

March 10, 2025

The Honorable Catherine Cortez Masto
United States Senate
509 Hart Senate Office Building
Washington, DC 20510

The Honorable Bill Cassidy
United States Senate
455 Dirksen Senate Office Building
Washington, DC 20510

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

The Honorable Brian Fitzpatrick
United States House of Representatives
271 Cannon House Office Building
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

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 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-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 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-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 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
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 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
UnitarianUniversalist Fellowship Hidalgo County Tx.
United Church of Christ
United Spinal Association
Virginia Poverty Law Center
Voices of Health Care Action
Youth Law Center