



April 1, 2025

The Honorable Bill Cassidy, M.D.
455 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Catherine Cortez Masto
309 Hart Senate Office Building
Washington, DC 20510

The Honorable Brian Fitzpatrick
271 Cannon House Office Building
Washington, DC 20515

The Honorable Danny Davis
2159 Rayburn House Office Building
Washington, DC 20515

Dear Senators Cassidy and Cortez Masto and Representatives Fitzpatrick and Davis:

The National Down Syndrome Society (NDSS) empowers individuals with Down syndrome and their families by driving policy change, providing resources, engaging with local communities, and shifting public perceptions. We write today in strong support of the *SSI Savings Penalty Elimination Act* (S. 1234/H.R. 2540), which would increase the asset limit to \$10,000 for individual beneficiaries and \$20,000 for married couples, annually adjusted for inflation. Increasing the asset limit would provide individuals with disabilities, including those with Down syndrome, greater opportunities to achieve financial independence and more effectively work, earn, and save for their futures.

Currently, Supplemental Security Income (SSI) beneficiaries may not have more than \$2,000 in assets, a limit that has not been increased since 1989. This is a barrier to beneficiaries seeking to live independently, save money, and improve their quality of life. Additionally, two SSI beneficiaries who choose to marry face the “marriage penalty” which prevents a married couple receiving SSI benefits from having combined assets of more than \$3,000. By eliminating the “marriage penalty” this bill ensures individuals with disabilities do not have to choose between marrying someone they love and maintaining their essential SSI benefits.

According to the United States Census Bureau, in 2021, around 40% of households benefitting from SSI still had income levels below the federal poverty line.

NDSS strives to ensure all individuals with Down syndrome are assured of their human rights and can contribute to their communities and society. We urge Congress to take action to increase SSI asset limits for individuals with Down syndrome and other disabilities, and we thank you for your leadership regarding this important piece of legislation.

Sincerely,

A handwritten signature in black ink that reads "Kandi Pickard". The signature is fluid and cursive, with a large loop at the end.

Kandi Pickard
President and CEO
National Down Syndrome Society