changes that reduce benefits, restrict eligibility, or weaken economic security for people with disabilities.
Supplemental Security Income (SSI)
NDSC's highest SSI priorities are to:

- Increase SSI benefit levels to better reflect the actual cost of living and basic needs;

- Raise or eliminate outdated asset limits and eliminate marriage penalties so individuals can save, build financial stability, and get married without losing benefits;
- Modernize work and earnings rules so individuals can pursue competitive integrated employment, career advancement, and increased earnings without unnecessarily jeopardizing benefits or healthcare coverage; and
- Preserve and strengthen the connection between SSI and Medicaid.

Social Security Disability Insurance (SSDI)

NDSC's highest SSDI priorities are to:

- Protect and strengthen SSDI and oppose cuts or structural changes that reduce benefits, restrict eligibility, or weaken economic security;
- Modernize work incentive and earnings rules so beneficiaries can pursue employment and career advancement without unnecessarily jeopardizing benefits or healthcare coverage; and
- Preserve and strengthen the connection between SSDI and Medicare.

Additional Priorities

NDSC also supports policies that:

SSI

- Reform in-kind support and maintenance (ISM) rules and other outdated requirements that unfairly reduce benefits;
- Simplify eligibility, reporting, and redetermination processes to reduce administrative burden and prevent wrongful terminations; and
- Support ABLE accounts, special needs trusts, and other policies that promote financial security and asset development without jeopardizing eligibility.

SSDI

- Protect Disabled Adult Child (DAC) benefits and other pathways to eligibility for individuals with lifelong disabilities; and
- Strengthen work incentives and employment supports that help beneficiaries enter or re-enter the workforce.

SSI and SSDI

- Reform overpayment policies to prevent beneficiaries from being unfairly penalized for agency errors or confusing program rules;
- Improve access to benefits counseling, work incentives, and transition-to-employment supports;
- Ensure timely, accurate, accessible, and person-centered benefit determinations, appeals, communications, and systems; and

- Promote policies that reduce poverty, increase economic security, and expand opportunities for independence and community participation.

BACKGROUND AND LEGAL FOUNDATION

Social Security disability programs have evolved over decades to provide a critical safety net for individuals who cannot fully support themselves due to disability or significant support needs. Federal disability policy has increasingly recognized the rights of people with disabilities to live, work, and participate in their communities, but both SSI and SSDI have not kept pace with modern economic realities. For SSI beneficiaries, outdated asset limits, inadequate benefit levels, and marriage penalties often undermine financial security and independence. For both SSI and SSDI beneficiaries, complex work rules, administrative burdens, and lengthy application and appeals processes can create barriers to employment, economic stability, and access to critical supports. For many people with Down syndrome, SSI and SSDI remain essential to maintaining housing, healthcare, employment supports, and full participation in society.

Key Authorities

- Social Security Act, Pub. L. No. 74-271, 49 Stat. 620 (1935)
- Social Security Amendments of 1956, Pub. L. No. 84-880, 70 Stat. 807 (1956) (SSDI)
- Social Security Amendments of 1972, Pub. L. No. 92-603, 86 Stat. 1329 (1972) (SSI)
- Rehabilitation Act of 1973, Pub. L. No. 93-112, 87 Stat. 355 (1973)
- Americans with Disabilities Act of 1990, Pub. L. No. 101-336, 104 Stat. 327 (1990)
- Olmstead v. L.C., 527 U.S. 581 (1999)
- Ticket to Work and Work Incentives Improvement Act of 1999, Pub. L. No. 106-170, 113 Stat. 1860 (1999)