



SSI Savings Penalty Elimination Act

The Problem

SSI gives monthly payments to people who qualify, including many people with disabilities. To get SSI, you can't have more than \$2,000 in savings. Married couples can't have more than \$3,000 together. **These numbers are called asset limits.**

Because the limit for couples is only a little higher than for one person, two people who both get SSI can lose their benefits if they get married. This creates a "marriage penalty" and can force people to choose between getting married and keeping their benefits.

These limits haven't changed since 1984 and haven't kept up with rising prices. Because of that, people on SSI often can't save much money without risking their benefits.

The Solution

The SSI Savings Penalty Elimination Act will:

- Increase the asset limit for individuals to \$10,000
- Increase the asset limit for couples to \$20,000
- Eliminate the marriage penalty

Raising SSI asset limits would help people with disabilities work, save money, and plan for the future without risking their benefits, and it would remove penalties that discourage marriage. It would also support greater financial independence and make it easier for people to build stable, secure lives.

For more information, please contact our policy team at policy@ndss.org.