

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.<sup>i</sup>

Unfortunately, SSI’s low, outdated resource limit of \$2,000 for individuals/\$3,000 for couples does not allow people to save for emergencies, such as a leaky roof, car repair, or other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.<sup>ii</sup>

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 JPMorgan Chase recently noted that SSI’s outdated asset limit makes it difficult for SSI beneficiaries to achieve any measure of economic security and called for it to be modernized.<sup>iii</sup>

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](mailto: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 (#MEAction)  
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

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<sup>i</sup> Social Security Administration (SSA), “SSI Monthly Statistics, June 2023,” July 2023, [https://www.ssa.gov/policy/docs/statcomps/ssi\\_monthly/index.html](https://www.ssa.gov/policy/docs/statcomps/ssi_monthly/index.html) (accessed July 12, 2023).

<sup>ii</sup> 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).

<sup>iii</sup> 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).