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SSI Supports Older and Disabled Women with Very Low Incomes. Improving SSI Would Advance Gender, Racial, and Disability Justice.

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Supplemental Security Income (SSI) is a federal program that provides assistance to people with extremely low incomes and few assets who are 65 or older, and those with a severe disability (including blindness) that keeps them from working and is expected to last at least 1 year or result in death.¹ Enacted in 1972, SSI was designed to replace a patchwork system of federal grants to states for aid to individuals who were older (65 or older), or disabled (including blindness).² SSI is intended to provide a basic income floor for the most economically disadvantaged people by “supplement[ing] the incomes of people who were ineligible for Social Security or whose benefits alone could not provide basic living.”³

- In December 2022, 7.5 million people received monthly SSI benefits, including one million children.⁴
- Fifty-seven percent of SSI recipients had no income other than their SSI payments.⁵

However, SSI alone is not enough to lift someone above the poverty line: In 2023, the maximum monthly federal SSI payment is \$914 for an individual, which is about 75% of the federal poverty threshold, and \$1,371 for a married couple who both qualify, which is about 83% of the federal poverty threshold.⁶ In addition to its low benefits, SSI’s outdated and complicated rules limit the program’s effectiveness at reducing poverty. Unlike Social Security, SSI is a means-tested benefit, which means the program considers income and resources that an individual has or can access (with certain exclusions such as one’s primary residence) in determining benefit eligibility and amounts. Individuals may have no more than \$2,000 in countable assets (\$3,000 for married couples) in order to qualify for SSI.⁷ In addition, benefits decrease as countable income increases. Under current rules, “in-kind support and maintenance” is counted as a form of income, meaning that recipients who are provided with food or shelter (or both) by family members, neighbors, or friends may have the amount of their SSI payments reduced.⁸

SSI is a critical anti-poverty support for women, especially women of color and women with disabilities.

Due to systemic discrimination, women are more likely than men to live with incomes below the poverty line. As a result, many of them heavily depend on Supplemental Security Income to help make ends meet. In 2021:

- Using the Census Bureau's official poverty measure, over one in nine women 18 and older (11.7%) lived in poverty, compared to 9.2% of men. Poverty rates for Black women (18.8%), Latinas (17.0%), Asian women (10.0%), and Native women (21.0%) were much higher than those for white, non-Hispanic women (8.9%) and white, non-Hispanic men (7.1%).⁹
- 5.6% of women versus 4.5% of men lived in deep poverty, defined as living in a household with total cash income below 50 percent of its poverty threshold.¹⁰
- More than one in four (26.5%) disabled women ages 18 to 64 lived in poverty.¹¹
- Women made up more than six in 10 (61.1%) poor people ages 65 and older.¹²
- Women made up 52% of all SSI recipients and around 65% of elderly recipients.¹³
- Among women and girls who received SSI, 41.0% identified as white, non-Hispanic, 27.9% as Black, and 25.6% as Latina.¹⁴ Over 4 in 5 (81.9%) female SSI recipients were eligible on the basis of a severe disability, including blindness (although many are also eligible on the basis of age).¹⁵
- SSI kept about 2.7 million people out of poverty as measured by the Supplemental Poverty Measure (SPM), including 1.3 million women (372,000 of whom are Black, 236,000 of whom are Latina, 57,000 of whom are Asian, and 632,000 of whom are white, non-Hispanic).¹⁶

SSI is a lifeline for people of color, especially those with disabilities.

Systemic health and economic inequalities have caused people of color, especially Native and Black people, to have lower incomes and higher disability rates, which makes SSI benefits more crucial for them.¹⁷ Poverty contributes to and exacerbates disabilities, which in turn may increase health-related costs and limit one's ability to participate in the paid workforce. The connections between poverty, race, and disability make SSI a critically important program for those with intersecting identities that have historically been disadvantaged. In 2021:

- Among people not living in institutionalized settings, about one in seven (15.1%) Native, Black (14.5%), and white, non-Hispanic (14.2%) individuals reported a disability, compared to one in ten (9.9%) Latinx people and 7.8% of Asian Americans.¹⁸
- Nearly one in four (24.3%) Native American individuals, nearly one in five (19.5%) Black individuals, and more than one in six (17.1%) Latinx individuals lived in poverty, compared to 8.1% of white, non-Hispanic individuals.¹⁹
- The poverty rate for disabled adults, ages 18 to 64, (24.9%) is more than twice the rate of adults without a disability (9.3%).²⁰ Data from 2018 show that among working-age adults, Black people (36%) and Indigenous people (34%) with disabilities have the highest rates of poverty.²¹
- The majority of SSI recipients were people of color: 41.3% identified as white, non-Hispanic, 29.5% as Black, 22.5% as Latinx, and 5.6% as Asian.²² The vast majority (85.5%) of SSI recipients were eligible on the basis of a severe disability, including blindness (although many are also eligible on the basis of age).²³
- SSI kept about 753,000 Black adults, 438,000 Latinx adults, 94,000 Asian adults, over 1.1 million white, non-Hispanic adults, and over 1.3 million disabled adults, out of poverty as measured by the SPM.²⁴

SSI's outdated and complicated rules limit the program's effectiveness at reducing poverty.

Unfortunately, since SSI was enacted 40 years ago, the program has not kept pace with need. SSI's increasingly stringent eligibility criteria contributed to a steady decline of older SSI beneficiaries and most applications for SSI disability benefits are rejected.²⁵ In addition, SSI benefit amounts have not kept up with rising costs of living, pushing SSI recipients further into poverty. Moreover, the program's complex rules require the SSA to continuously monitor beneficiaries' income, living arrangements, savings, and more, making the program difficult to administer and intrusive to recipients. Specifically:

- SSI beneficiaries may have no more than \$2,000 in countable assets for individuals (\$3,000 for couples), or risk being suspended and then terminated from the program (in which case, they must repay benefits).²⁶ SSI's asset limits have been frozen since they were last raised in the 1980s and their values eroded over time as they weren't automatically adjusted for inflation.²⁷

- The maximum SSI benefit for individuals is only three-fourths of the federal poverty line, leaving 4 in ten SSI recipients in poverty.²⁸ “There is no United States housing market in which a person living solely on SSI can afford a safe, decent apartment without rental assistance.”²⁹
- Beneficiaries who work can only earn \$65 each month without penalty, after which benefits are reduced by \$1 for every \$2 earned.³⁰
- SSI’s “in-kind support and maintenance” rules currently require beneficiaries to disclose any material help for food or shelter that they receive from family or friends, such as help with rent or utilities. Each \$1 worth of assistance results in a \$1 decrease in SSI benefits.³¹
- SSI’s rules also penalize beneficiaries who marry each other. They each receive lower benefits and have a lower asset limit as a married couple, than if they had remained single.³²
- SSI also excludes residents of most U.S. territories from receiving any benefits at all, including Puerto Rico and Guam, who are mostly people of color.³³

Strengthening and improving SSI would advance gender, racial, and disability justice.

As policymakers debate future changes to the Supplemental Security Income program, they must remind themselves of the vital role SSI plays in preventing many people with disabilities and older adults from living in poverty, especially for women and people of color who are overrepresented among these groups. The income support provided by SSI is critical for the most economically disadvantaged women, children, and people of color across the country. However, Supplemental Security Income should be significantly strengthened and improved to ensure that it fulfills its purpose of providing a basic level of income to those who need it most.

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- 24 Nat'l Women's Law Ctr. calculations based on U.S. Census Bureau, "Current Population Survey, 2022 Annual Social and Economic Supplement (CPS ASEC)." Numbers are rounded to the nearest thousandth. CPS respondents self-identify their race and ethnicity. Black adults are those who self-identified as Black alone. Asian adults are those who self-identified as Asian alone. Latinx adults are of any race who identified themselves to be of Hispanic, Latinx, or Spanish origin. White, non-Hispanic adults are those who identified themselves as white alone, but who are not of Hispanic, Latinx, or Spanish origin. Disabled persons are those who have identified themselves as having any physical or cognitive difficulty, as measured by affirmative responses to any of the Current Population Survey's six physical or cognitive difficulties. Disability status is not defined for individuals in the U.S. armed forces. Please note that estimates of disability prevalence from CPS are lower than estimates from other large-scale datasets.
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