Supplemental Security Income for Children with Severe Disabilities

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 protects millions of low-income seniors and people with severe disabilities against the worst effects of poverty. SSI also serves as a critical lifeline for families caring for children with severe disabilities and health conditions. Funded from general revenue dollars and administered by the Social Security Administration (SSA), SSI provides vital assistance to 1.2 million children nationwide.

KEY FACTS

1. **SSI is reserved for children with the most severe disabilities and health conditions.** SSI is payable only to children with a medically determinable physical or mental impairment which results in “marked and severe” functional limitations. Due to strict medical and financial standards to qualify for the program, fewer than 1 in 4 children with disabilities receive SSI, and they are periodically reviewed to ensure they continue to meet the disability standard.

2. **Raising a child with a disability is expensive.** Families caring for children with disabilities are more likely to experience economic hardship than other families with children, even at the same income levels. The costs of raising a disabled child can be as high as $20,000 a year, while the average child SSI payment is around $620 per month ($7,440 per year) – just enough to help families offset some of the additional costs of caring for a disabled child, replace some parental income lost due to staying home to provide care, and help parents provide the basics like food, clothing and shelter.

3. **SSI supports work for parents with disabled children.** Because SSI benefits are reduced by less than $1 for every $2 in parental earnings, the program supports work. Research finds that SSI increases family economic security, reduces reliance on food stamps and other public assistance, and does not reduce parental employment.

4. **The share of low-income children receiving SSI has remained stable.** Between 2000 and 2012, the number of children receiving SSI increased from 847,000 to about 1.3 million. The increase is due almost entirely to the increasing number of low-income children in the U.S. as their parents lost jobs and earnings during the Great Recession. Because SSI is means-tested, more low-income children means more children with disabilities may be financially eligible for SSI benefits. The number of children receiving SSI has already begun to decline—to about 1.2 million in 2013—reflecting the improving economy. Federal expenditures on SSI for children as a share of GDP are also projected to decline in the coming years.

Disability can strike any family. As part of our nation’s Social Security system, SSI serves as a vital lifeline for families caring for children with severe disabilities, making it possible to care for disabled children at home instead of in costly and restrictive institutions. Congress must preserve and strengthen SSI to ensure that our nation’s most vulnerable children have the opportunity to achieve an independent, rewarding, and productive life, including the world of work in adulthood.

**LEARN MORE AT WWW.NOSSCR.ORG.**

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.