

## Reforming SSI - Disabled Americans Deserve Good Jobs

By Lidi Armenta-Keys

In the United States, folks with disabilities make up the largest minority group representing 27% of the population. This means that approximately [1 in 4 Americans have a disability](#). Prior to her birth, my daughter was diagnosed with Down syndrome, and it was then that I vowed to be a forever advocate on her behalf and teach her to advocate for herself. This year, we will once again commemorate National Disability Employment Awareness Month (NDEAM) and honor its theme, "Access to Good Jobs for All." I find it very appalling that in the 62 years since the U.S. Government has instituted NDEAM, very little change has been made to one of the most important support systems, the Supplemental Security Income (SSI) program. It's time to implement the necessary changes to SSI that will improve my not just my daughter's life, but the lives of all disabled Americans.

The SSI program is in urgent need of reform to its [income and asset limits](#). After its inception, the program rules and limitations have remained mostly unchanged and are now inadequate to meet the needs of disabled individuals and families. First, the SSI asset limits have not changed since 1989. The SSI benefit rate of \$943 for individuals living independently falls far below the Federal Poverty Level. This minimal amount is expected to cover basic needs like rent, utilities, food, clothing, and more. Also, SSI recipients lose benefits and are penalized for working and earning income or having over \$2,000 in assets for each person, and \$3,000 for a couple. With these outdated regulations, individuals with disabilities are stuck in poverty and are discouraged from seeking meaningful employment or building even a meager financial safety net.

[In 2023, a dismal 22 percent of people with a disability were employed and the unemployment rate is twice as high for people with disabilities.](#) These statistics show that individuals with disabilities want to work, but there is much room to improve. One day, my daughter may be faced with a difficult decision to turn down her dream job or risk losing her benefits and necessary therapies. Right now, this is the reality for disabled individuals. Here in Michigan, the situation is particularly grim. [The unemployment rate for Michiganders with disabilities is more than twice the national rate at 10%.](#) The Michigan supplement to federal SSI benefits is one of the lowest in the nation, with only an additional \$14 per month provided for most recipients living independently, and much lower for couples and others depending on their living situation. With the cost of living at an all-time high, it is nearly impossible to offset such high costs in many parts of Michigan with that amount. Furthermore, the implementation of increased SSI income and asset limits will open doors and empower individuals with disabilities to take on more meaningful and better paying employment opportunities – this is what "Access to Good Jobs for All" looks like.

I am encouraged by the introduction of bipartisan legislation, the ["SSI Savings Penalty Elimination Act"](#), which would amend title XVI of the Social Security Act to update the asset limit for SSI. Specifically, the bill would increase the asset limits from \$2,000 to \$10,000 for individuals and from \$3,000 to \$20,000 for married couples and would allow for annual adjustments for inflation. With these improvements, disabled Americans would not have to sacrifice better job opportunities and raises. Overall, the implementation of these changes would significantly cut poverty for millions of people.

Every week, my husband and I cheer for my daughter during her physical therapy sessions, as she slowly but surely builds her strength and confidence to crawl. Her physical therapist hopes she will walk with orthotics before she turns two. I have high standards for my daughter in every aspect of her life. I imagine her living on her own. I imagine her following her passions and enjoying financial independence. I imagine her starting her first job. Maybe she will choose to follow in my footsteps and work as a Barista while she attends college. Either way, I hope that she finds a good job – a job that, among other things, pays her fairly, meets her values, and makes her proud. It breaks my heart as I imagine her having to turn down a job or raise in fear of losing her benefits. It's hard to be optimistic for my daughter's future when changes to the safety nets she will need to achieve her goals remain long overdue. Now is the time to make these changes to the SSI program.