Dear President Biden and Vice President Harris:

In recovering from the pandemic, as your administration has made clear, we have an unprecedented opportunity to expand the American social safety net and lay the foundation for a just, sustainable society. While there is much to applaud in the American Jobs Plan, we especially appreciate your push to invest $400 billion in expanding access to home and community-based services. This represents an important step towards fulfilling your campaign commitments to eliminate waiting lists for these services for people with disabilities and older adults, fix Medicaid’s institutional bias, and raise wages and benefits for care workers. We look forward to working with you to transform our economy to prioritize well-being and care for all people.

Now, as you prepare to build on that vision with the forthcoming American Families Plan, we ask that you devote particular attention to the lowest-income disabled and older Americans, who are all too frequently left behind. In that spirit, we wish to highlight desperately needed improvements to the Supplemental Security Income (SSI) program, many of which were included in the historic commitments you made to the disability and aging communities during your presidential campaign. The list below is not comprehensive, and we would like to offer to work with you on additional improvements, as Congress has a number of pieces of legislation that point the way forward.

Specifically, we urge you to indicate your support for the following SSI program reforms in the American Families Plan:

- **Raise benefit levels above the federal poverty line**: SSI offers a vital income floor for older adults as well as children and adults with disabilities. Approximately eight million Americans receive SSI benefits, most of whom are non-elderly people with disabilities who possess no other source of income. SSI represents a vital lifeline for these Americans, without which they would be unable to meet their fundamental needs. Unfortunately, the federal government has failed to adequately maintain this lifeline. SSI...
benefits have long been inadequate, with the federal benefit level standing at only $794 a month\(^1\) – far below the federal poverty line.\(^2\)

During your campaign, you called for addressing this crisis, rightfully pointing out that people with disabilities and older adults should never have to live in poverty in America.\(^3\) We believe you were correct, and ask you to raise the benefit to at least 100% of the federal poverty line.

- **Increase the SSI asset limit and index it to inflation going forward:** Over the last several decades, SSI has been permitted to degrade, with income and asset restrictions failing to keep pace with both inflation and our country’s evolving approach towards the inclusion of people with disabilities in the workforce. SSI’s asset limit, last updated in 1984, restricts recipients to $2,000 in countable resources ($3,000 for married couples).\(^4\) Because this limit is not indexed to inflation, it grows steadily more draconian each year. Lifting this asset cap is long overdue and is also consistent with your campaign commitments.\(^5\)

- **Update income exclusions and index them to inflation going forward:** SSI recipients are also subject to an aggressive income test, with benefits phasing out at a rate of $1 for every $2 in income.\(^6\) In order to encourage work, in 1962 Congress established an $85 per month income exclusion in one of SSI’s predecessor programs, Aid to the Blind, permitting recipients to keep their first $85 a month in earnings without benefits being phased out.\(^7\) Shamefully, the modern day SSI program maintains the same income exclusion a half-century later.\(^8\) Had the original exclusion been indexed to inflation and carried forward into SSI, it would be worth $745 a month today.

- **Eliminate the marriage penalty and in-kind maintenance and support rules that reduce benefits for those who receive shelter, meals, and groceries from family or friends:** During the campaign, you called for eliminating SSI’s marriage penalty as well

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\(^1\) Social Security Administration. SSI Federal Payment Amounts. [https://www.ssa.gov/oact/cola/SSlamts.html](https://www.ssa.gov/oact/cola/SSlamts.html)


\(^3\) Biden-Harris Campaign. "THE BIDEN PLAN FOR FULL PARTICIPATION AND EQUALITY FOR PEOPLE WITH DISABILITIES." [https://joebiden.com/disabilities/](https://joebiden.com/disabilities/)


\(^7\) Public Law 87-543

as the "in-kind support and maintenance" provision\(^9\), which reduces beneficiaries' benefits by one-third if they accept food and shelter from family or friends.\(^{10}\) Presently, these punitive rules keep SSI recipients from marrying who they love – and require recipients to report borrowing food from a roommate, for example, or a parent treating them to dinner. They are complex to administer and even more complex for beneficiaries to navigate and should be eliminated.

These reforms are not only consistent with the imperatives of disability and economic equality. They would also advance racial justice. Nearly 1 in 4 Black and Hispanic Americans receiving Social Security Disability Insurance (SSDI) benefits also receive SSI payments, due to the low level of their disability insurance awards.\(^{11}\) By strengthening the SSI program, you will be taking strong and necessary steps to alleviate poverty that disproportionately impacts disabled people of color.

People with disabilities and older adults receiving SSI represent some of the most marginalized members of our society. History will not forgive us if we fail to address their needs in the recovery effort. We ask you to prioritize these essential SSI reforms in the American Families Plan and stand ready to work with you to make them a reality.

Sincerely,

Member of Congress United States Senator

/s/ Raúl M. Grijalva /s/ Bernard Sanders
Member of Congress United States Senator

/s/ Katie Porter /s/ Elizabeth Warren
Member of Congress United States Senator

/s/ Peter A. DeFazio /s/ Ron Wyden
Member of Congress United States Senator

/s/ Danny K. Davis /s/ Chris Van Hollen
Member of Congress United States Senator

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\(^{10}\) Social Security Administration. Understanding Supplemental Security Income. [https://www.ssa.gov/ssi/text-income-ussi.htm](https://www.ssa.gov/ssi/text-income-ussi.htm)

/s/ Bill Pascrell, Jr.  
Member of Congress  
/s/ Tammy Duckworth  
United States Senator

/s/ John B. Larson  
Member of Congress  
/s/ Cory A. Booker  
United States Senator

/s/ Eleanor Holmes Norton  
Member of Congress  
/s/ Richard J. Durbin  
United States Senator

/s/ Gwen Moore  
Member of Congress  
/s/ Richard Blumenthal  
United States Senator

/s/ Ro Khanna  
Member of Congress  
/s/ Alex Padilla  
United States Senator

/s/ Ayanna Pressley  
Member of Congress  
/s/ Tina Smith  
United States Senator

/s/ Chellie Pingree  
Member of Congress  
/s/ Tammy Baldwin  
United States Senator

/s/ Nikema Williams  
Member of Congress  
/s/ Edward J. Markey  
United States Senator

/s/ Jan Schakowsky  
Member of Congress  
/s/ Mazie K. Hirono  
United States Senator

/s/ Bobby L. Rush  
Member of Congress  
/s/ Patrick J. Leahy  
United States Senator

/s/ Barbara Lee  
Member of Congress  
/s/ Patty Murray  
United States Senator

/s/ Mary Gay Scanlon  
Member of Congress  
/s/ Christopher S. Murphy  
United States Senator

/s/ Mondaire Jones  
Member of Congress  
/s/ Reverend Raphael Warnock  
United States Senator

/s/ Mark Pocan  
/s/ Pramila Jayapal
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Cc: Andrew Saul, Commissioner of the Social Security Administration