LATINOS *for a* SECURE RETIREMENT

Policy Recommendations for the Supplemental Security Income (SSI) program

- **Adopt the CPI-E to measure the Cost-of-Living-Allowance (COLA)**

The CPI-E is the best measurement of inflation for the elderly and disabled, who spend more on healthcare. LSR strongly opposes any effort to adopt the chained-CPI, which is particularly devastating benefit cut to SSI recipients.

- **Eliminate the time limits on benefits for humanitarian immigrants, refugees and asylees; restore pre-1996 standards for SSI immigrant eligibility**

Refugees and other humanitarian migrants eligible for SSI must become U.S. citizens to receive benefits after seven years, but this is a daunting process for older adults and those living with a disability. The Senate has unanimously passed bipartisan legislation (S. 1721) to help refugees, but this has stalled in the House (H.R. 3083). Under this legislation, the cost of expanded benefits would be offset by a fee on diversity visa applications.

- **Increase Federal Benefit Rate from $698 to $937 per month**

SSI benefits frequently fail to keep people out of poverty and homelessness. Increasing benefits will especially help the 30 percent of beneficiaries who have no other income and claim the full benefit.

- **Adequately fund the Social Security Administration (SSA)**

The SSA has seen an increased burden with the baby boom generation beginning to retire, yet funding has not kept up. SSA has been forced to close offices, stop mailing annual Social Security Statements and decrease service hours. LSR believes that at least $12.3 billion should be allocated for SSA funding for FY14.

- **Require Social Security to process non-disability appeals in the same manner as appeals of disability determinations**

The administrative appeals process set up to enable recipients to challenge erroneous benefit suspensions and reductions is no longer fully functional. Appeal requests are often lost or never acted upon.

- **Provide federal match for state supplementation**

Some states, like New York and California, already provide a state supplement to SSI. A federal match could effectively leverage additional state money to supplement federal funds.

- **Expand the resource limit to $10,000 for individuals ($15,000 for couples) and index to inflation**

The cost of living has increased to five and a half times what it was in 1972, while the resource limit has only increased a meager 33 percent. This prevents SSI recipients from putting aside enough to pay for predictable needs or unforeseen emergencies.

- **Increase general income disregard from $20 to $110 per month and earned income disregard from $65 to $357 per month**

The rule that disregards the first $20 of monthly income when determining eligibility or amount of benefits has not changed in 40 years—even though $20 does not buy what it did in 1972.

- **Eliminate reduction in benefits for in-kind support and maintenance**

A beneficiary living in a household of another person will face a $233 reduction in their benefits, imposing increased burdens on SSI recipients as well as an administrative burden on SSA to enforce this complicated rule.

- **Repeal the transfer penalty**

In 1999 Congress enacted a harsh transfer penalty which results in a period of ineligibility when someone transfers a resource to another person, including the repaying of an informal loan from family or a friend. The enforcement and byzantine set of exceptions add to the administrative burden and make errors and appeals inevitable