

# Congress Faces Pressure To Raise SSI Asset Limits

by Michelle Diament | November 11, 2022

Disability advocates are pushing federal lawmakers to pass legislation before the end of the year increasing asset limits for SSI beneficiaries. (Disability Scoop)

Hopes are running high that Congress could act to update asset limits for Supplemental Security Income recipients for the first time in more than 30 years.

Disability advocates are pressuring lawmakers to include a bill known as the SSI Savings Penalty Elimination Act in a broad legislative package that's expected before the end of the year.

Individual SSI beneficiaries can currently have no more than \$2,000 in assets at any given time in order to retain their monthly benefits. Married couples are limited to \$3,000 under rules that have not changed since the 1980s.

However, under a bill [introduced](#) earlier this year by U.S. Sens. Sherrod Brown, D-Ohio, and Rob Portman, R-Ohio, those limits would increase to \$10,000 for individuals and \$20,000 for married couples and SSI's asset limits would be tied to inflation to ensure that they keep pace in the future.

“There's strong bipartisan support to stop penalizing SSI beneficiaries who are trying to save for emergencies, and there's more momentum to update SSI than ever before,” Brown's office told Disability Scoop, adding that the senator is working to get the changes added to any year-end package.

One factor that's helping to increase lawmakers' appetite to address SSI asset limits, advocates say, is inflation.

“Overall, the feedback from Congress has been positive,” said David Goldfarb, director of policy at The Arc. “Particularly with inflation, more people are sensitive to how low the asset limits are and the fact that they have not been updated since 1989.”

With costs for food and other necessities soaring, monthly SSI benefits are [set to rise next year](#) by 8.7%, the largest increase since 1981. Still, that will bring the maximum federal SSI benefit for individuals to just \$914 per month. And, without any adjustment to the current asset caps, people with disabilities who rely on SSI will remain hampered, according to advocates.

“Raising SSI’s asset limits is long overdue,” Goldfarb said. “The cap of \$2,000 for individuals and \$3,000 for couples is a major impediment to ensuring quality of life and traps people in poverty.”

Goldfarb said he expects that prospects for raising the asset limit will hinge on the final results from the election earlier this week and how big a package lawmakers ultimately wish to pass before the end of the year.

More than 7 million Americans receive SSI, many of whom have disabilities.



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