

September 12, 2023

The Honorable Sherrod Brown
United States Senate
503 Hart Senate Office Building
Washington, DC 20510

The Honorable Bill Cassidy
United States Senate
520 Hart Senate Office Building
Washington, DC 20510

The Honorable Brian Higgins
United States House of Representatives
2269 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 Senators Brown and Cassidy and Representatives Higgins and Fitzpatrick:

On behalf of the 370 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 over 30 years – would raise the amount of assets Supplemental Security Income (SSI) recipients can save without jeopardizing their vital SSI benefits.

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 7.6 million people rely on SSI, including 4.3 million working-age individuals with disabilities, 1 million children with disabilities, and 2.3 million older adults.ⁱ

Unfortunately, SSI’s low, outdated resource limit of \$2,000 for individuals/\$3,000 for couples does not allow people to save for emergencies, such as a leaky roof, car repair, or other unexpected expenses. This makes it difficult for them to weather these crises. To make matters worse, the \$2,000 asset limit does not adjust for inflation every year; in fact, the limit has remained the same since 1989 even though today’s cost of living is nearly 2.5 times higher.ⁱⁱ

The SSI Savings Penalty Elimination Act would significantly improve the lives of SSI recipients by raising the asset limit to \$10,000 per individual/\$20,000 per couple. The legislation also adjusts that number for inflation every year, a critical element in today’s inflationary environment. This will allow SSI beneficiaries to use their own savings to address needed emergencies when they arise. JPMorgan Chase recently noted that SSI’s outdated asset limit makes it difficult for SSI beneficiaries to achieve any measure of economic security and called for it to be modernized.ⁱⁱⁱ

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

A Community With a Purpose, Williams County Advocacy
AARP
Access Living
Access Ready
Achieva
Adult Community Training
Advancing Independence
Advocacy and Training Center
AdvocacyDenver
Aging Life Care Association
AHRC Nassau
AIDS Alabama
AIDS Law Project of Pennsylvania
AIDS Law Project of Pennsylvania and Southern. New Jersey
Alabama Disabilities Advocacy Program
All Home
Allen County Board of Developmental Disabilities
Alliance for Retired Americans
Allies for Independence
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 Council of the Blind of Nebraska
American Council of the Blind of Western New York (ACBWN)
American Council of the Blind Wisconsin
American Federation of Government Employees
American Network of Community Options and Resources (ANCOR)
American Postal Workers Union
Arc Knox County
Arc of Chemung-Schuyler
ASSIST Program
Association of People Supporting Employment First (APSE)
Association of University Centers on Disabilities
Autism Alliance of Michigan
Autism Connections
Autism Society of America
Autism Speaks
Autistic People of Color Fund (APOC)
Autistic Self Advocacy Network
Autistic Women & Nonbinary Network
Awace Life Care Center

Bazelon Center for Mental Health Law
Berkeley Monthly Meeting of the Religious Society of Friends
Bet Tzedek Legal Services
BIOS Corporation
Bios of TN
Blue Ridge Legal Services, Inc.
Bread for the City
Breaking Silences Advocacy Committee
Breaking Silences Advocacy Group
Buffalo River Services, Inc Chapter of Arc Tennessee
California Advocates for Nursing Home Reform
California Association of Food Banks
California Foundation of Independent Living Centers
California OneCare
Californians for Disability Rights Inc
Californians for SSI (CA4SSI)
American Council of the Blind, Capital District Chapter
Caring Across Generations
Caring Consulting Group
Cater To You
Center for Economic and Policy Research
Center for Independent Living Options, Inc.
Center for Law and Social Policy (CLASP)
Central City Concern
CEO Commission For Disability Employment
Champaign County Board of Developmental Disabilities
Chandler Gilbert Arc
Chicago House and Social Service Agency
Children's Advocacy Institute
Choice in Aging
Christopher & Dana Reeve Foundation
Citizens Disability LLC
Clear Skies Ahead, LLC
Coalition on Human Needs
Collective Care
Comcare, Inc.
Communities Actively Living Independent & Free
Community Housing of Maine
Community Legal Services of Philadelphia
Congregation of Our Lady of Charity of the Good Shepherd, U.S. Provinces
Consortium for Constituents with Disabilities (CCD) Social Security Task Force
COVID Survivors for Change
COVID-19 Health and Safety Taskforce

COVID-19 Longhauler Advocacy Project
Crime Victim Services
Cumberland Valley ARC
Cure SMA
Cuyahoga County Board of Developmental Disabilities
Defiance County Board of Developmental Disabilities
Delaware County Board of Developmental Disabilities
Developmental Services of Dickson County
Disability Law Center
Disability Law Center of Utah
Disability Law Colorado
Disability Policy Consortium
Disability Resource Center
Disability Rights California
Disability Rights Center of Kansas
Disability Rights Education & Defense Fund
Disability Rights Florida
Disability Rights Maryland
Disability Rights Nebraska
Disability Rights North Carolina
Disability Rights of West Virginia
Disability Rights Oregon
Disability Rights Pennsylvania
Disability Rights South Carolina
Disabled in Action of Pennsylvania
Distinctive Hands
District of Columbia Behavioral Health Association
Dysautonomia International
East Bay Community Law Center
Economic Policy Institute
Educate. Advocate.
Emory Valley Center
Empire Justice Center
Empowerment Productions
Epilepsy Foundation
Equip for Equality
Family Voices
Foley Vocational Services
Food for People
Food Research & Action Center
Genesis Home
GLIDE
GRACE - End Child Poverty in California

Grantmakers in the Arts
Greater Hartford Legal Aid
Greater Louisville Council Of The Blind
Greenleaf Job Training Services, Inc.
Guide Dog Users, Inc.
Hamilton County DD Services
Havar Inc
Health Care Voices
Health, a program of the Law Foundation of Silicon Valley
Heartland Alliance
Hilltoppers, Inc.
Homeless Action Center
Homeless Advocacy Project Legal Services
Illinois Council of the Blind
Incompass Michigan
Independent Opportunities, Inc.
Indiana Disability Rights
Inner City Law Center
InReturn Strategies, LLC
IOI Jamestown
Jewish Family & Children's Services of San Francisco, the Peninsula, Marin & Sonoma Counties
Jewish Family Service of Los Angeles
Jewish Family Service of San Diego
Jewish Family and Children's Service of Greater Philadelphia
The Jewish Federations of North America
John's Crazy Socks
Justice in Aging
Kay Bell Advocacy for Inclusion
Kentucky Council of the Blind
Kentucky Council of the Blind Citizens with Low Vision
Kentucky Council Of The Blind Next Generation
Kentucky Protection and Advocacy
Labor Campaign for Single Payer
Lakeshore Foundation
Law Foundation of Silicon Valley
Legal Action Chicago
Legal Aid Chicago
Legal Aid Foundation of Los Angeles
Legal Aid of DC
Legal Aid Society of Eastern Virginia, Inc.
Legal Assistance for Seniors
Legal Council for Health Justice
Legal Counsel for the Elderly

Liberty Resources Inc
Life Bridges
Linking Employment, Abilities and Potential (LEAP)
Loaves & Fishes/Friendship Trays
Long COVID Alliance
Long COVID Justice
Long Island Council of the Blind, Inc.
Los Angeles LGBT Center
Lucas County Board of Developmental Disabilities
Marked By Covid
Massachusetts ME/CFs & FM Association
Medicare Rights Center
Melwood
MetroWest Legal Services
Michigan Council of the Blind and Visually Impaired
Michigan Developmental Disabilities Institute
Mid-Ohio Board for an Independent Living Environment
MillarRich
Missouri Council of the Blind (MCB)
MLK Coalition of Greater Los Angeles
MLV Foundation
Mountain Lake Services/The ARC of Essex NY
Mountain State Council of the Blind
Muscular Dystrophy Association
National Academy of Elder Law Attorneys
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 (NANASP)
National Association of Social Workers
National Association of Social Workers - California Chapter
National Association of State Directors of Developmental Disabilities Services
National Center for Law and Economic Justice
National Center for Lesbian Rights (NCLR)
National Coalition for the Homeless
National Committee to Preserve Social Security and Medicare
National Community Action Partnership
National Council on Aging
National Disability Institute
National Disability Rights Network (NDRN)
National Down Syndrome Congress
National Down Syndrome Society

National Employment Law Project
National Health Care for the Homeless Council
National Hispanic Council on Aging
National Organization of Social Security Claimants' Representatives (NOSSCR)
National Pain Advocacy Center
National Partnership for Women & Families
National PLAN Alliance (NPA)
National Resource Center on Domestic Violence
National Women's Law Center
Nationalities Service Center
Native American Disability Law Center
Neighborhood Legal Services of Los Angeles(NLSLA)
NETWORK Lobby for Catholic Social Justice
Network of Jewish Human Service Agencies
Nevada Disability Advocacy & Law Center
New York Legal Assistance Group
North Carolina Council of the Blind
Northeast Justice Center
Northern Kentucky Council of the Blind
Northern VA ME/CFS & Long Covid Support Group
Oasis Legal Services
Office of Protection and Advocacy for the Disabled
Ohio Olmstead Task Force
Ohio Self Determination Association (OSDA)
Onondaga County Chapter NYSARC Inc
Open Door
Orange Grove Center
Pacesetters, Inc.
Palma Law Offices, P.C.
Pandemic Patients
Paralyzed Veterans of America
Paraquad
Parent Alliance Of Metro Detroit
Partnership for Inclusive Disaster Strategies
Patient-Led Research Collaborative
Payown Media, LLC
Pennsylvania Council of the Blind
People First of Allen County
Pinellas Democratic Disability Caucus
Progressive Living Inc.
Prosperity Now
Public Advocacy for Kids (PAK)
Rangam Consultants Inc.

Resources for Independent Central Valley
Rhea of Sunshine, Inc.
Rochelle Center
SEAMAAC, Inc
Second Harvest Food Bank of Orange County (CA)
Self Advocates of Franklin County
Self Advocates/People First of Delaware County
Self-Employed/Independent Provider
SERCAP, INC.
Sertoma Center Inc
Services for Independent Living
Shriver Center on Poverty Law
Sjögren's Foundation
Social Security Works
Solve M.E.
SourceAmerica
South Central Kentucky Council of the Blind
Special Needs Alliance
SRVS
St. Louis Arc
Start Early
Stern Community Lawyering Clinic, Drexel U Kline School of Law
Strategies for High Impact (S4HI)
Support Alliance of the Visually Impaired (SAVI)
Sweet Owen Industries Arc
TASH
Tennessee Disability Coalition
Tennessee Family Solutions, Inc.
The Arc - Jefferson, Clear Creek & Gilpin Counties
The Arc Anderson County
The Arc Chemung-Schuyler
The Arc Coffee and Moore Counties
The Arc Davidson County & Greater Nashville
The Arc Detroit
The Arc Fond du Lac Inc.
The Arc Georgia
The Arc Los Angeles and Orange Counties
The Arc Michigan
The Arc Minnesota
The Arc New York
The Arc of Alabama
The Arc of Aurora
The Arc of Bay County

The Arc of Connecticut, Inc.
The Arc of Cowlitz Count
The Arc of Cumberland County
The Arc of Delaware
The Arc of Fayette County
The Arc of Grays Harbor
The Arc of Greater Prince William/INSIGHT/Inc.
The Arc of Greater Williamsburg
The Arc of Hamilton County
The Arc of Haywood County
The Arc of Howard County
The Arc of Illinois
The Arc of Indiana
The Arc of Indiana County Pennsylvania
The Arc of King County
The Arc of Massachusetts
The Arc of Nebraska
The Arc of NJ
The Arc of North Carolina
The Arc of Northwest Wayne County
The Arc of Oakland County
The Arc of Ohio
The Arc of Oklahoma
The Arc of Snohomish County
The Arc of Southside
The Arc of Spokane
The Arc of the Midlands
The Arc of the Quad Cities Area
The Arc of the United States
The Arc of Tri-Cities
The Arc of Ventura County
The Arc of Washington State
The Arc of Weld County
The Arc San Francisco
The Arc Tennessee
The Arc Western Wyne County
The Arc Williamson County
The Arc Wisconsin
The Arc/Newaygo County
The Center for Community Solutions
The Coelho Center for Disability Law, Policy and Innovation
The Gerontological Society of America
The Gubbio Project

The Johns Hopkins Disability Health Research Center
The Legal Aid Society
The Legal Aid Society of Roanoke Valley
The Myalgic Encephalomyelitis Action Network (#MEAAction)
Thresholds
Transplant Recipients and Immunocompromised Patient Advocacy Group (TRAIPAG)
Triage Cancer
Tzedek DC
UCP Seguin of Greater Chicago
Union for Reform Judaism
UnitarianUniversalist Fellowship of Hidalgo County Texas
United Cerebral Palsy
United Church of Christ, Justice and Local Church Ministries
United Spinal Association
Universal Health Care Action Network of Ohio
Uptown People's Law Center
Urban Justice Center, Mental Health Project
USAging
VersAbility Resources
Virginia Poverty Law Center
Virginia Poverty Law Center
Well Spouse Association
Westchester Council of the Blind of New York
Western Center on Law and Poverty
Worthington Special Olympics

ⁱ Social Security Administration (SSA), “SSI Monthly Statistics, June 2023,” July 2023, https://www.ssa.gov/policy/docs/statcomps/ssi_monthly/index.html (accessed July 12, 2023).

ⁱⁱ 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 July 12, 2023).

ⁱⁱⁱ JPMorgan Chase & Co., “Expanding Economic Opportunity and Mobility for People with Disabilities,” <https://www.jpmorganchase.com/news-stories/expanding-economic-opportunities-and-mobility-for-people-with-disabilities> (accessed June 22, 2023).