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 Financial Inclusion  
for All Illinois



**ACCESS  
LIVING**

September 8, 2021

**TO:** Congressman Danny Davis

**CC:** Congressman Bobby Rush

Congresswoman Robin Kelly  
Congresswoman Marie Newman  
Congressman Jesús Garcia  
Congressman Mike Quigley  
Congressman Sean Casten  
Congressman Raja Krishnamoorthi  
Congresswoman Jan Schakowsky  
Congressman Brad Schneider  
Congressman Bill Foster  
Congressman Mike Bost  
Congressman Rodney Davis  
Congresswoman Lauren Underwood  
Congresswoman Mary Miller  
Congressman Adam Kinzinger  
Congresswoman Cheri Bustos  
Congressman Darin LaHood

Dear Congressman Davis:

The undersigned 21 organizations, which serve and represent thousands of Illinois residents who are older adults and people with disabilities, write to urge that you include long overdue updates and improvements to the Supplemental Security Income (“SSI”) Program in the budget reconciliation process now underway. **Including these changes would lift approximately 3.3 million people out of poverty nationwide, including 1.2 million people over age 65 and 1.2 million adults with disabilities.**<sup>1</sup>

SSI is a crucial but long-neglected safety-net program that serves our nation’s poorest older adults and people with serious disabilities. ***SSI is often the sole source of income to pay for the basic needs of older adults and individuals living with significant disabilities who are supported in their homes by Home and Community Based Services (HCBS). SSI benefits must cover housing, food, utilities, clothing, and other necessities.*** In Illinois, nearly 260,000 people rely on SSI to meet their most basic needs, including

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<sup>1</sup> “How Four Proposals To Reform Supplemental Security Income Would Reduce Poverty,” Urban Institute, available at [https://www.urban.org/sites/default/files/publication/104738/how-four-proposals-to-reform-supplemental-security-income-would-reduce-poverty\\_0\\_1.pdf](https://www.urban.org/sites/default/files/publication/104738/how-four-proposals-to-reform-supplemental-security-income-would-reduce-poverty_0_1.pdf) (last accessed, September 7, 2021)

nearly 69,000 Illinoisans age 65 or over.<sup>2</sup> SSI serves thousands of people in every district across Illinois; urban, suburban, and rural alike.

While it provides a lifeline to those in need, its sub-poverty benefit rate and outdated financial eligibility restrictions leave many people struggling to pay rent and meet their basic needs. The pandemic and economic crisis has only exacerbated this reality. With many SSI limits unchanged for 30 years, updates are vital to ensuring well-being and dignity for all Illinoisans.

**Bringing SSI into the 21<sup>st</sup> century will also enable more people to access Home and Community Based Services through Medicaid.** Without adequate income to pay rent and basic living expenses, people cannot leave expensive Medicaid-funded institutional care in favor of more integrated and less expensive Home and Community Based care. Ensuring SSI can more adequately pay for modest costs of living will support the use of HCBS.

**For these reasons, we urge Congress to take this opportunity to include the following long overdue updates to ensure that seniors and people with disabilities can live more independent and financially secure lives.**

1. Increase the Maximum Benefit Level to the Federal Poverty line.

Single adults with no other income receive only \$794 per month in SSI. This is just 74% of the poverty line. SSI, a program designed to serve seniors and people unable to work due to age or disability, should not relegate its participants to a sub-poverty struggle to survive.

2. Increase and Index Resource Limits to Enable and Encourage Modest Savings.

Single adults can have no more than \$2,000 in countable resources before losing eligibility for SSI income completely. Married couples are limited to just \$3,000 in countable resources. This means for each month an individual has \$2,001 or more in countable resources, she loses the entire \$794 monthly benefit. **These limits have not changed since 1989. These limits must be updated to at least \$10,000 for individuals and \$20,000 for eligible couples so that SSI recipients can save for emergencies like a car or home repair without forgoing the income they need to pay their regular monthly bills.** All households encounter unexpected costs and need to be able to save modest amounts of money that can be used for an emergency without losing the income they need to pay regular monthly bills. Without meaningful ability to save, older adults and people with disabilities have often turned to high-cost, predatory loans that drive them further into poverty.

3. Update and Index Income Exclusions

The income rules have not been updated since the program's inception in 1974. Thus, they have lost their real value over time. Just the first \$20 of unearned income (which includes Social Security Retirement and Disability Insurance benefits) is disregarded before a \$1 for \$1 reduction is made to the

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<sup>2</sup> Illinois Congressional Statistics 2020, available at [https://www.ssa.gov/policy/docs/factsheets/cong\\_stats/2020/il.pdf](https://www.ssa.gov/policy/docs/factsheets/cong_stats/2020/il.pdf), (last accessed September 3, 2021)

SSI benefit. Only the first \$65 of earned income is disregarded, and each dollar earned above \$65 results in a \$0.50 reduction in SSI. **Raising these exclusions and indexing them will enable SSI recipients to supplement their modest SSI benefits when possible, further strengthening their economic and overall stability.**

4. Eliminate Punitive “In-Kind Support and Maintenance” Income Rules

**Currently, if a loved one or church helps an SSI recipient in need by pitching in to pay rent or buy a bag of groceries, that SSI recipient’s benefit will be reduced by up to one-third.** During the COVID-19 pandemic, we have seen neighbors and communities come to the assistance of people in need; this should be encouraged, not punished. Current In-Kind Support and Maintenance rules disincentivize mutual aid and pose an administrative burden to the Social Security Administration. **In-Kind Support and Maintenance rules should be eliminated.**

We appreciate that there are many important interests seeking inclusion in the budget reconciliation package. SSI has been neglected for too long. The time is now to ensure that 260,000 Illinois older adults and people with disabilities do not remain entrenched in poverty any longer.

For more information, or to arrange a meeting on this issue, please contact Amy Marinacci at Legal Council for Health Justice at 312-262-7947 or [amarinacci@legalcouncil.org](mailto:amarinacci@legalcouncil.org).

Sincerely,

Access Living  
The Arc of Illinois  
Disability Resource Center  
Financial Inclusion for All Illinois  
Health & Medicine Policy Research Group  
Heartland Alliance  
Illinois-Iowa Center for Independent Living  
IMPACT CIL  
The Kennedy Forum Illinois  
Lake County Center for Independent Living  
Legal Action Chicago  
Legal Council for Health Justice  
Mental Health Summit  
Metropolitan Family Services  
Opportunities For Access (OFA CIL)  
Progress Center for Independent Living  
Shriver Center on Poverty Law  
The Statewide Independent Living Council of Illinois  
Supportive Housing Providers Association (SHPA)  
Thresholds  
Woodstock Institute

