

Supplemental Security Income: An Essential Program for Disabled Americans

Testimony Before the Senate Committee on Finance
Subcommittee on Social Security, Pensions, and Family Policy

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Thank you, Chairman Brown, Ranking Member Young, and members of the subcommittee for the invitation to appear before you today. My name is Mia Ives-Rublee, and I am the director of the Disability Justice Initiative at the Center for American Progress.

I am here to speak on behalf of the almost 7.8 million disabled recipients of Supplemental Security Income (SSI), who rely on the program to help keep a roof over their heads.¹ Many continue to struggle with daily living expenses and arduous outdated rules due to the fact that the program has had few updates since its creation in 1972. This discussion is very personal to me. Although I am now working at a major independent nonpartisan policy institute, I used to rely on SSI to pay for rent, utilities, gas, and food.

When I graduated high school, there were few jobs that were accessible to me. Using a wheelchair meant that I wasn't able to find work in retail, the restaurant industry, and many other entry-level jobs. I was encouraged by the Division of Vocational Rehabilitation to get an education to gain the skills needed to find more accessible employment. But that meant at least four years without a steady income. I applied to student aid and work-study programs. Yet there were no work-study programs at my school that would take me. SSI paid for housing and food costs, particularly during the summer, when my scholarship funds and student aid ran out. Yet the benefit level was extremely low—around \$674 per month—meaning I had to max out credit cards and take out significant loans to cover my expenses (bills that I am still paying off today).

I also got in trouble several times for earning small stipends—just a few hundred dollars over three months—for working at summer camps. It created a lot of stress as I tried to keep tabs on my benefits. For several months, my benefits got docked because no one explained the reporting requirements to me. Yet I couldn't save the small stipends I received for fear of hitting the \$2,000 asset limit. So often, Americans are told to save. Yet SSI recipients are not allowed to have more than \$2,000 in assets. SSI recipients have no way to save for rainy days.

But even after getting my master's degree in 2009, it took me almost a year to finally land a full-time job. I was denied numerous entry-level positions because places did not want to hire someone in a wheelchair. I was even denied opportunities to volunteer. By the end, I had

applied to more than 100 jobs in 2009. It wasn't until January 2010 that I was employed by the North Carolina Division of Vocational Rehabilitation Services.

My time as a rehabilitation counselor showed that I was not alone in my struggles with the SSI program. I spent six years talking to disabled clients, trying to help them navigate the system. Their first hurdle around SSI was applying to the program. The average eligibility timeline is three to five months if you get approved during the initial application.² If you are denied and have to appeal, the process can take several years. Thousands of people die or go bankrupt every year waiting for disability benefits as a result. The current application process is so cumbersome, it's often said that you need a law degree to access disability benefits. I would walk client after client through the difficult process, sending medical documentation and statements of disability to the Social Security office.

For individuals lucky enough to navigate the application process and be found eligible for benefits, most recipients find they are unable to afford daily living expenses, even with SSI, because benefits are so low. The current maximum benefit of \$794 per month is just three-quarters of the federal poverty line for an individual and does not come anywhere close to covering even the average rental costs of a one-bedroom apartment in any state in the United States—which was an average of \$1,466 per month in July 2021, although in some states, the average is much higher—even if an SSI beneficiary were to spend all of their benefits on rent.³ I worked with SSI recipients who continuously returned to Voc Rehab, a setback due to the stressors of navigating the system and trying to keep a roof over their heads. I had clients I would counsel who talked about how they couldn't afford their apartments and so were trying to find ways to work. Yet I'd have to advise against it, knowing the effects it could have on their health and their benefits. They were too sick and unstable to work. They needed the stable income and Medicaid coverage, for which SSI made them automatically eligible, to pay for their mental health community support services. Yet few had other options due to the lack of affordable housing.

Current SSI policies are archaic, and benefits are too low, which causes real harm to beneficiaries. While the program used to be the most successful anti-poverty program for disabled people, it now forces and traps disabled people into poverty. Many of these individuals have no other options to support themselves, which forces them into perpetual evictions and instability. The Biden administration committed to five main changes to the SSI program, including:⁴

1. Increasing the federal benefit rate
2. Raising the asset limits
3. Updating the income disregards
4. Eliminating the in-kind assistance provisions
5. Removing marriage penalties

Through the leadership of Chairman Brown, S. 2065—the SSI Restoration Act—provides guidance to revitalize the program.⁵ The Center for American Progress supports the bill and has

pushed to ensure SSI is not left behind in the Build Back Better reconciliation bill. Long-overdue updates to the SSI program could, according to the Urban Institute, raise 3.3 million Americans out of poverty.⁶ Congress has a monumental opportunity right now to help a community that has seen significantly high death, unemployment, and poverty rates over the past few years. The program was originally created with the goal of ensuring, as a Senate Finance Committee report stated during signing, "that the nation's aged, blind, and disabled people would no longer have to live on below poverty incomes."⁷ You have a chance to help millions by revitalizing such a critical program.

Thank you.

Endnotes

¹ Social Security Administration, "All Federally Administered Payments" (Woodlawn, MD: 2021), available at https://www.ssa.gov/policy/docs/statcomps/ssi_monthly/2021-08/ssim-2021-08.pdf.

² Social Security Administration, "What You Should Know Before You Apply for Social Security Disability Benefits," available at <https://www.ssa.gov/disability/Documents/Factsheet-AD.pdf> (last accessed September 2021).

³ Realtor.com, "June Rental Data: U.S. Rental Prices Reach Highest Point in Two Years," available at <https://www.realtor.com/research/june-2021-rent/> (last accessed September 2021).

⁴ Biden-Harris, "The Biden Plan for Full Participation and Equality for People With Disabilities," available at <https://joebiden.com/disabilities/> (last accessed September 2021).

⁵ Supplemental Security Income Restoration Act of 2021, S. 2065, 117th Cong., 1st sess. (June 15, 2021), available at <https://www.congress.gov/bill/117th-congress/senate-bill/2065?q=%7B%22search%22%3A%5B%22Supplemental+Security+Income+Restoration+Act+of+2021%22%5D%7D&s=1&r=2>.

⁶ Chantel Boyens and others, "How Four Proposals to Reform Supplemental Security Income Would Reduce Poverty" (Washington: Urban Institute, 2021), available at <https://www.urban.org/research/publication/how-four-proposals-reform-supplemental-security-income-would-reduce-poverty>.

⁷ U.S. House of Representatives Committee on Ways and Means, "Green Book: Background Material and Data on the Programs within the Jurisdiction of the Committee on Ways and Means, Chapter 3: Supplemental Security Income," available at <https://greenbook-waysandmeans.house.gov/2018-green-book/chapter-3-supplemental-security-income> (last accessed September 2021).