



Leadership Council
of Aging Organizations

April 8, 2026

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
Washington, DC 20510

The Honorable John Thune
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Hakeem Jeffries
Minority Leader
U.S. House of Representatives
Washington, DC 20515

The Honorable Charles E. Schumer
Minority Leader
United States Senate
Washington, DC 20515

Dear Speaker Johnson, Majority Leader Thune, Minority Leader Jeffries, and Minority Leader Schumer:

The Leadership Council of Aging Organizations (LCAO) is a coalition of 68 leading national nonprofit organizations working throughout the country to provide direct services to older adults, strengthen communities, and ensure the well-being of older adults and those caring for them. Since 1980, LCAO has worked with all Administrations and Congresses on a bipartisan basis to help the United States meet the opportunities and challenges posed by an increasing population of older people.

The undersigned members of LCAO support **H.R. 7828/S. 4001, the Supplemental Security Income Restoration Act**. This bipartisan bill would provide some sorely needed updates to this long-neglected program, which provides subsistence-level income for over 7 million older Americans and people with disabilities. A majority of those who receive Supplemental Security Income (SSI) are women, including two-thirds of those who receive SSI on the basis of being over age 65.

The program started with high aspirations. On the day President Nixon signed it into law in 1972, he stated: "For millions of older people, it can mean a big step out of poverty and toward a life of dignity and independence." This is far from the reality of 2026, when one's income must be well below the federal poverty level to qualify financially for SSI, falling far short of the amount of income support that seniors and people with disabilities need to meet their basic needs.

The program's rules and requirements are so strict that it keeps out many of the people it was created to help. It's time to update the SSI program to better serve our nation's lowest-income seniors and people with disabilities. Under the SSI Restoration Act, several needed updates to the program's eligibility rules will be made.

- The SSI benefit rate will be increased to at least 100% of the Federal Poverty Level, adjusted annually, so that no one receiving SSI will be left to live below the poverty line.
- Couples will receive their full SSI benefit, totaling twice the individual rate, rather than a reduced marriage penalty rate.
- Low-income seniors and people with disabilities will be able to save up to \$10,000, and couples will be able to save up to \$20,000 for emergencies such as car repairs, new roofs, and other unexpected expenses, without losing benefits.
- Individuals will be able to receive up to \$158 per month from other sources, such as Social Security benefits or pension payments, without a corresponding loss of benefits.
- Individuals who are able to work will be able to earn up to \$512 per month without penalty.
- Individuals who live in households with others, including family members, will no longer be penalized with lower benefits through the in-kind support and maintenance provision.
- Individuals who transfer assets (even small amounts of money to a family member) will no longer suffer harsh penalties.
- Installment payment requirements will be eliminated, and the time to spend down resources will be extended so that SSI recipients who have been waiting for months or years to obtain their benefits can receive the full overdue amount.
- Retirement accounts will be excluded from countable resources, allowing people with disabilities to build up their savings for retirement and use those resources to pay expenses in later life.
- State and local earned income tax credits, tribal benefits, and child tax credits will be excluded from income calculations in the same manner as general tax payments.
- Eligibility will be extended to residents of Guam, Puerto Rico, the U.S. Virgin Islands, and American Samoa.

These modest but much-needed fixes will provide relief to the people this program was designed to help. We urge you to support and become a cosponsor of this legislation on behalf of some of our most vulnerable citizens.

Sincerely,

AFL-CIO

Aging Life Care Association

Alliance for Aging Research

Alliance for Retired Americans

Alzheimer's Foundation of America

American Federation of State, County and Municipal Employees (AFSCME)

American Foundation for the Blind

American Geriatrics Society

American Society of Consultant Pharmacists (ASCP)

Association of Gerontology and Human Development in Historically Black Colleges and Universities (AGHD-HBCUs)
Center for Medicare Advocacy
Gerontological Society of America
International Association for Indigenous Aging
Justice in Aging
Lutheran Services in America
Medicare Rights Center
NAPSA
National Academy of Elder Law Attorneys (NAELA)
National Adult Day Services Association (NADSA)
National Alliance for Caregiving
National AmeriCorps Seniors Association
National Asian Pacific Center on Aging
National Association of Nutrition and Aging Services Programs (NANASP)
National Association of RSVP Directors
National Association of Social Workers (NASW)
National Association of State Long-Term Care Ombudsman Programs
National Committee to Preserve Social Security & Medicare
National Council on Aging
National Hispanic Council on Aging
NCBA, Inc.
Network of Jewish Human Service Agencies
PHI
Retirees Department, APWU
SAGE
Service Employees International Union
Social Security Works
USAging
Village to Village Network
WISER