

Supplemental Security Income (SSI)/ State Supplementary Payment (SSP)



What is Supplemental Security Income (SSI)?

SSI is a supplemental program to the Social Security system that provides modest financial assistance to people who are unable to work enough to meet their basic needs, including older adults 65+ with low or no Social Security or pension income, and younger people with significant disabilities. They may have earned low, irregular wages, spent time as unpaid family caregivers, or been unable to work due to a disability. With a rapidly aging population and rising income inequality, the nation's senior population is becoming larger and poorer. SSI is more important than ever to people in every community around the country.

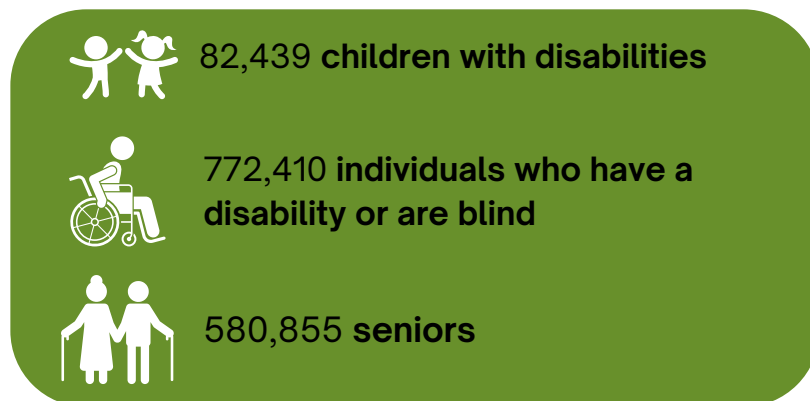
What is State Supplementary Payment (SSP)?

SSP is California's supplementary payment to recipients of SSI. Both SSI and SSP benefits are administered by the Social Security Administration (SSA). Eligibility for both programs is determined by SSA using federal criteria. If an eligible individual qualifies for SSI, they qualify for SSP. The benefits are in the form of cash assistance.

Unfortunately the SSP grant was reduced and California eliminated the yearly Cost-of-Living Adjustment (COLA) for the SSP in the recession-era cuts in 2009 and 2011, which continues to harm current SSI/SSP recipients in California.

Who SSI/SSP Helps

This program provides vital assistance to low-income seniors and people with disabilities. **In California about 1.1 million people rely on SSI benefits.* This includes:**



Women and People of Color make up the majority of SSI recipients

Most SSI recipients are women nationwide—53% of all SSI recipients and 65% of older SSI recipients. Women are disproportionately reliant on SSI because they are more likely to have spent time out of the workforce caring for their families, or to have worked in low-wage or part-time jobs, or in jobs where they did not receive Social Security credit.

Nearly two-thirds of SSI recipients in California are BIPOC - Systemic racism and discriminatory policies disproportionately impact people of color, leading many individuals to rely on SSI/SSP to meet their basic needs.

**Social Security Administration, SSI recipients by State and County, 2023*

How SSI Works

SSI helps seniors and people with disabilities escape deep poverty, although many still live below the poverty level

\$1206
per month

In 2025, the maximum SSI federal benefit for an individual is \$967 per month. When you incorporate CA's SSP of \$239.94, the maximum individual grant for an SSI/SSP recipient is \$1206.94 or 92.5% of the federal poverty level (FPL). SSI benefits are reduced when recipients have other income. Even when including income from other sources such as Social Security or a pension, a person receiving SSI is likely living below the federal poverty level. Additionally, SSI recipients are unable to save for emergencies, as they are subject to an asset limit of \$2,000 (or \$3,000 for a couple).

Low SSI/SSP grants make it difficult for older adults and people with disabilities to meet their basic needs.

Studio apartment rent exceeds one-half of the SSI/SSP Grant in all 58 Counties and is higher than the entire grant in 25 Counties. Even for those who can obtain below-market rent, current SSI/SSP grants cannot provide for utilities, food, medicine, toiletries, clothing, and other necessities, pushing people into homelessness and hunger.

Improving SSI/SSP grant levels will support California's older adults and people with disabilities and the general economy.

SSI reduces homelessness and supports those who are homeless

SSI benefits can be used to pay for rent, utilities, property taxes, home repair, and other basic costs that allow people to remain in their homes. This is critical as older adults are the fastest growing population of Californians experiencing homelessness. SSI/SSP is also one of the top three income sources reported for California's unhoused older adults.

SSI benefits support local communities

People who receive SSI spend the money on their basic, immediate expenses, such as food, medicine, and shelter. Because of this, SSI benefits go directly into the local communities where SSI recipients live. According to the IMPLAN economic analysis, every \$10 million in increased State Supplementary Payments would support \$15 million in economic output (multiplier of 1.50), 93 jobs, and \$0.9 million in state and local tax revenue.

SSI is the only resource supporting many older adults and people with disabilities with accessing food, shelter, and medicine. Without it, society's most vulnerable members—those who worked all their lives at low-wage jobs and couldn't save for retirement, lifelong caregivers from low-income households who watched over their family without pay, and those who are unable to work due to disability—would be left with no resources to enable their survival. **California leaders can take action by reinstating the ongoing cost of living adjustment for SSP, raising grant levels to 100% FPL, and reinstating an emergency grant program to support SSI recipients during disasters.**

Questions? Visit ca4ssi.org/contact