

# LCAO Income Security Committee Meeting Minutes

January 31, 2018 at 2:30 pm

WeWork, 1440 G Street, NW, Washington, DC 20005

Conference Room 8A

Call-In #: 641-715-3200 p/w: 635743#

1. An overview of Supplemental Security Income (SSI) and threats to the program in this Congress: Kate Lang, Justice in Aging

- a. The basics of SSI
  - a. Federal program
    - i. Administered by the Social Security Administration (SSA)
  - b. Eligibility
    - i. Individuals 65 & older, blind, or individuals with disabilities
  - c. Needs-based assistance
    - i. No work requirements to receive
  - d. Means-tested
  - e. State assistance
    - i. Some states provide a state supplementary payment (SSP) in addition to SSI assistance.
    - ii. The same eligibility standards apply at the state level.
  - f. Maximum 2018 Federal SSI payments
    - i. \$750 for an individual, \$1,125 for a couple
    - ii. Less than 75% of the Federal Poverty Line
- b. Similarities and differences between OASDI and SSI
  - a. Similarities
    - i. Both administered by SSA
    - ii. Received monthly
    - iii. Same disability standards
  - b. Differences
    - i. SSI
      1. Social Security Act Title XVI
      2. Funded through general revenue
      3. Needs-based, means-tested
        - a. Decreased assistance if one receives other forms of income
          - i. Average monthly assistance is \$540
      4. Dependents cannot receive based on recipient eligibility
    - ii. OASDI
      1. Social Security Act Title II
      2. Funded through payroll (FICA) taxes, paid into two trust funds
      3. No financial eligibility or means testing, based on working wages
        - a. Generally does not decrease from other income assets
      4. Insures other dependents and conditions
    - iii. People receiving benefits from SSA
      1. 67 Million people receive OASDI, SSI, or both
        - a. 8.2 million people currently receive SSI
          - i. This only about half of those eligible.

- ii. 2.2 million are 65 and older
  - b. 2.7 million are concurrent beneficiaries and receive both SSI & OASDI
    - i. 1.5 million are people with disabilities
    - ii. 1.2 million are 65 and older
- c. Initial and ongoing SSI eligibility
  - a. Initial five step evaluation
    - i. Is the individual working above substantial, gainful activity (a little more than \$1,000 a month)?
    - ii. Is there a severe medical impairment?
    - iii. Does the impairment meet or equal to severity of a listing?
    - iv. Can the person return to past work?
    - v. Can the person work any job in the national economy?
  - b. Tied to Medicaid coverage.
    - i. With the exception of nine states: Connecticut, Hawaii, Illinois, Minnesota, Missouri, New Hampshire, North Dakota, Oklahoma, and Virginia
  - c. Assessed every month
    - i. One must self report any changes in income, resources, or assets
    - ii. Annual review will determine if there were any overpayments throughout year if shifts in income or resources were not adjusted.
      - 1. Future benefits are garnished for any overpayment.
      - 2. Improper payments account for about 10% of SSA's administration of the program
  - d. Determining income
    - i. Anything received in cash or in-kind, that can be used to meet needs for food and shelter
      - 1. Earned income, general income
      - 2. In-kind support and maintenance
        - a. The provision of food and shelter can be counted towards one's resources.
          - i. There are exceptions to this (i.e. food from food bank, resources from a non-profit)
  - e. Resource limit
    - i. Under \$2,000 for an individual, under \$3,000 for a couple.
      - 1. About 200,000 people are cut off from SSI every year for being over the resource limit.
  - f. Immigration Status
    - i. Lawfully residing in the U.S. on or before Aug. 22, 1996
    - ii. Seven year limit for some refugees and noncitizens
    - iii. Credits of work applies to some noncitizens' eligibility
  - g. Presence in the U.S.
    - i. Must live in the 50 states, those living in U.S. territories are not eligible
    - ii. If out of the U.S. for more than 30 days, SSI is cut off. Eligible again after back in the U.S. for 30 days.

- h. Institutionalization will suspend SSI
  - i. Jail, prison, incarceration, nursing home admittance, and hospitalization.
    - 1. If an individual will be in a hospital for 90 days or less (determination from doctor) benefit can be maintained if assistance is needed to maintain other costs.
    - 2. If Medicaid is paying for more than half of medical costs while admitted, SSI benefit is lowered to \$30
    - 3. If an individual is suspended for less than 12 months, it can be turned back on.
    - 4. If suspension has been longer than 12 months, an individual has to go back through the entire process.
  - ii. Answers to common misconceptions
    - 1. Recipients cannot simply be low-income individuals, must meet age or disability requirements.
    - 2. General Relief or Assistance programs have gone by the wayside.
    - 3. SSI assistance is not enough to bring people out of poverty. Has not been inflated since 1989.
- d. Potential threats to SSI
  - a. Budgetary
    - i. Less likely that there will be a budget resolution in the Senate
      - 1. This would remove the threat of SSI inclusion
  - b. Outside the budget
    - i. Introducing a sliding scale for multi-recipient households
      - 1. Justice in Aging and CBPP briefs on this.
      - 2. This targets households with multiple children or a parent and child both receiving.
    - ii. Eliminating SSI for those who have withstanding warrants
      - 1. "CUFF" Act
      - 2. Likely we could see this as a "pay for".
    - iii. Block grants or vouchers
      - 1. As seen in Paul Ryan's Better Way plan
      - 2. Child recipients could see vouchers in lieu of cash
    - iv. Could eliminate SSI for non-citizens
      - 1. Such as: legal permanent residents, refugees, asylees
        - a. This accounts for 500,000 people, many of which are 65 and older.
    - v. Could count home equity towards resource limit.
    - vi. Could institute work requirements as seen in TANF and SNAP
      - 1. These would most likely be placed on parents with children who are receiving SSI benefits.
- 2. LCAO one-page fact sheet on SSI
  - 1. Jasmine and Bre will take the first stab at this, using all of the information and resources provided by Kate.
  - 2. Draft can then be circulated
- 3. Housekeeping
  - 1. Eva asked if anyone had heard anything about the Brown bill

- vii. It was concluded that they must be busy with multi-employer pension funds that are about to become insolvent.
  - c. Keep an eye out for SSA funding in any budget.
    - i. Need for it to be restored to sufficient level, Senate version cut it
- 4. Next meeting: February 28<sup>th</sup>, 2018 at 2:30pm

**Items of interest:**

Resources for SSI overview

- Updated (2018) CBPP SSI Fact Sheet  
<https://www.cbpp.org/sites/default/files/atoms/files/1-29-18ssi.pdf>
- Fact sheet on SSI from CCD  
<http://www.c-c-d.org/fichiers/Preserve-SSI-for-People-with-Disabilities.pdf>
- Justice in Aging SSI fact sheet  
[http://www.justiceinaging.org/wp-content/uploads/2017/03/F\\_SSI-Fact-Sheet-2017.pdf](http://www.justiceinaging.org/wp-content/uploads/2017/03/F_SSI-Fact-Sheet-2017.pdf)
- Intro to SSI from CBPP
- [https://www.cbpp.org/sites/default/files/atoms/files/PolicyBasics\\_SocSec-IntroToSSI.pdf](https://www.cbpp.org/sites/default/files/atoms/files/PolicyBasics_SocSec-IntroToSSI.pdf)

Resources for threats to SSI

- Justice in Aging brief on Cuts to SSI in Multi-Recipient Households  
<http://www.justiceinaging.org/wp-content/uploads/2017/06/Cuts-to-SSI-in-Multi-Recipients-Households.pdf>
- CBPP report on SSI cuts harming children with disabilities  
<https://www.cbpp.org/research/social-security/trump-house-republican-cuts-to-ssi-would-harm-children-with-disabilities>
- Eliminating Eligibility for those with outstanding warrants  
<http://www.justiceinaging.org/economic-security-hr-2792/>
- Block grants/vouchers as seen in Paul Ryan's A Better Way, pg 12  
<https://abetterway.speaker.gov/assets/pdf/ABetterWay-Poverty-PolicyPaper.pdf>

**In attendance:**

Jasmine Jefferson, Social Security Works

Breana Clark, B'nai B'rith

Kate Lang, Justice in Aging

Eva Dominguez, Alliance for Retired Americans

Marci Phillips, NCOA

Evan Carmen, B'nai B'rith

Rachel Goldberg, AARP

Lauren Rotharb, AFL-CIO

Summer Sikes, AFL-CIO

Rusty Toler, Wisser

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