

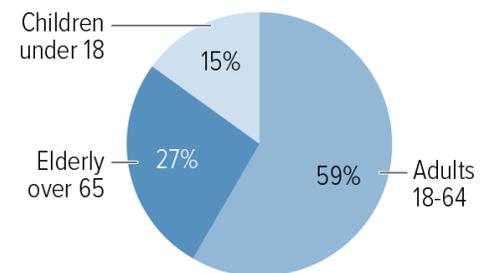
# Supplemental Security Income (SSI)

Supplemental Security Income (SSI) provides cash assistance to the most vulnerable Americans: low-income aged, blind, or disabled individuals who either aren't eligible for Social Security or whose benefits are too low to provide a subsistence income. More than 8 million people — including 1.2 million children with disabilities — rely on SSI to meet their basic needs. Monthly benefits average just \$541. The Social Security Administration runs SSI.

## Only the Most Vulnerable Americans Receive SSI

- **SSI beneficiaries are either elderly or have serious disabilities that prevent self-supporting work.** More than a quarter are elderly; 15 percent are children with serious disabilities. The rest are adults with significant impairments; 1 in 5 has an intellectual disability.
- **SSI beneficiaries have very low incomes.** To receive a maximum monthly benefit of \$750, a family with a disabled child must typically have below-poverty earnings; eligibility phases out around 200 percent of poverty. For adult applicants, income cutoffs are even more stringent; two-thirds of adult recipients are poor.
- **SSI beneficiaries have very little financial cushion.** To qualify, beneficiaries must have countable savings of less than \$2,000 (or \$3,000 for a couple), limits that have been frozen for decades.

### Supplemental Security Income Recipients by Age



Note: Figures do not total 100 percent due to rounding.  
Source: Social Security Administration: SSI Monthly Statistics (August 2017), Table 3

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

## It's Hard to Qualify for SSI

### Only 1 in 3 SSI Disability Applications Are Ultimately Allowed

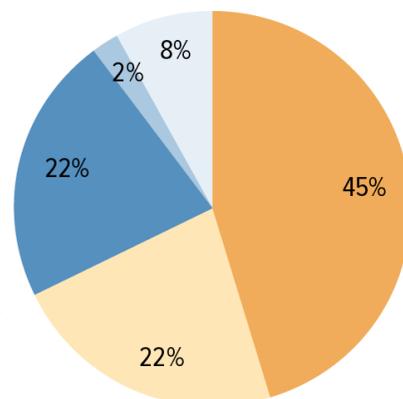
Percent of applications

#### Allowed (33%)

- Allowed at initial application
- Allowed at reconsideration
- Allowed on appeal to administrative law judge

#### Denied (67%)

- Denied for medical reasons
- Denied for technical reasons



Note: Figures do not total 100% due to rounding. Pending appeals split evenly between "medical denials" and "allowed on appeal" based on analysis of recent trends. Applications allowed then subsequently denied for non-medical reasons are classified as technical denials.

Source: CBPP analysis of Social Security Administration data, 2012-2014, the most recent years for which nearly complete data are available.

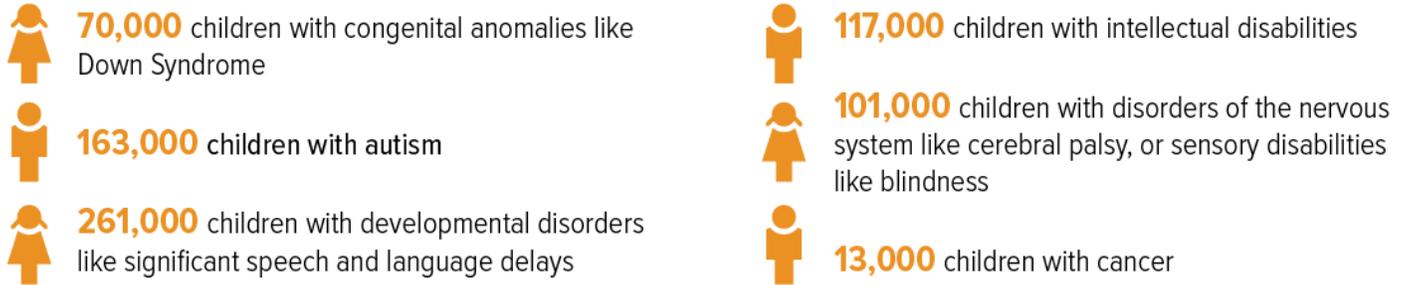
To qualify for SSI disability benefits, applicants must meet the law's strict medical criteria: a severe physical or mental impairment expected to last at least 12 months or result in death, based on medical evidence. Adults must also prove they can't earn substantial wages anywhere across the economy — regardless of whether such work exists where they live, whether a specific job vacancy exists, or whether they would be hired. Children must have severely limited functioning compared to peers.

Most applicants are denied, because they don't meet either this medical standard or SSI's stringent income and asset limits.

## SSI Is Vital to Children with Disabilities

SSI is the *only* source of federal income support targeted to families caring for children with disabilities, and it reaches only the lowest-income families and most severely impaired children. Their families face higher costs, more demands on their time, and more economic insecurity than families not caring for a child with a disability. The modest income that SSI provides doesn't solve every problem these families face, but it reduces their struggles and helps provide the highly individualized supports their children may need.

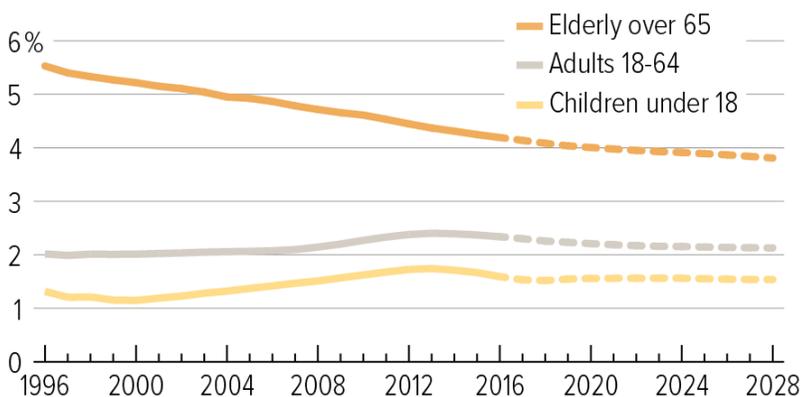
### Supplemental Security Income (SSI) Serves 1.2 Million Low-Income Children With Disabilities, Including:



## Share of Elderly and People with Disabilities Receiving SSI Has Levelled Off

### Share of Elderly and People with Disabilities Receiving SSI Has Levelled Off

SSI prevalence rates by age



Note: SSI = Supplemental Security Income; dotted line indicates projection  
Source: Social Security Administration

After an uptick following the Great Recession, a declining share of elderly Americans and people with disabilities meet SSI's strict income criteria. The number of new SSI recipients has declined consistently since 2010 and is expected to remain stable over the next several decades. SSI's costs have fallen from 0.32 percent of gross domestic product in 2013 to 0.28 percent in 2017, and are expected to fall further to 0.24 percent in 2027.