

I'll call this hearing to order. Thank you Sen. Young, the Ranking Member of this subcommittee, for working with us to schedule this hearing. And thank you to Chairman Wyden for being a part of it and helping us to lead these efforts to protect and strengthen this critical part of our Social Security system.

Today's hearing on Supplemental Security Income, or SSI, is long overdue. This is the first hearing on SSI in the Senate Finance Committee since 1998 – that would be nearly a quarter century ago – and there has not been a hearing in Congress specifically about increasing benefits or eligibility since the Reagan Administration.

In fact, that 1987 Ways & Means hearing called SSI “The Forgotten Safety Net.” It was a fitting title then and it would be an even more fitting title now, given the decades of neglect that has hurt millions of Americans..

Nearly 8 million people with disabilities and seniors rely on SSI to meet their basic needs.

The program's rules are needlessly complicated, leaving seniors and other Americans facing a maze of complex and sometimes contradictory rules at difficult time in their lives. And they -- and make it challenging for the Social Security Administration to administer – which we'll hear more about from our witnesses today.

Even worse, SSI's eligibility rules are even more outdated and illogical than they already were in 1987. When the program was created by Congress in 1972, its purpose was clear: to ensure "the Nation's aged, blind, and disabled people would no longer have to subsist on below-poverty-level incomes."

But now the opposite is true. The program's eligibility rules haven't been updated in decades – in many cases even for inflation. They now force millions of disabled and older Americans to live well below the poverty line, and punish them for any of their own efforts to build a little financial security.

They're punished if they try to save for an emergency.

They're punished if they try to find a part-time job.

They're punished if they accept food or shelter from generous family and community members.

They're even punished if they're married.

It makes no sense – particularly when these Americans are treated to constant lectures about the value of work and self-sufficiency.

We're told over and over by some politicians that "personal responsibility" is a central American value. Yet if someone who relies on SSI saves even one dollar more than \$2,000, they lose their benefits.

That sends a pretty absurd message. SSI's outdated rules make it impossible for beneficiaries to live with dignity.

Last year I talked with an Ohioan from Ottawa County named Dorothy Gackstatter. Her son's benefits took a hit when an insurance policy she had in his name grew in value.

She told me: "It should have never happened. I felt it was unjust."

Make no mistake: poverty in America is a policy choice. And it's up to this Committee and this Congress to finally make a different choice. There are millions of seniors and people with disabilities who are living in poverty right now, not because of their own choices – but because of ours.

That's why earlier this year, I introduced the SSI Restoration Act with 20 cosponsors, including Sens. Wyden, Warren, Menendez, Casey, Bennet, and Whitehouse from this Committee. That bill would finally increase SSI benefit levels to the federal poverty level,

and simplify and update the eligibility rules, so that these Americans are no longer punished for trying to build a better life for themselves.

Recent analysis from the nonpartisan Urban Institute tells us that the reforms in this bill would lift 3.3 million people out of poverty and cut poverty among SSI beneficiaries in half.

The bill is supported by more than 100 national organizations, including AARP, the Strengthen Social Security Coalition, The Arc, the National Women's Law Center, and AFL-CIO.

Even JP Morgan Chase – who I know well from chairing the Senate Banking and Housing Committee – supports increasing SSI's asset limits.

When you get the AFL-CIO and JP Morgan on the same page, I think we may be onto something – I don't know if you can get a broader coalition than that.

We created SSI nearly a half century ago as a key part of our Social Security system – one of the bedrocks of our society.

People know that if they or a loved one needs it, it will be there. It's just like the promise of Social Security.

For more than 30 years, we've been breaking that promise.

Now is the time for Congress to finally do right by the 8 million Americans relying on SSI we've forgotten for far too long. Now is the time to finally restore this critical part of our Social Security system to its original intent.

I am working with Chairman Wyden and Leader Schumer to ensure that long-overdue updates to SSI are included in the forthcoming family infrastructure package we're putting together, and I thank them for their support on that.

Before I turn it over to Sen. Young, I want to thank the hundreds of SSI beneficiaries that are following this hearing. You've shared your stories on Twitter with the Demolish Disabled Poverty hash tag, and you've written to this subcommittee about what improving SSI would mean to you and your families.

I thank you for sharing your stories with us, and I want you to know: I'm listening. We are listening. I'm only sorry it's taken this long for your voices to be heard here in Washington. That will change.

Sen. Young, I'll turn it over to you.

