



Leadership Council
of Aging Organizations

Katie Smith Sloan, Chair

July 21, 2021

Senators and Representatives:

The Leadership Council of Aging Organizations (LCAO) is a coalition of 69 national nonprofit organizations concerned with the well-being of America's older population and committed to representing their interests in the policy-making arena. We are writing to urge you to support the Supplemental Security Income (SSI) Restoration Act (H.R. 3824/S. 2065). Supplemental Security Income (SSI) was created almost 50 years ago to cover the basic needs of older adults and people with disabilities living in extreme poverty. Today the program is falling short of that goal because it has remained frozen in time and keeps out the very people it was meant to help.

SSI is a vital benefit for extremely low-income people who would otherwise not be able to afford essentials such as housing and food. This federal program for individuals across the lifespan provides monthly cash assistance to people who are blind or have significant disabilities, including children, and seniors. The maximum benefit, currently \$794 per month for individuals and \$1,191 for couples, does not even reach the poverty line. Just under 8 million people rely on SSI, including almost 2.3 million adults aged 65 and older.¹ More than 3 out of 5 older adults who rely on SSI are women.²

The problem with the current program is that its rules and eligibility requirements are stuck in the past. For example, certain income rules have not been changed since 1972, the year SSI was signed into law. Furthermore, SSI's current restrictions effectively require recipients to live below the poverty line, leading to homelessness, hunger, and worsening health. It is time to update the SSI program to better provide for our nation. The SSI Restoration Act would:

- Update general income disregard to \$128 per month
- Update earned income disregard to \$416 per month
- Update asset limits to \$10,000 for individuals and \$20,000 for an eligible couple
- Increase the benefit rate to at least 100% of FPL and repeal the marriage penalty
- Repeal penalties for in-kind support, resource transfers and state taxes
- Streamline lump-sum and retroactive payments

¹ SSI Monthly Statistics, May 2021 Table 1, available at https://www.ssa.gov/policy/docs/statcomps/ssi_monthly/2021-05/table01.html

² Social Security Administration, Annual Statistical Supplement to the Social Security Bulletin, 2020, Table 7.E3, available at <https://www.ssa.gov/policy/docs/statcomps/supplement/2020/7e.html#table7.e3>

- Streamline and simplify the claims process

SSI is a critical safety net, and one that desperately needs to be brought into the 21st century so that it can provide for the very basic needs of those who are blind, disabled and aged. The COVID-19 pandemic's effects have been especially harsh on those who rely on SSI and it is time that Congress make long overdue improvements in these modest benefits. We hope that you will consider endorsing the SSI Restoration Act and including these important updates to SSI in upcoming budget packages that would allow the program to be improved as soon as possible.

Sincerely,

A handwritten signature in cursive script that reads "Katie Smith Sloan".

Katie Smith Sloan, Chair