



*For people with intellectual  
and developmental disabilities*

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**Capitol Hill Briefing:  
The Need to Restore and Strengthen the SSI Program  
April 17, 2013**

**Representative Raul Grijalva, Honorary Host  
National Senior Citizens Law Center, Sponsor**

**Remarks by T.J. Sutcliffe, Policy Advocate, The Arc**

Good afternoon. I am T.J. Sutcliffe with The Arc of the United States. The Arc is the largest national community-based organization advocating for and serving people with intellectual and developmental disabilities and their families. We have over 140,000 members and 700 state and local chapters nationwide.

I want to thank Representative Grijalva for his strong leadership on behalf of low-income seniors and people with disabilities in introducing the Supplemental Security Income Restoration Act. I also want to thank the National Senior Citizens Law Center and my fellow speakers for their unwavering commitment and for the hard work that brought us all here today.

Supplemental Security Income (SSI) is a lifeline that protects very low-income seniors as well as children and adults with significant disabilities from the harsh effects of abject poverty.

About 6.2 million Americans receive SSI on the basis of a disability. Only people with the most significant disabilities qualify under the Social Security Act's strict disability standard. To qualify, an adult must have a medically determinable physical or mental impairment which can be expected to last at least one year or result in death, and that prevents substantial work. Beneficiaries with disabilities must also meet SSI's very low income and asset standards.

SSI is truly a program of last resort. The average SSI benefit for a disabled adult beneficiary is only about \$543 per month. Think about it -- that's just \$18 a day. For roughly 3 out of 5 adult beneficiaries with disabilities, SSI is their only source of income.<sup>1</sup> SSI helps beneficiaries meet their basic needs for food, housing, clothing, transportation and out-of-pocket medical expenses. For many families, SSI can play an essential role in helping them meet the often significant out-of-pocket costs of raising a child with a severe disability.

Without SSI, the alternatives for many beneficiaries with disabilities would be simply unthinkable. Many would be at risk of homelessness or of being forced to go without basic necessities. Hospitalization or life in an institution could become an all-too-real possibility.

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Back in 1972, President Nixon called SSI a “floor under the income” of extremely low-income seniors and people with significant disabilities. But over the intervening decades, important parts of SSI have fallen out of date. While it’s true that in 2013 SSI helps pull many seniors and people with disabilities out of extreme poverty, the effects of 40 years of inflation on SSI have reduced many of the SSI program’s vital anti-poverty protections. The Supplemental Security Income Restoration Act includes significant provisions that will update SSI and restore the original meaning of key elements of the program.

These changes will be incredibly important for SSI beneficiaries with disabilities and their families.

Updating the asset limits from the levels set in 1989 will help SSI beneficiaries with disabilities meet unexpected costs and plan for the future. Under today’s outdated and extremely low asset limits, even something as basic as an unexpected dental bill or a leaky roof can be a major financial crisis for many beneficiaries. Enhanced opportunities to save will help SSI beneficiaries with disabilities create a cushion to pay for unexpected expenses – things like out-of-pocket medical and dental costs, new assistive technology needs or new housing accessibility needs, or emergency home or vehicle repairs. Updating the asset limits will also make it possible for beneficiaries to plan for future expenses including educational opportunities that may help an individual become more independent.

Updating the income disregards from the levels set in 1972 is also vitally important.

As other speakers have noted, inflation has eroded the value of the general income disregard significantly over time. This has eroded benefit levels overall, and in particular for the approximately 2 million people who are concurrent beneficiaries of SSI and Social Security.

Updating the earned income disregards will be particularly helpful in assisting beneficiaries with disabilities to explore opportunities to work. The current extremely low income disregards mean that many SSI beneficiaries risk triggering an overpayment for even relatively modest amounts of work. Nearly half, or about 45 percent, of blind or disabled SSI beneficiaries who work earn less than \$200 per month. The SSI Restoration Act will strengthen work incentives and increase opportunities for employment. Additionally, for the Social Security Administration, it has the potential to reduce the agency’s administrative workload for these low-wage earners, reduce overpayments, and perhaps lead to administrative savings.

Finally, the in-kind support and maintenance provisions have long been a source of significant administrative complexity for the Social Security Administration that has also greatly reduced the economic security of many SSI beneficiaries with disabilities. Many SSI beneficiaries with disabilities live with family or with others not just to economize, but in order to receive essential support and care. Eliminating the in-kind support and maintenance provisions will ensure that beneficiaries with disabilities are better able to meet their basic needs, to live in the community, and to receive the supports they need.

In closing, The Arc commends Representative Grijalva for his strong leadership in championing this important legislation. Thank you for the opportunity to speak about the importance of the Supplemental Security Income Restoration Act for beneficiaries with significant disabilities and their families.

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<sup>i</sup> Social Security Administration (2012). SSI Annual Statistical Report, 2011. Table 8.  
[http://www.ssa.gov/policy/docs/statcomps/ssi\\_asr/2011/sect02.html#table8](http://www.ssa.gov/policy/docs/statcomps/ssi_asr/2011/sect02.html#table8).