

# Hardship among Low-income US Families that receive Children's Supplemental Security Income (SSI)



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## Overview

Supplemental Security Income (SSI) is a federal means-tested program that provides cash assistance to children and adults with disabilities. Children's SSI is part of the nation's family support safety net, geared to assist parents with the direct and indirect costs of their child's care, and is usually considered assistance of last resort<sup>1-2</sup>. This study assessed the prevalence of material hardship and deprivation in households receiving child SSI. Relatively few, or 13.6%, of low-income US families raising children with disabilities receive children's SSI. The study also offers compelling evidence that the child SSI program does not prevent low-income families from experiencing material hardship and deprivation.

Households raising children with disabilities experience higher rates of income poverty compared to their non-disabled peers.<sup>3-6</sup> Similarly, using pooled data from the 2004 and 2008 panels of the Survey of Income and Program Participation, Ghosh & Parish (2013) estimated that 47% of children with disabilities lived in low-income households, whereas 37% of children without disabilities lived in low-income households<sup>7</sup>.

Families were considered low-income if their total household income was below 200% of the federal poverty level (for example, \$23,550 was the federal poverty level for a family of four in 2013). The sample included 9,919 households, of which 7,533 (representing 24 million US household) were low-income households with children where none of the children had a disability; 1,942 (representing 5.8 million US households) were low-income households with disabled children but not receiving SSI; and 444 (representing 1.4 million US households) were low-income households with disabled children and receiving children's SSI.

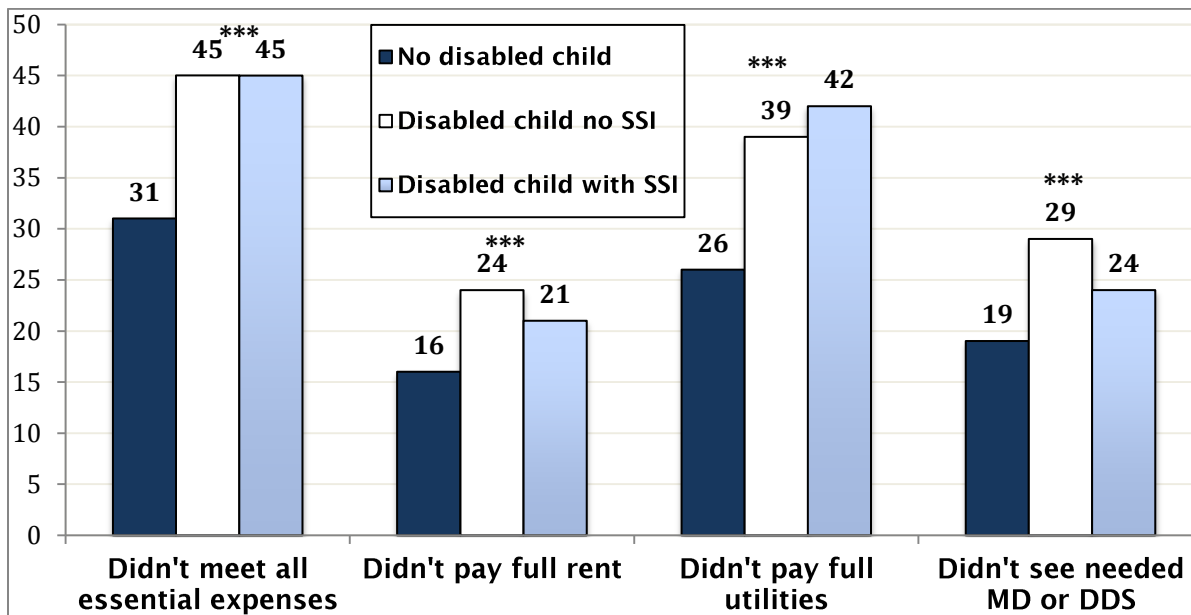
This *Lurie Institute for Disability Policy Brief* reports findings from an analysis of data from the 2004 and 2008 panels of the Survey of Income and Program Participation (SIPP), which is nationally-representative of US households. This study investigated the extent of material hardship among low-income families of children with disabilities that receive SSI, compared to other low-income families raising children with and without disabilities. Hardship was defined as having the following situation in the past year: (1) inability to meet all essential expenses; (2) the inability to pay the full rent or mortgage amount; (3) inability to pay the full amount of utilities; and/or (4) not seeing a doctor or dentist when care was needed.

## Authors and Support

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## Results

### Weighted percent of households with children experiencing hardship



Note: Differences between households with and without children with disabilities were all statistically significant \*\*\* $p < .01$ ; differences between households with children with disabilities that did and did not receive SSI were not statistically significant

### Summary & Recommendations

Relatively few, just 13.6%, of low-income families of children with disabilities received children's SSI payments. Many families of children with disabilities, including those that receive children's SSI are often unable to meet their basic needs. High rates of material hardship signal potentially high costs to public health and social welfare systems. Vulnerable children with disabilities who forego basic necessities may acquire co-morbid conditions, perform poorly in academics, be unable to develop social competence, and are less likely to become self-supporting members of society. Strengthening the children's SSI program to better support low-income families raising children with disabilities is a critical national priority.

### References

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