March 10, 2025

The Honorable Catherine Cortez Masto The Honorable Bill Cassidy United States Senate United States Senate

509 Hart Senate Office Building 455 Dirksen Senate Office Building Washington, DC 20510 Washington, DC 20510

The Honorable Danny Davis The Honorable Brian Fitzpatrick United States House of Representatives United States House of Representatives 2159 Rayburn House Office Building 271 Cannon House Office Building Washington, DC 20515 Washington, DC 20515

Subject: Support for the SSI Savings Penalty Elimination Act

Dear Senator Cortez Masto, Senator Cassidy, Representative Davis, and Representative Fitzpatrick:

On behalf of the nearly 240 undersigned organizations dedicated to improving the lives of older adults and people with disabilities, we enthusiastically endorse the SSI Savings Penalty Elimination Act, which – for the first time in nearly 40 years – would raise the amount of money Supplemental Security Income (SSI) beneficiaries can save without jeopardizing vital income support from SSI.

SSI provides an extremely modest cash benefit for low-income individuals with disabilities and older adults that meet the program’s strict means-tested criteria. Around 7.4 million people rely on SSI to help them live independently in their communities and meet basic needs for food, clothing, and shelter. SSI beneficiaries include 4 million adults with disabilities, 1 million children with disabilities, 2.4 million older adults, and 300 thousand veterans[.1](#_bookmark0)

Unfortunately, while costs for basic necessities have increased over the years, SSI’s strict asset limits have not kept pace with inflation and have remained the same since 1989. An individual on SSI is not allowed to have more than $2,000 in total financial resources at any time. Married couples are only allowed $3,000.[2](#_bookmark1) Resources that count towards the SSI asset limit include cash, money in bank accounts, most retirement accounts, stocks and bonds, the value of life insurance policies and burial funds over $1,500, and some personal property.

As a result, SSI beneficiaries cannot save for necessary expenses like a security deposit or car repairs without the risk of losing their benefits – leaving many just one emergency away from

1 Social Security Administration (SSA), “SSI Monthly Statistics, January 2025,” January 2025, <https://www.ssa.gov/policy/docs/statcomps/ssi_monthly/index.html> (accessed February 18, 2025); Niskanen Center, Justice in Aging, and The Arc of the United States, “Outdated Supplemental Security Income Rules Harm 300,000

U.S. Veterans,” June 3, 2024, [https://www.nasi.org/discussion/outdated-supplemental-security-income-rules-harm-](https://www.nasi.org/discussion/outdated-supplemental-security-income-rules-harm-300000-u-s-veterans/)

[300000-u-s-veterans/](https://www.nasi.org/discussion/outdated-supplemental-security-income-rules-harm-300000-u-s-veterans/) (accessed March 10, 2025).

2 Kathleen Romig, Luis Nuñez, and Arloc Sherman, “The Case for Updating SSI Asset Limits,” June 2023, <https://www.cbpp.org/research/social-security/the-case-for-updating-ssi-asset-limits> (accessed February 18, 2025); US Bureau of Labor Statistics, “CPI Inflation Calculator,” <https://www.bls.gov/data/inflation_calculator.htm> (accessed February 18, 2025).

homelessness and hunger. SSI’s outdated asset limits trap people in poverty, create barriers to work, and constrain their financial independence. A recent analysis by JPMorgan Chase found that the current asset limit makes it difficult for SSI beneficiaries to “achieve any measure of economic security” and called for it to be modernized.[3](#_bookmark2) The current asset limits also penalize marriage by subjecting married couples to a lower asset limit than unmarried individuals.

The SSI Savings Penalty Elimination Act would significantly improve the lives of SSI beneficiaries by raising the asset limit to $10,000 per individual and $20,000 per married couple. This will correct a harmful marriage penalty and allow SSI beneficiaries to use their own savings to address emergencies when they arise. The legislation also adjusts that number for inflation

every year, a critical element in today’s economy.

Thank you again for your leadership in introducing this critical legislation. We look forward to working with you to ensure this important change becomes law. If you have any questions,

please contact Darcy Milburn, The Arc’s Director of Social Security and Healthcare Policy at (Milburn@TheArc.org).

Sincerely,

211 Humboldt Information and Resource Center AARP

Access Living

Achieva Resources Corporation,Inc. Adult Community Training Advocacy and Training Center

AFT

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)

3 JPMorgan Chase & Co., “Expanding Economic Opportunity and Mobility for People with Disabilities,” May 2022, [https://www.jpmorganchase.com/news-stories/expanding-economic-opportunities-and-mobility-for-people-with-](https://www.jpmorganchase.com/news-stories/expanding-economic-opportunities-and-mobility-for-people-with-disabilities) [disabilities](https://www.jpmorganchase.com/news-stories/expanding-economic-opportunities-and-mobility-for-people-with-disabilities) (accessed February 18, 2025).

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 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 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 Longhauler Advocacy Poject

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 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 Nutrition and Aging Services Programs (NANASP) National Association of the Deaf

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

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 Assocaition 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

UnitarianUniversalist Fellowship Hidalgo County Tx. United Church of Christ

United Spinal Association Virginia Poverty Law Center Voices of Health Care Action Youth Law Center