

Disabled People and Poverty in 2007, Information Bulletin # 197 A

After I sent out #197, I was provided the data for 2007, so I've redone it with current data.

People with disabilities between 18-64, who have never been able to work or who can no longer work, receive either Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI). Based on the following data, our national government and elected officials seem to have forgotten to address disability and poverty. Maybe the same can be said for disability advocates in many states.

Nationally, there are about 10 million people between 18 and 64 who are disabled and received either SSDI and/or SSI. It's important to break down these numbers to understand the extent of poverty these people face.

First, let's look at the nearly 6 million people with disabilities in this age category who received SSDI only. These 6 million received an average of about \$950 a month in SSDI - only 10 % above the 2007 federal poverty level. The federal poverty level for a single person is \$10,210 a year or \$851 a month and \$13,690 or \$1,141 a month for a couple. As with all "averages," there are many folks below the \$950 a month.

Second, there are 3 million disabled people between 18 and 64 who received SSI only. The monthly SSI federal payment averaged \$469 a month -- 55% BELOW the 2007 federal poverty level. If a person were lucky enough to live in one of the 30 states that provide both the SSI federal payment and a state optional and mandatory supplementation to the federal SSI payment, then their total monthly benefits are about \$623 a month - still 27% BELOW the 2007 poverty level.

Third, there are about 1 million people who received a combination of SSDI and SSI. These people receive a combination of SSDI and SSI because their SSDI benefits fell well below their State's SSI payment. They are then eligible for a SSI payment up to the SSI benefit level. (Obviously, these are the poor SSDI recipients who have no other source of household income.)

These 1 million people received in 2006 an average SSI payment of \$189 a month to supplement their SSDI. This means these 1 million were, before they became disabled, low-income workers and/or were sporadically employed and did not earn enough from wages to receive an SSDI benefit that exceeded the minimum SSI benefits. Since their SSI benefits with their SSDI benefits equaled only the minimum SSI level, their total monthly combined benefits will total about \$623 a month.

When viewing people with disabilities and poverty, we should look at those 4 million SSI recipients with disabilities between 18-64 who receive SSI only or a combination of SSI and SSDI all of whose incomes fall at least 27% BELOW the 2007 federal poverty level.

If these figures were not discouraging enough, then there are the resource limitations and exclusions that must be satisfied to qualify for SSI: countable income cannot exceed \$2,000 for an individual and \$3,000 for a couple. This has not changed since the SSI law was enacted more than 30 years ago!

We all know that of the 6 million people with disabilities receiving SSDI only, there are many people who would qualify for a SSI payment, because their monthly SSDI benefits are low, but they do not apply for SSI because the resource limitations. They are discouraged from applying for the measly SSI monthly income solely because they have saved more than \$2,000 and are afraid to part with it in order to qualify for SSI.

If you want to know whether or not your State pays an optional state supplementation to SSI, the number of disabled who receive it, and the amount, if any, you can find it at http://www.socialsecurity.gov/policy/docs/progdesc/ssi_st_asst/2006/index.html click on your state and look at Tables 1 and 2.

Disability Advocates -

1. Why should any person with a disability have to survive on less than the poverty level? Isn't it time for a state campaign to raise SSI levels to the poverty level?
2. If your State does not provide State Supplementation to federal SSI payments, how can any elected official expect a person with disability to survive on \$469 or even \$603 a month? Why doesn't your State provide it? Why haven't the disability advocates taken up this issue?
3. What about national legislation to increase the minimum federal SSI and to significantly increase or eliminate altogether the resource limitations? What are our national inside the beltway advocates doing to address this issue? With the recent talk of a national minimum age, what about a national SSI payment at least at the poverty level?

Steve Gold, The Disability Odyssey continues