

ADVOCACY

People First of Toledo Monthly Newsletter



**People First
of
Toledo**

Income Limits Could Increase

By Quinn Thomas

Current SSI asset limits mean that disabled people can only have \$2000 at any given moment without losing their benefits. Or \$3000 for a married couple. The fact that a married couple is required to have less than two single people is called the marriage penalty. This prevents many disabled people from marrying. Losing benefits-- to any extent-- isn't an option when those benefits provide the means you need to live, including health insurance. For around 60% of the people who receive SSI, it's their only source of income.

The asset limit was set in 1989 and hasn't changed since. That was 34 years ago. Prices have gone up since then, but the asset limit hasn't.

UPCOMING EVENTS

ADAPTIVE SPORTS ROOKIE PRESENTATIONS

August 9, 7:30 for wheelchair rugby, 8:30 for wheelchair basketball. On Zoom through Adaptive Sports Ohio.

COMMON GROUND SOCIAL GROUP

August 15, 5:30-7:30, at 1155 Larc Lane. For adults with developmental disabilities.

COMMUNITY FILM FEST

August 20, 2:00-5:00, at the Maumee Indoor Theater.

COURAGEOUS POKER RUN

August 26, 11:00, starting at Whitehouse American Legion Post 384.

ADULT AUTISM BOARD GAME GROUP

Fridays at 7:30 in the Toledo Game Room. Board games and tabletop roleplaying.

This makes saving up money difficult. This has the most impact on the people with the most significant needs. The limit is so low it keeps people from preparing for emergencies. It keeps people from saving. It keeps people poor. Even the maximum benefits are well below the federal poverty level.

SSI also has something called "income disregards," which is a 50% marginal tax after \$65 of monthly income. That means that after you earn \$65 in a month, you lose \$1 for every \$2 you make.

The New Law

Ohio's senators are working together in a bipartisan effort to change this. They have proposed a new law on the federal level that would affect all disabled people in all states, not just Ohio. The introduced bill is called the SSI Savings Penalty Elimination Act.

This would not remove asset limits

entirely, like some advocates have proposed, but it would raise them. It would also get rid of the marriage penalty. Many bills to get rid of the marriage penalty have been proposed before, but none have gone anywhere yet. What makes this one different is that it's bipartisan. Both Ohio's senators, Democrat and Republican, are working together on this.

The Savings Penalty Elimination Act would raise the asset limit to \$10,000 for a single person or \$20,000 for a married couple. It would also make it so that the limit is continually adjusted in the future. This would be based on the rate of inflation, like how other benefit increases are calculated.

This increase would be life-changing for millions of people who rely on Social Security Income to live. It would allow them to have some of the same opportunities as anyone else.

OUR NEXT MEETING

August 17th, 6:00-7:30, virtually on Zoom or in-person at the Ability Center at 5605 Monroe Street, Sylvania. Meeting dues are \$5 or \$50 for twelve months.

This meeting our guest speaker will be Tech Ambassador Renee Wood, who will be presenting on computer literacy, virus protection, and spotting scams.