

SSI Savings Penalty Elimination Act – 119th Congress

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About SSI: Signed into law by President Richard Nixon in 1972, Supplemental Security Income (SSI) provides modest monthly income assistance to nearly 8 million people with significant disabilities and older adults 65 or older who have very little in income and assets. An important counterpart to Social Security, SSI is administered by the Social Security Administration. The maximum monthly SSI benefit for an individual in 2025 is \$967. ¹

The Problem: While modest, the income support that SSI provides is nothing short of life-sustaining for millions of disabled and older people in the United States. But because SSI's eligibility rules have not been updated in nearly four decades, they now penalize people for saving for emergencies or trying to enter the workforce. One of SSI's most egregiously outdated rules is its antiquated asset limit, which has remained stuck at \$2,000 for individuals and \$3,000 for couples since Congress last adjusted them for inflation in 1984. A [study by JPMorgan Chase & Co.](#) suggests that current asset and income limits on federal benefits for people with disabilities create barriers to labor force participation and savings.

The Solution: The bipartisan *SSI Savings Penalty Elimination Act* would increase the asset limit from \$2,000 to \$10,000 for an individual and from \$3,000 to \$20,000 for a married couple. Increasing the limit empowers people to prepare themselves for a financial emergency and allows them to enter the workforce without worrying that they will lose their eligibility for SSI by saving too much. Doubling the limit for a married couple relative to that of a single person eliminates a marriage penalty that punishes an SSI beneficiary for getting married

Endorsed By: Over 240 businesses, faith-based groups, and organizations dedicated to improving the lives of older adults and people with disabilities endorse the bill. See below.

SSI beneficiaries per State in 2023 ²

State	Number in Thousands	State	Number in Thousands	State	Number in Thousands	State	Number in Thousands
AL	97,606	IL	171,020	MT	10,515	RI	20,636
AK	7,072	IN	86,819	NE	18,992	SC	71,592
AZ	78,013	IA	33,877	NV	37,495	SD	9,309
AR	67,241	KS	31,473	NH	10,564	TN	114,811
CA	896,204	KY	106,522	NJ	112,042	TX	387,997
CO	46,526	LA	110,048	NM	37,451	UT	21,210
CT	45,650	ME	22,289	NY	389,883	VT	9,433
DE	11,678	MD	82,112	NC	147,610	VA	102,429
DC	16,961	MA	112,388	ND	5,170	WA	98,523
FL	365,488	MI	179,778	OH	207,217	WV	44,578
GA	171,695	MN	64,757	OK	64,821	WI	76,445
HI	14,661	MS	70,422	OR	58,383	WY	4,465
ID	19,341	MO	87,787	PA	232,802		

¹ <https://www.ssa.gov/oact/cola/SSI.html>

² https://www.ssa.gov/policy/docs/statcomps/ssi_sc/2023/table02.pdf

Over 240 Businesses, Faith-Based Groups, and Organizations Support the SSI Savings Penalty Elimination Act

211 Humboldt Information and Resource Center
AARP
Access Living
Achieva Resources Corporation, Inc.
Adult Community Training
Advocacy and Training Center
American Federation of Teachers
Aging Life Care Association
AHRC Nassau
All Home
Alliance for Retired Americans
American Academy of Pediatrics
American Association of People with Disabilities
American Association on Health and Disability
American Council of the Blind
American Council of the Blind of Indiana, Inc.
American Friends Service Committee
American Network of Community Options and Resources (ANCOR)
Arc Broward
Arc Imperial Valley
Arc of Fayette
Arc of Spokane
ASSIST
Association for Community Living in Boulder & Broomfield Counties
Association of People Supporting Employment First (APSE)
Association of Regional Center Agencies
Association of University Centers on Disabilities (AUCD)
Athens City Commission on Disabilities
Autism Alliance of Michigan
Autism Breakthrough
Autism Society of America
Autism Speaks
Autistic Self Advocacy Network (ASAN)
Autistic Women & Nonbinary Network
Awace Life Care Center
Bazelon Center for Mental Health Law
Bipartisan Policy Center Action
Bridging Communities
Buffalo River Services, Inc.
CA4SSI
California Advocates for Nursing Home Reform
California Alliance for Retired Americans
California Association of Food Banks
California Council of the Blind
California In-Home Supportive Services Consumer Alliance (CICA)
Caring Across Generations
Caring Consulting Group
Catholic Charities
CCD Social Security Task Force
Center for Law and Social Policy (CLASP)
Center for LGBTQ Economic Advancement & Research (CLEAR)
Central City Concern
CEO Commission for Disability Employment
Chamber of Commerce
Change Well Project
Christopher & Dana Reeve Foundation
Clear Skies Ahead
Coalition on Human Needs
Comcare, Inc.
CommunicationFIRST
Community Housing of Maine
Community Legal Services of Philadelphia
Congregation of Our Lady of Charity of the Good Shepherd, U.S. Provinces
COVID-19 Longhailer Advocacy Project
Crime Victim Services
Cure SMA
Dawn of Hope, Inc.
Deaf Future Works LLC
Developmental Services of Dickson County
Disability Belongs
Disability Law Center (MA)
Disability Law Center of Utah
Disability Resource Center
Disability Rights Center of Kansas
Disability Rights Michigan
Disability Rights North Carolina
Disability Rights of West Virginia
Disability Rights Pennsylvania
Disability Rights South Carolina
Disability Services
District of Columbia Behavioral Health Association
Dysautonomia International
Easterseals
Educate. Advocate.
Elder Justice Coalition
Emory Valley Center
Empire Justice Center
Food for People
Fowler Healthcare Consultants LLC
Gerontological Society of America
GLIDE Foundation
Goodwill Industries International
Grantmakers in the Arts
Heartland Services
Homeless Action Center
Homeless Advocacy Project Legal Services
Huntington's Disease Society of America
Indiana Disability Rights
Inner City Law Center
International Association for Indigenous Aging IOI
Jewish Family & Children's Service of Greater Philadelphia
Jewish Family and Career Services, Louisville
Jewish Family and Community Services of Pittsburgh
Jewish Family Service Association of Cleveland
Jewish Family Service LA
Jewish Family Service of Colorado
Jewish Family Service of Somerset, Hunterdon and Warren Counties NJ
Jewish Family Services of Greater Charlotte
Jewish Federations of North America
Jewish Family and Children's Service of Minneapolis
John's Crazy Socks
Johns Hopkins Disability Health Research Center
Justice in Aging
Labor Campaign for Single Payer
Lakeshore Foundation
Law Foundation of Silicon Valley
Legal Action Chicago
Legal Assistance for Seniors
Legal Council for Health Justice
Legal Counsel for the Elderly
Lifeworks
Linking Employment, Abilities and Potential
Living Opportunities Inc

Lutheran Services in America
Massachusetts ME/CFS & FM Association
MEAction
Mental Health Project, Urban Justice Center
Microsoft
MillarRich
Mis Ohio Board for an Independent Environment
MOBILE Independent Living Environment
Muscular Dystrophy Association
National Academy of Elder Law Attorneys
National Adult Protective Services Association
National Advocacy Center of the Sisters of the Good Shepherd
National Alliance on Mental Illness
National Association of Councils on Developmental Disabilities
National Association of Disability Representatives
National Association of Evangelicals
National Association of Nutrition and Aging Services Programs (NANASP)
National Association of the Deaf
National Committee to Preserve Social Security and Medicare
National Council of Jewish Women
National Council on Aging
National Council on Independent Living
National Disability Institute
National Disability Rights Network (NDRN)
National Down Syndrome Congress
National Down Syndrome Society
National Organization of Social Security Claimants' Representatives (NOSSCR)
National Organization on Disability
National Pain Advocacy Center
National Partnership for Women & Families
National PLAN Alliance (NPA)
National Women's Law Center
Nebraska Appleseed
Network of Jewish Human Service Agencies
New Disabled South
New York Legal Assistance Group
Next Step Success
Niskanen Center
North Dakota Protection & Advocacy Project
Opportunity Village
Pandemic Patients
Paralyzed Veterans of America
Patient-Led Research Collaborative
Pennsylvania Council of the Blind
People First of West Virginia
PRC and Black Leadership Council
Profound Autism Alliance
Public Advocacy for Kids (PAK)
Rochelle Center
San Diego Volunteer Lawyer Program
Second Harvest Food Bank of Orange County (CA)
Social Security Works
Solve M.E.
SourceAmerica
South Carolina Human Services Providers Association
Southeastern Ohio Center for Independent Living
Special Needs Alliance
Strengthen Social Security Coalition
Sunshine Services
SVdP Cumberland County Conference

TASH
Tennessee Community Organizations
Tennessee Disability Coalition
The Ability Center of Greater Toledo
The Arc - Jefferson, Clear Creek & Gilpin Counties
The Arc Baltimore
The Arc Central Chesapeake Region
The Arc Cumberland County, TN
The Arc Fond du Lac, Inc.
The Arc Jackson County
The Arc Jacksonville
The Arc Michigan
The Arc Montgomery County
The Arc New York
The Arc of Alabama
The Arc of Coffee and Moore Counties
The Arc of Cumberland Valley
The Arc of Greater Williamsburg
The Arc of Hamilton County
The Arc of Haywood County
The Arc of Larimer County
The Arc of Louisiana
The Arc of Massachusetts
The Arc of Nebraska
The Arc of New Mexico
The Arc of New Jersey
The Arc of North Central Virginia
The Arc of Oakland County
The Arc of Ohio
The Arc of Oklahoma
The Arc of Philadelphia
The Arc of Snohomish County
The Arc of South Carolina
The Arc of Southside
The ARC of Southwest Alabama
The Arc of Spokane
The Arc of the Bay
The Arc of the Piedmont
The Arc of the United States
The Arc of Washington State
The Arc of West Virginia
The Arc Pikes Peak Region
The Arc Tennessee
The Arc TN Family Engagement
The Association of Regional Center Agencies
The Association of Oregon Centers for Independent Living (AOCIL)
The Center for Independent Living
The Coelho Center for Disability Law, Policy and Innovation
The Gubbio Project
The Harkin Institute
The Kelsey
Triage Cancer
UCP Seguin of Greater Chicago
Union for Reform Judaism
Unitarian Universalist Fellowship Hidalgo County Tx.
United Church of Christ
United Spinal Association
United States Conference of Catholic Bishops
Virginia Poverty Law Center
Voices of Health Care Action
Youth Law Center