

**NATIONAL ORGANIZATION OF
SOCIAL SECURITY CLAIMANTS' REPRESENTATIVES
(NOSSCR)**

161 Airport Executive Park • Nanuet, NY 10954
Telephone: (845) 682-1880 • email: nosscr@nosscr.org

**Executive Director
Barbara Silverstone**

August 30, 2021

Dear Speaker Pelosi, Chairman Neal, and Chairman Davis,

The National Organization of Social Security Claimants' Representatives (NOSSCR), whose members are attorneys and non-attorneys who represent people in Social Security disability claims, writes to express our strong support for including long-overdue improvements to the Supplemental Security Income (SSI) program in the reconciliation package that is currently being drafted.

Supplemental Security Income (SSI) provides critical income assistance to 8 million very low-income people with disabilities and older adults. The maximum SSI benefit for 2021 is just \$794 per month, well below the federal poverty line, but even this extremely modest benefit helps people with disabilities and seniors to maintain housing, purchase food, and meet other basic needs.

Unfortunately, as President Biden recognized in his campaign platform, SSI has been left to wither on the vine for more than 30 years, and an array of outdated program rules mean that SSI no longer provides the basic economic security that it once did. We strongly support inclusion of President Biden's campaign commitments on SSI, as well as other important updates featured in the SSI Restoration Act of 2021 (H.R. 3824/S. 2065), in the reconciliation package. Among President Biden's key commitments, which we support, are:

1. Increase the minimum benefit to at least the federal poverty level. The current maximum SSI benefit is \$794 per month, and the average benefit in March 2021 was only \$586 per month. This is well below the federal poverty level of \$1073 a month for an individual. Increasing the SSI benefit to the federal poverty level would dramatically reduce poverty and hardship for the 8 million people currently relying on SSI benefits, ensuring that people with disabilities and older adults are better able to meet their basic needs.

2. Increase and inflation-index resource limits. The resource or asset limits for SSI have not changed since 1989. Currently, individuals can only have \$2,000 in assets and married couples are only allowed \$3,000. These woefully outdated levels penalize savings and keep recipients from preparing for emergencies or meeting their needs.

3. Eliminate marriage penalties. The maximum SSI benefit for a married couple is only 150% of what two single people would receive. SSI recipients also risk losing their benefits if they marry


someone with income other than SSI. These marriage penalties should be eliminated so that beneficiaries are not forced to choose between maintaining survival benefits and marrying the person they love.

4. *Eliminate rules about “in-kind support” from friends and family.* SSI’s “In-Kind Support and Maintenance” (ISM) rules reduce SSI benefits by up to one third if beneficiaries receive help from loved ones with food and shelter. This drives beneficiaries even deeper into poverty, interferes with people’s desires to assist their loved ones, and create tremendous inefficiency when SSA attempts to administer them. Both Democratic- and Republican-appointed SSA Commissioners have proposed elimination of these archaic rules.

5. *Update outdated income disregards.* The income rules for SSI beneficiaries have never been updated since the SSI program was established in 1974. The disregards have been stuck at \$20 (unearned) and \$65 (earned) for nearly 50 years, meaning they have lost virtually all of their value due to inflation. This pushes people with disabilities and the lowest income seniors even deeper into poverty and means that SSA must spend time and money adjusting SSI benefits for relatively small changes in recipients’ income. It is long past time to update SSI’s income disregards for inflation. This is especially important for the millions of very low-income Social Security beneficiaries who also receive SSI, as Social Security benefits are considered unearned income.

As President Biden committed during his campaign, disabled people and seniors should not live in poverty in America. These important and long-overdue reforms are urgently needed to ensure that the 8 million people who currently rely on SSI benefits--as well as COVID long-haulers who will turn to SSI for critical income support in the months and years ahead--are able to live in dignity. We are eager to work with you to make these long-overdue improvements a reality through the reconciliation package.

Sincerely,



Barbara Silverstone
Executive Director