



**Everyone in
They Are Pro-Family,**

**Washington Says
but SSI is Anti-Family**

We hear from politicians of all stripes how much they love and support families. Let's do a reality check and look at SSI. The current asset limit to qualify for SSI is \$2,000 per person, an absurdly low number set in 1989. That means to qualify for SSI you must have a disability and your assets cannot exceed \$2,000.

Here's where it becomes anti-family: The SSI asset level for a married couple is \$3,000. That's right, the combined asset level **goes down** for a married couple.

The solution? The SSI Savings Penalty Elimination Act (H.R. 5408 / S. 2767). This bill would:

- Raise the SSI asset level to \$10,000 per person. The first increase in 35 years.
- Raise the SSI asset level for a married couple to \$20,000 (that's right $1+1=2$).
- Tie future increases to the rate of inflation.

Take action. Contact your member of Congress, call your Senator and ask him or her to support The SSI Savings Penalty Elimination Act.

The Problem with SSI's Asset Limit

Qualifying for SSI requires that you meet three criteria:

- Have a qualifying disability
- Have an income under the income levels
- Have no more than \$2,000 in assets

We're focusing here on the asset limit of \$2,000.

The current asset limit to qualify for SSI is an archaic \$2,000 per person. This threshold was set in 1989 and has remained unchanged since. Think about that for a moment—1989! Just imagine if your salary or benefits hadn't increased in over 30 years. Inflation has risen, cost of living has skyrocketed, but SSI's limits have remained frozen in time.

For couples, the issue gets even worse. If two individuals who each qualify for SSI decide to marry, the asset limit for the couple is only \$3,000 combined. Yes, you read that correctly—Congress somehow made $2 + 2 = 3$. Instead of encouraging and supporting families, SSI punishes marriage by lowering the asset limit, forcing couples to live in financial insecurity. This is not just unfair—it's anti-family. I would suggest that it is anti-love.

You can claim to support families, but policies like the SSI asset level say otherwise. The current SSI asset limit forces people to make the decision not to marry. That is an immoral policy. It is time for a change.

Advocating for the Rights of People with Differing Abilities

At [John's Crazy Socks](#), we are committed to spreading happiness and showing what people with differing abilities can do. After all, John is an entrepreneur with Down syndrome and every day he shows that Down syndrome never holds him back.

As part of our mission, we advocate for the rights of people with differing abilities. We speak up for people who are often not heard or ignored. We have travelled to Washington and met locally with members of Congress to advocate for a change in the SSI asset levels. We return to Capitol Hill later this month as part of the [CEO Commission for Disability Employment](#) to push for a change in the SSI asset levels.

A Solution: The SSI Savings Penalty Elimination Act

There is hope. There is a bi-partisan bill before Congress that would make the necessary changes. The SSI Savings Penalty Elimination Act (H.R. 5408 / S. 2767) proposes a much-needed reform. Here's what this bill would do:

- Raise the asset limit to \$10,000 per person: The first increase in over 35 years, helping individuals save for emergencies, education, and other needs without losing their SSI benefits.
- Raise the asset limit for married couples to \$20,000: Finally, 1 + 1 will equal 2, treating couples fairly and supporting families instead of penalizing them.
- Tie future increases to the rate of inflation: Ensuring that the asset limit adjusts with rising costs, preventing this issue from becoming outdated again.

This bill is essential for ensuring that individuals with differing abilities and their families are not forced into poverty simply because they want to save money or get married.

SSI should help people, not make their lives harder. Everyone deserves a chance to live and thrive, whether they're single or married.

Why This Matters for Families

The SSI program is supposed to support people with disabilities, but under the current asset limits, it traps them in a cycle of poverty. If an individual saves more than \$2,000, they lose access to their SSI benefits. That means no emergency fund, no saving for education, no building a future. And for married couples, the problem is worse—the combined asset limit

is lower than for two individuals. It's not just financially oppressive; it sends a clear message that family life isn't valued.

Imagine a married couple who each qualify for SSI. Together, they are only allowed to have \$3,000 in assets. That's barely enough for a reliable car, let alone the safety net that most families need for unexpected expenses like medical emergencies, home repairs, or education costs. This forces many couples to choose between marriage and financial survival, which is not a decision any family should have to make.

The SSI Savings Penalty Elimination Act would change that, giving individuals and couples more breathing room and the ability to build a secure future.

This isn't just about money; it's about dignity. Everyone deserves the chance to live a full life without worrying about losing their benefits.

We Are Taking Action

At John's Crazy Socks, we don't just talk about change—we work for it. That's why we're part of the CEO Commission on Disability Employment, a national initiative aimed at advocating for policies that promote equality and employment for people with differing abilities. We're also actively involved in meeting with members of Congress, urging them to support the SSI Savings Penalty Elimination Act.

John and Mark have had the privilege of speaking with lawmakers and advocating for this critical issue. They have shared stories from our customers, our colleagues, and our community about how these outdated policies are negatively affecting their lives. We know change is possible, but it will take collective action.

As John says, "We're not just here to sell socks; we're here to make the world better for people with differing abilities." That's why we urge you to take action. Call your representatives and senators. Let them know you support the SSI Savings Penalty Elimination Act and that it's time for a change.

How You Can Help

Now, more than ever, we need your help to bring this issue to the forefront. Here's how you can get involved:

- **Contact Your Elected Officials:** Reach out to your Congressional Representative and your Senators. Ask them to support the SSI Savings Penalty Elimination Act (H.R. 5408 / S. 2767). Let them know that raising the asset limits is crucial for supporting individuals with differing abilities and their families.

- **Share Your Story:** If you or someone you know has been impacted by SSI's outdated asset limits, share your story. Personal stories make a powerful impact and can help convince lawmakers to act.
- **Spread the Word:** Share this article with your friends and family. The more people who know about this issue, the more pressure we can put on Congress to act.

Let's push Congress to make a positive change. If our Senators and Representatives want to claim to support families, let's have them show it. Pass the SSI Savings Penalty Elimination Act. Promote marriage. Promote love.

About John's Crazy Socks

[John's Crazy Socks](#) was inspired by John Lee Cronin, a young man with Down syndrome, and his love of colorful and fun socks—what he calls his “crazy socks.” He and his father, Mark X. Cronin, started the company as a social enterprise with a mission of Spreading Happiness™. With more than 4,000 socks, John's Crazy Socks is now the world's largest sock store. More than half their employees have a differing ability, and their Giving Back program has raised over \$750,000 for charity partners like the Special Olympics, the National Down Syndrome Society, and the Autism Society of America. Most of all, we are Spreading Happiness™.

For more information about John's Crazy Socks, visit our [webpage](#), [Facebook page](#), [Instagram account](#), [TikTok](#) or [YouTube channel](#). You can also contact us at 631-760-5625 or via email at service@johnscrazysocks.com.