

Supplemental Security Income Eligibility

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Abstract

This paper is meant to highlight challenges faced by individuals with disabilities inside the United States, focusing on the personal difficulties in securing employment, funding and benefits, and financial independence. The Social Security Act aims to provide financial support to those who cannot work due to disability. However, the Supplementary Security Income (SSI) program has several weaknesses, including strict eligibility criteria, that often leave many in need without support. Issues such as rigid income caps and biases in determining eligibility contribute to the problem. The paper argues for policy reform to increase the income cap, adjust spousal income considerations, and provide wrap-around support, which would help create a more inclusive and responsive SSI program. These changes aim to better support the diverse needs of individuals with disabilities and ensure they can lead more fulfilling lives without undue financial hardship.

Keywords: benefits, disability, finances, Social Security.

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Introduction of Social Issue

Disability and sickness are invisible issues that, despite existing for as long as society can remember, have been overlooked and stigmatized. One in four adults living in the United States has a chronic (lasting longer than six months) disability (Disability Impacts, 2023). This substantial portion of the population contributes to society while living with disabilities. Furthermore, for those who have disabilities that make it impossible to work a formal job, it is a constant struggle to be able to care for and provide for themselves and their families. With the unemployment rate twice as high for people with disabilities as it is for their able-bodied counterparts, there are many examples of how difficult it can be for people with disabilities to work (Gonzales, 2023). Many people with disabilities still work or utilize accommodations to work part-time or full-time. But those who are unable to work due to their disability are left defenseless, needing to be dependent on friends and family for help and support.

This issue affects people of all ages. The significance in the population varies from age group to age group. With rates ranging from 10 percent of young adults to almost 50 percent of the aging population, there is a variety in the significance of disability in populations (Institute of Disability, 2023). This difference also affects the perception of disability and inability to work. The younger populations experience more difficulties gaining access and having their accommodations met. Many also report a significant amount of discrimination felt when trying to access the society in which they live (Babik & Gardner, 2021). With differing percentages of disabilities residing in different age groups, some changes in perception can be expected. However, the impact of the changes in perception can make it even more difficult to get accommodations and access the same resources the more 'acceptable' disabled population can.

To what extent has this inability to work affected the disabled population? People with disabilities are more than twice as likely to live in poverty than their able-bodied counterparts (Institute on Disability, 2021). The death and illness rates are higher as well for disabled individuals; according to Forman-Hoffman et al., the death from illness rates for disabled individuals are twice as high as for people without a disability (2015). These statistics display examples of the struggles that disabled individuals face when trying to live their lives in a safe and fulfilling way.

Current Policy in Place

The Social Security Act was enacted in the 1900s to provide resources to U.S. citizens in need of financial support (*Social Security Administration*). This act has been built upon and revised over the last 90 years to include Supplemental Security Income (SSI), a resource that elderly, vision impaired, and chronically disabled people can apply for to gain an income when they cannot work (Understanding SSI, 2023). This aspect of the Social Security Act is specific to this population and offers a more permanent resource pool. Unlike other programs such as Social Security Disability Income (SSDI), SSI is based on need and is funded exclusively from taxes and federal budgets. SSDI, however, is based on the funding and resources of employers and employees. It is a temporary income based on the sudden inability to work (*Overview of Disability*, 2012). These differences draw the line between the typical resource programs brought by the Social Security Act, and what SSI provides.

The disabled population is the primary users of SSI, rather than SSDI. Any SSI applicant who passes the eligibility requirements can access the monthly benefits. The Social Security Administration (SSA) website declares that to be eligible, the applicant must be under the income threshold (< \$1,470 per month), have a documented disability (chronic disability, visual

impairment, or elderly), be a legal resident, and have limited resources (Understanding SSI, 2023). These requirements have strict bearings on an individual's ability to receive SSI benefits, with harsh deadlines and subjective definitions allowing for consistently unequal approval.

The benefits an applicant can receive depend on their eligibility over their income and resources. According to the SSI website, the maximum monthly benefit payout is \$914 for an individual and \$1,371 for a couple (Understanding SSI- Income, 2023). The amount given can be lowered based on any additional income or resources the individual has that meet the criteria. This can significantly bring down the number of benefits someone can receive. The amount can also be lowered based on changes to an individual's living and marriage status, family member's income, and other factors (Understanding SSI- Income, 2023). The current resources given to those who apply and are eligible for SSI are disbursed in one of two ways. Benefits are typically sent electronically via direct deposit into the applicant's bank account, or individuals may opt for a debit card loaded with their funds (Social Security Administration). The SSI user is responsible for ensuring that the banking information is correct, and their benefits are not given away to people other than the individual themselves, or their direct dependents.

Since this federally funded program is needs-based, the money used to give SSI benefits comes from general funds from the U.S. Treasury via income taxes (Understanding SSI, 2023). These finances are considered necessary, so SSI users do not experience budget cuts and reductions unless there is a change to their eligibility, or the policy gets amended. Because of this, SSI benefits are seen as reliable in a macro sense, but complicated when discussing the individual's eligibility.

Strengths of Current Policy

SSI stands as a vital part of the Social Security Act today. It provides access and support to the chronically disabled and aging population. This resource brings a framework to the individuals it serves. SSI offers a realistic pathway to a fulfilling and a safe future for people who otherwise would be dependent on their loved ones for financial support. SSI does more than ensure a stable income; however, it also gives those who qualify access to Medicaid, with more than half of those on SSI also on Medicaid (Bryan, 2020). Medicaid is a key advantage that comes out of the in-depth qualification process. This access significantly reduces financial strain as there is no need to get private insurance. It reduces medical costs for the individual not only for purchasing insurance, but it also lowers co-pays and minimizes hidden fees. This forms a reliable and safe foundation in health insurance, which can decrease the likelihood of sickness.

Not only is there a huge financial support piece to this policy, but there also is an incidental positive that comes from having SSI benefits. SSI benefits allow the SSI user to navigate and understand the framework that has been set before them. Offering a separate way to receive income can be life-changing for people completely unable to work. SSI has become a lifeline for millions of Americans; it allows them to engage in life in other ways while not relying on family for finances. SSI also provides a more holistic support by allowing its users to focus on their social and physical health, rather than trying to work a job. It helps avoid the negative impacts that working can have on someone who is disabled or aging. As a result of simply providing income, SSI helps individuals focus on their needs beyond survival.

Weaknesses of Current Policy

The eligibility of Supplementary Security Income is an issue created by itself. Although it provides support that is beneficial to people with disabilities and the aging population, the stark weaknesses affecting individuals who use SSI contradict the need for SSI to stay as it is. One of the more significant flaws is the difficulties SSI users face trying to live under the income cap. The current income cap and rules around resources keep many SSI users in poverty or not even able to get and maintain their eligibility. It poses challenges for individuals who, despite real need, struggle to make ends meet. This restriction not only undermines the policy's goal of helping people with disabilities out of poverty but also creates a situation for those who experience financial restrictions because of the rigid eligibility criteria.

Not only is the income gap a huge disparity in the SSI policy but there is also an issue supporting different demographics within the population. Issues arise when an SSI user gets married, moves in with a significant other, has a shared family income, and more. There is a lack of understanding of the eligibility requirements. Due to the rigid and overgeneralized rules, someone who needs SSI income desperately may be unable to receive full or any benefits. Disparities occur simply because, on paper, the SSI eligibility criteria do not allow for a more nuanced understanding of income and social ties. An SSI user must decide between meeting social needs like marriage or supporting family and being able to afford a fulfilling life. This lack of equal experiences leads to several different forms of differences, such as those of who are felons or who are of a specific immigration status. Aspects of a person's life can create a life-changing conflict such as not having health insurance and falling extremely ill. This policy rigidity serves as an example of how vulnerable demographics experiences increase the risk of hardships.

To a further point, the strict regulation upon ‘testing’ or proving a person’s ability to work, or lack thereof, presents one of the largest issues of all. The biased narrowing of criteria to define someone as disabled enough can be subjective and troublesome for many people. This qualifier is a critical flaw in SSI policy that affects the very structure on which it is built. One biased experience can result in the exclusion of deserving applicants who may have legitimate barriers to employment. This harsh approach overlooks the nuanced nature of disabilities and the varying capacities of individuals, having the potential to leave those in need without the essential support that they require.

Elements of Distributive Justice

This policy is not adequate to help fully support SSI users. There needs to be more wrap-around support within SSI and more of an emphasis on a safety net beyond small financial assistance. Recognizing the complex nature of not being able to work due to disability is a difficult but needed change within policymakers. Improvements can be made by relaxing the strict rules around eligibility and increasing support given to those eligible. By encompassing a broad range of resources and services, this policy can change to address the intricate aspects of disability and humanity.

This policy is not equitable to all populations. Yes, the policy does have a record of giving benefits to all qualifying individuals, regardless of certain demographics. However, it is uneven for those who, despite needing financial support, have other legally recognizable resources, such as family property or assets attached to their name. The strict regulations surrounding the level of income and resources are too general and do not allow for such family/social issues.

Furthermore, the unequal distribution of support within the policy is influenced by other factors like immigration, felony records, and marital status. The distinctions that separate an applicant from qualifying or not can create limitations affecting specific demographic groups. For example, an individual with a specific immigration status or a non-traditional family structure may encounter a barrier to accessing benefits. Recognizing these disparities in the system will potentially rectify the issue and create a more affectionate social program.

New Policy Recommendations

The complexities of SSI are not easy to solve and will continually have flaws until other issues within the government aid program have fundamental changes. However, changes can create an easier process and lessen the harsh, biased rulings during the application process, some changes can be made. First, the income cap on benefits must be increased. This would include changing the resources requirements so that SSI users do not have their benefits decreased due to family or household member income or resources. This change would allow for a more nuanced understanding of an individual's income and resources. Making over the income cap in a single month out of 12 should not take away benefits. This change would mean critically evaluating the definitions of income and resources that fit into the acceptable criterion.

Second, adjusting the limits with spousal resources and income would increase the amount of money available and the number of individuals eligible for SSI. This change is due to the impactful regulation on the amount of money in the household. Making spousal income carry less value to the SSI user's income levels could mean SSI users can still access full benefits. This change would not only promote better physical and fiscal health, but also emotional health. Many individuals on SSI express worry or inability to get married or live with their significant other due to the potential of losing some or all their benefits.

There is a reason this policy exists, and it is to provide support to people with disabilities and aging populations who cannot work and sustain a fulfilling life. Making the above-proposed adjustments would create a more inclusive and responsive SSI program that would better address the holistic needs of SSI users. Acknowledging the vital role family support has without making it a disqualification will force a better understanding and respect for the SSI user as an individual. Addressing these weaknesses will hopefully help close the loopholes that allow those with disabilities to fall through the cracks.

Conclusion and Discussion

The SSI policy in place is leaps and bounds ahead of previous resources that were given to disabled people and the aging population. However, the flaws in this policy let individuals slip through the cracks. Changing the eligibility rules and creating an easier system for getting and keeping benefits will make a safer, more positive impact on SSI users. Following new recommendations can give space for those with disabilities and the aging population to live a more ideal and fulfilling life, where poverty and risk are not as stark of an issue simply due to access.

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