

Supplemental Security Income (SSI)

- SSI was signed into law 41 years ago and provides subsistence-level income to people with very limited financial resources who are at least age 65 or who cannot work because of a severe disability and to children with very serious impairments. SSI is funded through general revenues and is administered by the Social Security Administration.
- The poorest two million people over age 65 and more than six million people with severe disabilities receive SSI payments. More than two-thirds of older adults receiving SSI payments are women; 23% are black and 58% are white.
- One out of every three people age 65 or over applying for SSI has a primary language other than English; 29.3% of those with SSI are Hispanic.
- Most SSI recipients are eligible for Medicaid and more than half of older adults participate in the Supplemental Nutrition Assistance Program (SNAP).
- 60% of older adults with SSI do not own their own homes and more than 20% live in public housing.
- The maximum possible federal SSI benefit for an individual in 2013 is \$710 (and \$1,066 for a couple) per month, with small supplements available in some states.
- A SSI recipient cannot have more than \$2,000 in resources (\$3,000 for a couple), and, generally, in most states, must have less than \$730 in monthly income in order to be eligible.
- The resource limit has only increased by one third since 1972 while the cost of living today is more than five and a half times what it was then.
- A rule that disregards the first \$20 of monthly income (the general income disregard) and the earned income disregard of \$65 have not changed since 1972.
- In 1999, Congress enacted a harsh transfer penalty that results in a long period of ineligibility when someone transfers a resource to another person.
- Under current law, there can be a reduction in the monthly benefit equal to one-third of the Federal Benefit Rate if an SSI recipient receives in-kind food and/or shelter, even if from a family member.

Revised: July 2013/ Sources: Social Security Administration, Congressional Budget Office