



Center for Studying Disability Policy

SSI at 50: Modernizing the Social Safety Net for People with Disabilities and Older Adults

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Speakers



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Supplemental Security Income (SSI) history and intent

/ **Congress established the SSI program in 1972 based on a set of principles**

- Assistance of last resort for people with disabilities and older people with low income and resources
- Uniform national eligibility requirements and standards
- Incentives for those able to work to reduce dependency on public assistance
- Coordination with supplemental nutrition assistance, medical assistance, and other programs
- Ability for states to supplement the federal benefit

/ **Converted many states' adult assistance programs to SSI**



Eligibility and benefits

/ **Maximum federal monthly benefit**

- \$943 for individuals, or 75% of the federal poverty level
- \$1,415 for couples, or 83% of the federal poverty level

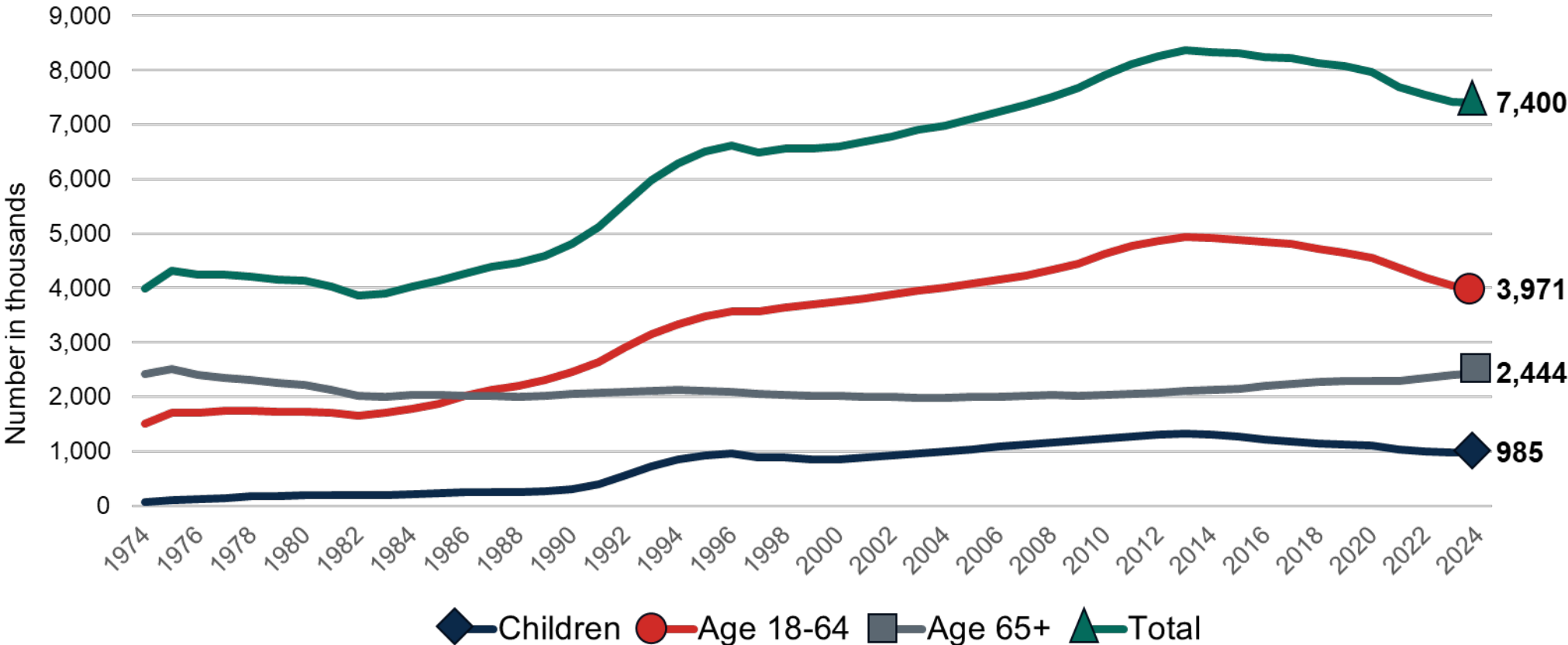
/ **Limited income and assets**

- Countable income below the maximum monthly benefit (benefit = max federal benefit minus countable income)
 - o Key income exclusion: \$20 general income, \$65 earned income, 50% of earned income after other earned income exclusions
- Countable assets less than \$2,000 for an individual and \$3,000 for a couple

/ **People younger than age 65 must meet Social Security's medical criteria for disability**



SSI recipients 1974 to 2024





SSI participation

- / About 2% of the population participates in SSI**
- / Studies suggest that many potentially eligible people are not participating in the program**
 - Only about 50% of eligible older adults are participating
 - Estimates indicate that about 50% to 90% of eligible Medicaid children are participating



Recent and proposed changes

/ **Underpayments**

- Changes implemented in March 2024 enable SSI underpayments less than \$15,000 to be paid more quickly

/ **In-kind support and maintenance**

- Changes implemented in September 2024 reduce reporting burden and potentially increase benefit payments for some people because they exclude some sources of support previously counted

/ **Simplifying the application process**

- Multi-year effort to simplify the process announced in September 2024
- Online simplified application (iClaim) to roll out in December 2024

/ **Achieving a Better Life Experience (ABLE) Age Adjustment Act of 2022**

- Starting in 2026, ABLE eligibility expanded to include people with disability onset before age 46 (instead of 26)

/ **Legislation proposed in September 2023**

- Increases SSI asset limits to \$10,000 for an individual and \$20,000 for couples; adjust annually for inflation



Panelist introductions



Tracey Gronniger
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Panel discussion topic 1

/What challenges do people experience trying to access SSI, and what could be done to reduce them?



Panel discussion topic 2

/Which SSI program rules make it most difficult for people to live independently, work, or save money?



Panel discussion topic 3

/What changes to SSI would most benefit the lives of SSI recipients?



Questions?

