

NOSSCR™

National Organization of Social Security Claimants' Representatives



Supplemental Security Income

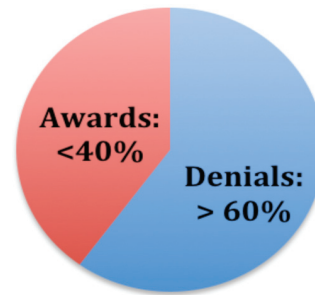
Signed into law by President Nixon in 1972, Supplemental Security Income (SSI) has served as a core component of our nation's Social Security system for forty years. SSI works in tandem with Social Security to protect low-income seniors and people with severe disabilities against the worst effects of poverty. The modest income support from SSI makes it possible for seniors and people with disabilities who have limited income and resources, to live independently, keep a roof over their heads and food on the table, and pay for needed, often life-sustaining medications and other basic expenses. Like Social Security, SSI is administered by the Social Security Administration, but it is funded from general revenue dollars. Today, more than 8 million Americans—including 1.2 million children with severe disabilities—receive SSI benefits.

SSI is reserved for people who are blind; age 65 or older; or have a severe disability—and who meet very strict income and asset limits.

KEY FACTS

- 1. SSI provides vital income support** to about 2 million seniors, 4.9 million nonelderly adults with disabilities, and 1.2 million children and young adults with disabilities. Most have no other source of income.
- 2. Only individuals with the most severe disabilities qualify for SSI.** SSI uses the same definition of disability as Social Security Disability Insurance (SSDI)—the inability to engage in “substantial gainful activity” (defined as being able to earn \$1,040 per month in 2013) due to one or more physical or mental impairments that are expected to last at least a year or result in death. Medical evidence is required to establish disability. Most applications for benefits are denied under the strict standard, and less than 40 percent approved.
- 3. Benefits are extremely modest.** The maximum benefit for 2013 is \$710 per month for an individual, but the typical beneficiary receives much less. Benefits average \$527 per month for an individual, a little more than \$17 per day and just three-quarters of the federal poverty line. About 2.8 million low-income Social Security beneficiaries, whose monthly benefits are below the SSI amount, receive a small amount of SSI benefit as an income supplement to reduce hardship and so that they receive at least \$710 per month.

MOST DISABILITY CLAIMS ARE DENIED



4. The share of the population receiving SSI has remained relatively stable. About 2.4% of nonelderly adults received SSI in 2011 compared with 2.1% in 1996. The share of nonelderly adults potentially eligible because of low incomes, who receive SSI has actually decreased in recent years. The share of seniors receiving SSI has also declined over time, as more qualify for Social Security.

5. The value of SSI benefits has eroded over time as income exclusions and asset restrictions have not kept pace with inflation and living standards. SSI's very low asset limits (\$2,000 for an individual and \$3,000 for a couple) have not been increased for decades and would be close to \$10,000 today if adjusted for inflation.

Serious disability can strike at any time. As part of our nation's Social Security system, Supplemental Security Income plays a key role in helping millions of Americans and their families maintain dignity and independence. Congress must preserve and strengthen SSI to ensure the economic security of some of our most vulnerable neighbors and their families.

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NOSSCR, a specialized bar association for attorneys and other advocates who represent people with disabilities, has been a pioneer in legal continuing education and public policy advocacy since 1979. NOSSCR members represent Social Security Disability and Supplemental Security Income claimants through the adjudication process, advocating for the income rights of people with disabilities.