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# Supplemental Security Income (SSI): Safety Net or Path to Poverty?

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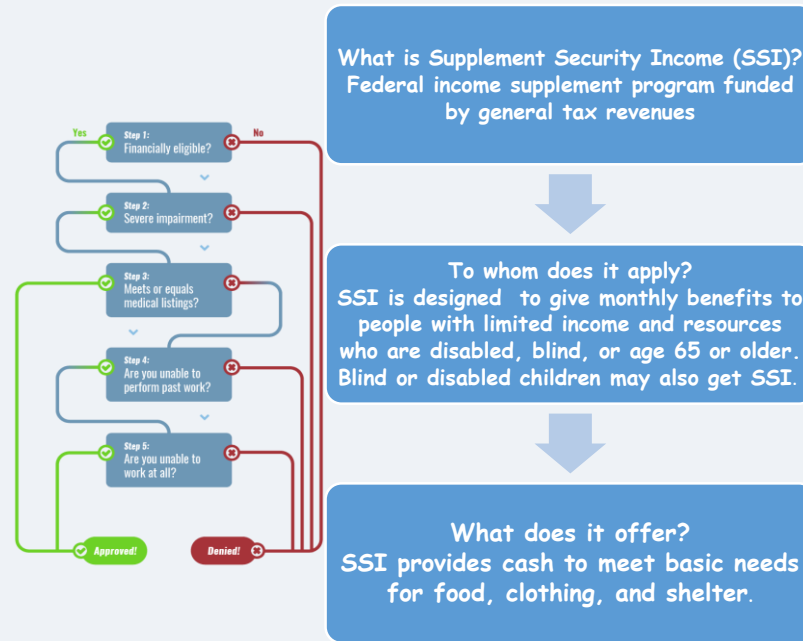
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# Supplemental Security Income (SSI): Safety Net or Path to Poverty?

Jacqueline Sereni, Seton Hall University

## Safety Net...

- ❖ SSI offers stability and consistency to its recipients as the benefits are distributed on the first of every month to all eligible recipients.
- ❖ In most states, SSI recipients can receive medical assistance (Medicaid) to pay for hospital stays, doctor bills, prescription drugs, and other health costs.
- ❖ In all states, besides California, SSI applications also are eligible food assistance such as Supplemental Nutrition Assistance Program (SNAP).
- ❖ Through Disability Determination Services (DDS), SSI works to pay fully or partially for transportation to medical appointments by providing money or a driver.
- ❖ If you are disabled, you can create a Plan to Achieve Self Support (PASS). SSI offer this Plan to recipients who are attempting to get a job or start a business to eventually reach the goal of eliminating SSI benefits. If approved, SSI will reimburse money spent on PASS plan.



**Resources Considered for SSI Eligibility:**

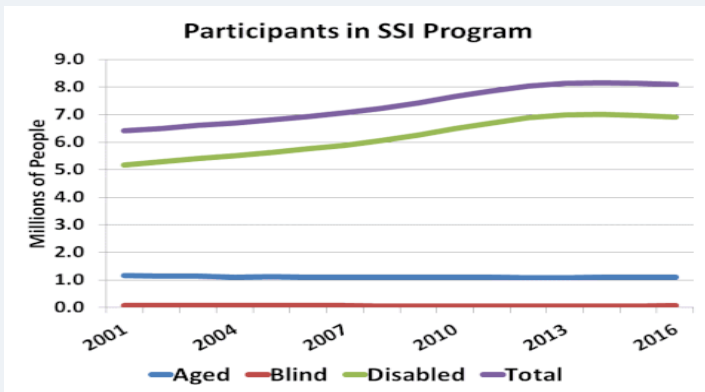
- ✓ Cash
- ✓ Bank accounts, savings bonds
- ✓ Land
- ✓ Personal property
- ✓ Life insurance
- ✓ Personal property
- ✓ Vehicles
- ✓ Anything else a person owns which could be sold and used for food or shelter

## Path to Poverty...

- ❖ To be eligible for SSI, a person's countable resources must not be worth more than \$2,000 for an individual or \$3,000 for a couple. If the resources exceed this limit by the beginning of the month, a person or couple can not receive SSI for that month.
- ❖ Not all disabilities are considered severe enough to qualify for SSI. A recipient can lose eligibility if a health condition improves.
- ❖ A recipient's benefits can decrease or be eliminated if new income or resources are identified, such a finding a job or moving into a group home.
- ❖ A person is only eligible for PASS if he/she is under 65 years old unless he/she received SSI benefits previously. If PASS plan is not accomplished, a recipient will have to refund the extra SSI money he/she received for the plan.
- ❖ Effective January 1, 2018, the Federal benefit rate for those living on their own is \$750 for an individual and \$1,125 for a couple. Over a 12 month period, these amounts still fall below the Federal Poverty Line, as individuals only receive \$9,000 over 1 year.

## Recommendations

SSI should change its policy by allowing recipients to have more flexibility in gaining resources. Though there are PASS plans, SSI should include more access for adjustments in benefits to offer work opportunities those eligible for SSI. Instead of losing SSI immediately when gaining income or resources, the benefits should decrease slightly over a time period as the recipient attains more financial stability.



**2018 FEDERAL POVERTY LEVEL**

Region	PERSONS IN FAMILY/HOUSEHOLD							
	1	2	3	4	5	6	7	8
48 STATES & D.C.	\$12,140	\$16,460	\$20,780	\$25,100	\$29,420	\$33,740	\$38,060	\$42,380
ALASKA	\$15,180	\$20,580	\$25,980	\$31,380	\$36,780	\$42,180	\$47,580	\$52,980
HAWAII	\$13,960	\$18,930	\$23,900	\$28,870	\$33,840	\$38,810	\$43,780	\$48,750

\*For families/households with more than 8 persons, add \$4,320 for each additional person.  
For families/households with more than 8 persons, add \$5,400 for each additional person.  
For families/households with more than 8 persons, add \$4,970 for each additional person.

Source: U.S. Department of Health and Human Services