



**CONSORTIUM FOR CITIZENS
WITH DISABILITIES**

PRESERVE SUPPLEMENTAL SECURITY INCOME FOR CHILDREN WITH DISABILITIES

Speaker Ryan's Poverty Plan Proposes Harmful Elimination of Benefits

Supplemental Security Income (SSI) provides essential support to about 1.3 million children with some of the most severe impairments and illnesses, living in families with low incomes and limited resources. The SSI benefit is extremely modest, averaging only about \$650 per month for children, but provides crucial support that makes it possible for families to raise children with disabilities at home, instead of in costly and harmful institutions. Speaker Ryan's plan, "A Better Way: Poverty, Opportunity, and Upward Mobility," would eliminate SSI for children with disabilities as we know it, and instead provide "services in lieu of cash assistance" (p. 12).

Congress should reject this harmful approach.

SSI Helps Families Offset the Costs of Raising a Child with a Severe Disability

Raising a child with a disability can be extraordinarily expensive. Families often face significant costs, including costs associated with:

- Meeting the child's basic needs for food, clothing, and shelter;
- Paying for special therapies, specially trained child-care workers, medically prescribed diets, diapers for older children, adaptive equipment, and transportation to doctors and specialists – many of which are not covered or are inadequately covered by insurance or have high copays; and
- Losing income when a parent must stay home or reduce work hours to care for the child.

Families raising children with disabilities are more than twice as likely as families with other children to face material hardships such as homelessness, food insecurity, and utility shutoff.¹

SSI Benefits Provide an Effective Anti-Poverty Solution

SSI's modest financial support helps low-income families offset some of these often-crushing costs. The SSI program is cost-effective, allowing families to care for children with disabilities in their own homes instead of in harmful, costly institutions. SSI benefits also help families maximize a child's opportunity to achieve an independent, rewarding, productive life including work in adulthood. Finally, SSI substantially lowers poverty rates among children receiving benefits. Research has found that SSI increased overall household income by 20 percent on average, and decreased the likelihood of a family living in poverty by 11 percent on average.²

Congress Must Strengthen, Not Erode, SSI for Children with Disabilities

Congress should reject proposals to replace SSI's basic benefits for children with services.

- Services cannot replace SSI's modest financial assistance for families struggling to make ends meet while raising a child with a severe disability. The needs of children with

- disabilities are highly individualized, and inevitably many items and services that families purchase for their children using the SSI cash benefit would not be covered by services.
- Without SSI cash assistance, many families would be forced to consider unthinkable, harmful alternatives to raising a child at home, such as institutionalization.
 - History suggests that when cash assistance programs convert to services – such as in the reforms under Temporary Assistance for Needy Families (TANF), which converted cash assistance to a combination of benefits and services – funding declines over time, often dramatically, setting up cuts to effective, essential programs.
 - Eliminating SSI benefits would only push more children with disabilities and their families into poverty and severe hardship.

Prepared by the CCD Social Security Task Force, June 7, 2016. For more information, contact T.J. Sutcliffe, The Arc, sutcliffe@thearc.org and Lisa Ekman, National Organization of Social Security Claimants' Representatives, lisa.ekman@nosscr.org.

¹ Susan L. Parish et al., "Material Hardship in U.S. Families Raising Children with Disabilities," *Exceptional Children*, Vol. 75, No. 1 (2008): 71-92 and "Material Hardship in U.S. Families Raising Children with Disabilities: Research Summary and Policy Implications" (Chapel Hill: University of North Carolina, 2009). Available at: http://ssw.unc.edu/files/web/pdf/ExceptChildrenMaterial_Hardship.pdf.

² Mark Duggan and Melissa Schettini Kearney, "The Impact of Child SSI Enrollment on Household Outcomes," *Journal of Policy Analysis and Management*, Vol. 26, No. 4 (2007): 861-885.