



September 12, 2023

The Honorable Sherrod Brown  
503 Hart Senate Office Building  
Washington, DC 20510

The Honorable Bill Cassidy, M.D.  
455 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Brian Fitzpatrick  
271 Cannon House Office Building  
Washington, DC 20515

The Honorable Brian Higgins  
2269 Rayburn House Office Building  
Washington, DC 20515

Dear Senators Brown and Cassidy and Representatives Fitzpatrick and Higgins:

The National Down Syndrome Society (NDSS) empowers individuals with Down syndrome and their families by driving policy change, providing resources, engaging with local communities, and shifting public perceptions. We write today in strong support of the passage of the Supplemental Security Income (SSI) Savings Penalty Elimination Act, which would increase asset limits to \$10,000 for individual beneficiaries, \$20,000 for married couples, and annually adjust for inflation. By increasing the asset limitation, individuals with disabilities, including those with Down syndrome, would have increased opportunity to achieve financial independence and more effectively work, earn, and save for their futures.

Currently, SSI beneficiaries may not have more than \$2,000 in assets, a limit that has not been increased since 1989. This is a barrier to beneficiaries seeking to live independently, save money, and improve their quality of life. Additionally, two SSI beneficiaries who choose to marry face the “marriage penalty” which prevents a married couple receiving SSI benefits from having combined assets of more than \$3,000. By eliminating the “marriage penalty” this bill ensures individuals with disabilities do not have to choose between marrying someone they love and maintaining their essential SSI benefits.

According to the Center on Budget and Policy Priorities, in 2016, about half of all SSI beneficiaries had income levels below the federal poverty line.<sup>1</sup> The imposition of outdated asset limitations has forced people with disabilities to live in poverty for decades. Furthermore, the fear of losing SSI benefits is a serious systemic barrier to employment for individuals with disabilities. Increasing asset limitations would open the labor market for skilled workers with disabilities to earn and save beyond current limitations and work toward financial security.

NDSS strives to ensure all individuals with Down syndrome are assured their human rights and valued by a more inclusive society. We urge Congress to take action to increase SSI asset limits for

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<sup>1</sup> Center on Budget and Policy Priorities. (2023). The Case for Updating SSI Asset Limits. Center on Budget and Policy Priorities. Retrieved 2023, from <https://www.cbpp.org/research/social-security/the-case-for-updating-ssi-asset-limits>



individuals with Down syndrome and other disabilities, and we thank you for your leadership regarding this important piece of legislation.

Sincerely,

A handwritten signature in black ink that reads "Kandi Pickard". The signature is fluid and cursive, with a large, looping flourish at the end.

Kandi Pickard  
President and CEO  
National Down Syndrome Society