

## PROTECTING THE RIGHTS OF LOW-INCOME OLDER ADULTS.

### 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. The majority of SSI recipients are women and more than two-thirds of older adults receiving SSI payments are women.
- One out of every three people age 65 or over applying for SSI has a primary language other than English.
- Most SSI recipients are eligible for Medicaid and many also participate in the Supplemental Nutrition Assistance Program (SNAP).
- 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: April 2013/ Sources: Social Security Administration, Congressional Budget Office

