



GETTING OLDER AND GETTING BY WITH SSI: QUALITATIVE EVIDENCE FROM THE AMERICAN VOICES PROJECT

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Over seven million Americans rely on Supplemental Security Income (SSI), but there is little qualitative evidence describing how SSI recipients get by financially and make sense of the program. This study focuses on older adults (ages 50 and above), who make up the majority of SSI recipients.

How Do Older SSI Recipients Make Ends Meet and Make Sense of SSI?

Cash assistance from SSI—a maximum of \$943 per month in 2024—is a lifeline for low-income, low-asset older adults and people with work-limiting disabilities who are eligible for little to no Social Security Disability Insurance (SSDI) or Old Age and Survivor’s Insurance (OASI). At the same time, policy design features of SSI limit the extent to which SSI recipients can earn additional income or accept help from family and friends without jeopardizing their benefits. With parameters on the help they’re able to receive, and with a benefit amount far outpaced by the cost of housing alone, it’s unclear how recipients are able to get by with SSI.

This study adds to the limited body of qualitative research on the economic lives of SSI recipients by focusing on a population that makes up the majority of SSI recipients: older adults. From nationally representative American Voices Project (AVP) interview data of SSI recipients aged 50 and older (N=25), I asked about the pathways that led older adults to receive SSI, the strategies they use to get by financially on their monthly SSI benefits, and how older adults make sense of the role SSI plays in their financial lives. I took an abductive approach, which combines deductive insights from prior literature and inductively generated new findings from the data to inform the iterative coding scheme and analysis process.

Some View SSI as Last Resort and Disproportional to Lifetime Work Effort

I find that most respondents turned to SSI as an income source of last resort when they were no longer able to reliably earn income from work, and when they found out their work histories qualified them for little to no SSDI or OASI benefits. Some respondents shared that they stopped looking for work because they didn’t believe employers would hire or accommodate them given their impairments or their age, so they turned to SSI to replace their lost income from earnings. Although all respondents reported having some work history both inside and outside the formal labor force, less than half reported receiving SSDI or OASI in addition to their SSI benefits.

Some SSI recipients considered their SSI benefit amount to be disproportional to their lifetime work effort and to the work it took to apply for SSI. In 2019 and 2020 when the interviews took place, the maximum SSI benefit for individuals was less than \$800 per month. Some respondents compared their



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benefit amounts to their years of work, disappointed by “the system” not compensating them for what they felt like they were owed. Respondents also compared SSI benefit amounts to the amount of work it took to apply for SSI, which for several respondents included lengthy appeals processes and hearings before administrative law judges.

With Limited Income, Many Older SSI Recipients Go Without and Accrue Debt

SSI policies limit how much recipients can supplement their monthly benefits with earnings from work or help from family and friends without risking benefit reductions. Several respondents shared they were confused about how working would affect their benefit amounts; Reggie shared his benefits were reduced because of work-related overpayments. Sharing resources among family and friends also posed challenges, especially for Roy and Kim. Roy and Kim were partners but lived separately and were not married, for fear of losing their individual SSI benefits. The effort of trying to provide for herself and Roy, within the bounds of SSI policy limits, weighed on Kim psychologically. She knew an audit could have potentially devastating consequences.

Respondents reported having either “just enough” or not enough money to get by on each month, even after paying below market rate for housing. Most respondents minimized housing costs through publicly subsidized housing or renting at a reduced rate from family or friends. Many respondents carefully managed their money each month using common strategies, like buying items on sale. Several respondents mentioned how they “go without” certain items and services, including medications, medical equipment, and dentistry. Few respondents reported keeping savings accounts to cope with emergency expenses, and no respondent maintained a savings account over \$1,000. Instead, respondents often used various sources of credit to manage large, irregular expenses that exceeded their monthly budget. However, going into debt created a new category of expenses for respondents to manage: monthly debt payments. Some respondents paid their monthly minimums or had strategies to pay down their debt over time. Others did not know how they were going to get the money to pay off their debt.

Implications

- Policies to facilitate employment among people with physical and mental impairments could help keep people in the labor force for longer.
- Expanding the activities that earn credit toward SSDI and OASI eligibility may help improve the sufficiency of some older adults’ Social Security benefits.
- Simplifying the rules about how much an SSI recipient can supplement their benefit check, whether from earnings through work or assistance from friends and family, could reduce psychological and financial distress among recipients.
- Even with below-market-rate housing, SSI benefit levels are not enough to prevent recipients from accruing debt when large expenses arise.

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