DATA FOR PROGRESS

Americans Support Reforming SSI and Expanding Community Services for People with Disabilities and Seniors

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James Medlock

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Policy Discussion

Americans with disabilities and seniors rely on public programs to live independently and on their own terms in the community. The coronavirus public health emergency has made clear the consequences of relegating those in need of assistance to nursing homes and institutions, providing a vivid illustration of the deadly consequences of institutionalization. In order to empower people with disabilities and seniors to live in the community, President Biden promised an ambitious expansion of Medicaid home and community-based services and long-overdue improvements to the Supplemental Security Income program, which provides cash assistance to the lowest-income seniors and people with disabilities. The time has come to act on those promises.

HOME AND COMMUNITY-BASED SERVICES

Medicaid home and community-based services assist people with disabilities and seniors to live on their own terms without having to enter an institution or nursing home. Assistance can take many forms, including physical assistance with eating, bathing and dressing as well as job coaching and supervision for some people with cognitive disabilities. Such services are generally not covered by private insurance or Medicare. People with disabilities and seniors rely on the Medicaid program to get supports not available anywhere else.

Unfortunately, Medicaid presently has an “institutional bias.” While states are obligated under federal law to pay for care in institutions and nursing homes without delay, people with disabilities can be forced to wait for years on waiting lists to get support in their own homes. Currently, approximately 800,000 Americans are on waiting lists for home and community-based services. Often, family members are forced to leave the labor force to provide uncompensated care labor to help keep loved ones out of institutions and nursing homes. New research finds that increasing home and community-based services has a dramatic effect on women’s labor force participation.

Fortunately, President Biden’s American Jobs Plan proposes $400 billion in new funding for home and community-based services. But Congress must act — directing this funding towards ending the institutional bias and clearing waiting lists should be a vital national priority.
SUPPLEMENTAL SECURITY INCOME

The Supplemental Security Income program (SSI) is a cash benefit program that provides monthly assistance to low-income people with disabilities and seniors. It provides vital support for some of the most economically vulnerable people in society. Unfortunately, benefits are too low and asset and means-testing forces people with disabilities out of the workforce and into poverty. Modernizing SSI is one of the highest value areas to focus on in order to build a more inclusive American welfare state.

SSI acts as a backstop to the Social Security Old Age and Disability Insurance programs. People who did not earn enough work credits before becoming disabled or turning 65 rely on SSI for income support. Individual recipients receive up to $794 a month, and couples receive up to $1191 a month. According to a study by the Social Security Administration, the SSI program reduces the poverty rate of its recipients from 63 percent to 42 percent. This is a significant improvement, but also falls short of what is possible. Setting benefit levels below the federal poverty level represents a moral failure on the part of our society.

Fortunately, President Biden promised during his campaign to raise benefit levels to the federal poverty level. He also promised to increase SSI’s asset cap. Presently, SSI recipients may not have more than $2,000 in assets ($3,000 for married couples), a cap that is not indexed to inflation and which has lost more than half its value since last being updated in 1989. There are also now calls to eliminate the SSI asset cap entirely, something we polled here and find high levels of support for. The SSI program is particularly important for people of color with disabilities — approximately 1 in every 4 Black and Hispanic Americans receiving Social Security Disability Insurance are also getting SSI due to low prior earnings.

It is important for the Biden Administration and Congress to act on these promises and redress this terrible gap in America’s social safety net.

Polling Discussion

As part of an April survey, Data for Progress sought to test support for expanding home and community-based care. In addition, we measured attitudes towards reforming the SSI system. We find high levels of support for allocating $450 billion for home and community-based care, a promise President Biden made on the campaign trail and recently incorporated in large part in President Biden’s American Jobs Plan. This element of the American Jobs Plan has recently come under fire from Senate Republicans. This initial poll suggests that home and community-based care represents one of the most popular components of the plan. Additional polling on this topic can likely demonstrate this more conclusively.
We also find that reforms to the SSI system are popular with likely voters and that, crucially, eliminating the SSI asset cap altogether enjoys roughly equivalent levels of support as simply increasing the cap.

First, we asked likely voters whether they would support or oppose spending $450 billion to end waitings lists for home and community-based services for seniors and people with disabilities. We find that by a 53-percentage-point margin, likely voters support this spending (72 percent support, 19 percent oppose). Support for this proposal extends across partisan lines. Likely voters that self-identify as Democrats, Independents, and Republicans back this proposal by margins of 76-points, 51-points, and 29-points, respectively.

**Voters Supporting Spending $450 Billion to End Waiting Lists for Home and Community Based Services for Seniors and People with Disabilities**

While institutions and nursing homes were once the default for those with long-term care needs, disability and aging advocates have worked to expand home and community based services instead. These services assist people with disabilities and senior citizens by providing support with eating, bathing, housework and other activities in their own homes rather than forcing them to go into institutions or nursing homes to get help.

Many states have long waiting lists for these services, with as many as 800,000 people with disabilities and senior citizens waiting to get help today. During his Presidential campaign, President Biden proposed to spend $450 billion to end waiting lists for home and community based services. Would you support or oppose this proposal?

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*Apr 7 to Apr 9, 2021 survey of 1251 likely voters*
Next, we asked voters if they support increasing the amount of benefits that people obtain under the Supplemental Security Income (SSI) program. In the question, we noted that the program currently provides $794 per month in cash assistance to about 8 million people with disabilities and senior citizens who have little or no other income. Biden campaigned on increasing the monthly amount provided in benefits from $794 to $1,073 per month, which is the federal poverty level. This proposal would ensure that people with disabilities and seniors don’t live in poverty.

Likely voters overwhelmingly support this proposal, by a margin of 60-points (77 percent support, 17 percent oppose). When we break down responses by partisanship, we find that Democrats support increasing SSI benefits by a 76-point margin, Independents by a 62-point margin, and Republicans by a 43-point margin.

**Voters Support Increasing SSI Benefits to at Least the Poverty Level**

The Supplemental Security Income (SSI) program provides cash assistance to about 8 million people with disabilities and senior citizens who have little or no other income. SSI recipients receive $794/month from the federal government. During his Presidential campaign, President Biden proposed increasing benefits to the federal poverty level - $1,073/month - so that people with disabilities and seniors do not live in poverty.

Would you support or oppose this proposal?

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Support: 77, Oppose: 17

Partisanship

*Apr 7 to Apr 9, 2021 survey of 1251 likely voters*
We also asked voters if they supported increasing the SSI Asset Cap to $10,000 and indexing it thereafter. In the question, we explain the asset cap has not been updated since 1989 when it was set at $2,000. This would be equivalent to roughly $5,100 today.

We find strong majority support for this proposal, with likely voters supporting it by a margin of 49-points (70 percent support, 21 percent oppose). Once again, support for a SSI reform proposal is consistent across partisanship: Democrats support increasing and indexing the SSI Asset Cap by a 70-point margin, Independents by a 55-point margin, and Republicans by a 24-point margin.

**Voters Want to Increase the SSI Asset Cap and Index it to Inflation**

SSI also has an asset cap, prohibiting people with disabilities and senior citizens receiving SSI from having more than $2,000 at any time. This asset cap has not been updated since 1989 and, because of inflation, has lost over half its value. During his Presidential campaign, President Biden called for the asset cap to be increased and indexed to inflation going forward. Legislation has been introduced to raise the cap to $10,000.

Would you support or oppose this proposal?

![Survey Results Chart]

Apr 7 to Apr 9, 2021 survey of 1251 likely voters

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We then asked voters if they would support removing the SSI asset cap altogether. We find that likely voters support this by a margin of 42-points (67 percent support, 25 percent oppose). This strong net support is consistent across partisanship, with Democrats in support of removing the SSI asset cap by a 60-point margin, Independents by a 33-percent margin, and Republicans by a 27-point margin.

**Voters Back Removing the SSI Asset Cap**

Some advocates argue that SSI shouldn’t have any asset cap, meaning that low-income people with disabilities and senior citizens would be able to save as much as they want and still receive benefits. Would you support or oppose this proposal?

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Overall, we find robust support for the Biden agenda when it comes to investing in Medicaid home and community-based services. In addition, we find high levels of support for SSI reform. In particular, we find that the complete removal of the SSI cap enjoys considerable bipartisan backing from likely voters and is roughly as popular as merely increasing the cap amount of $10,000.

**METHODOLOGY**

From April 7 to April 9, 2021, Data for Progress conducted a survey of 1251 likely voters nationally using web panel respondents. The sample was weighted to be representative of likely voters by age, gender, education, race, and voting history. The survey was conducted in English. The margin of error is ±3 percentage points. Some values may not add up to 100 due to rounding.

**QUESTION WORDING**

Some advocates argue that SSI shouldn’t have any asset cap, meaning that low-income people with disabilities and senior citizens would be able to save as much as they want and still receive benefits. Would you support or oppose this proposal?

- Strongly support
- Somewhat support
- Somewhat oppose
- Strongly oppose
- Don’t know
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- Strongly support
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- Strongly support
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- Don’t know

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- Strongly support
- Somewhat support
- Somewhat oppose
- Strongly oppose
- Don’t know

Zhuo Cheng you /Unsplash