



# REMOVE FINANCIAL AND MARRIAGE PENALTIES FOR PEOPLE WITH DISABILITIES

*Support the Supplemental Security Income Savings Penalty Elimination Act (H.R.2540/ S.1234)*

## DID YOU KNOW?

The Supplemental Security Income (SSI) program provides eligible individuals with disabilities a cash benefit to assist with basic living needs such as food, clothing, and shelter. (Source: [Social Security Administration](#))

Federal law limits the amount of assets or resources a person with disabilities can have to remain eligible for SSI. The current asset limit is only \$2,000 for an individual and \$3,000 for a couple. (Source: [Social Security Administration](#))

The SSI asset limit, which has remained unchanged since 1989, limits the employment, savings, and financial security outcomes of people with disabilities. (Source: [National Council on Disability](#))

The SSI asset limit also impacts eligibility for healthcare and in-home caregiving for people with disabilities since Medicaid eligibility is tied to SSI enrollment in many states. (Source: [Social Security Administration](#))

SSI also includes a discriminatory marriage penalty that results in a lower combined cash benefit and a reduced combined asset limit. (Source: [Social Security Administration](#))

## CURE SMA POSITION

To promote financial independence and address outdated and discriminatory disability policies, **Cure SMA urges Congress to sponsor and pass the Supplemental Security Income Savings Penalty Elimination Act (H.R.2540/ S.1234).**

The bipartisan, bicameral legislation would:

- Increase SSI's individual asset limit from \$2,000 to \$10,000 and the married couple limit from \$3,000 to \$20,000, effectively removing a harmful marriage penalty.
- Adjust the updated asset limits annually for inflation to ensure they remain relevant in the future.

The legislation is broadly **supported** by national and regional disability organizations, businesses and faith-based groups.

## WHY CONGRESS SHOULD ACT

Many individuals with spinal muscular atrophy (SMA), a neuromuscular disease that causes debilitating muscle weakness, rely on SSI for basic living expenses. SSI eligibility often provides access to Medicaid and its in-home caregiving services, which are essential for community living and participation. However, the outdated SSI asset limits of \$2,000 for individuals and \$3,000 for couples seriously **hinder** the financial security and independence of individuals with SMA and other disabilities. They are often forced to **choose** between saving for emergencies and maintaining their access to essential supports. If they exceed these outdated limits, they risk losing benefits including caregiving. Additionally, individuals on SSI face a **penalty** for marrying due to the reduced combined asset cap. These limits have not been increased since 1989, and only Congress has the authority to change them.



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Cure SMA is a national organization that advocates for individuals with spinal muscular atrophy, a progressive neurodegenerative disease that robs people of physical strength, taking away their ability to walk, swallow, and breathe.