



# Spring 2021 Snapshot of Resident Enrollment in Disability Programs

## Introduction

The federal Social Security Administration administers two disability programs: Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). These programs provide resources to those who are unable to work due to a disability or to low-income parents caring for children living with complex disabilities.

## Requirements for SSI/SSDI Programs

**The medical requirements for both programs are the same.**<sup>1</sup> Recipients must be disabled or blind to qualify. For a child, the impairment must result in severe functional limitations. An adult would be unable to perform “substantial gainful activity” or physical/mental actions for work.<sup>2</sup>

**To qualify for SSI**, an individual must have limited income (money from work or other benefits such as unemployment) and resources (\$2,000 in assets for an individual and \$3,000 for a couple).<sup>3</sup>

**For SSDI**, only those who previously worked long enough<sup>4</sup> and recently enough,<sup>5</sup> are eligible to be covered. Unlike SSI, there is no limit on assets to qualify for SSDI benefits.<sup>6</sup>

## Percentage of HFH Clients who Receive SSI/SSDI<sup>7</sup>

Site	% of Clients who Receive SSI/SSDI	Number of Clients who Receive SSI/SSDI	Total Number of Clients
Allie’s Place	3.2%	6	190
Prospect	4.7%	8	170
Saratoga	3.6%	20	556
Williamsbridge	6.8%	12	177
<b>All Sites</b>	<b>4.2%</b>	<b>46</b>	<b>1093</b>

## Demographics of SSI/SSDI Recipients

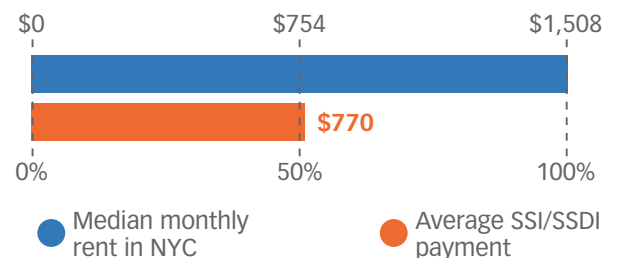
Of those HFH clients who are enrolled in disability programs, most of them only receive SSI (80%) compared to those who only receive SSDI (11%). Nine percent of clients receive both benefits.



The percentage of HFH clients receiving SSI is similar to the percentage of all NYC residents receiving SSI (3.8% at HFH and 4.5% in NYC). Similarly, children at HFH shelters receive SSI at a rate similar to all children in NYC (3.7% at HFH and 2.6% in NYC).<sup>8</sup>

## Amount HFH Clients Receive from SSI/SSDI

The average SSI/SSDI payment made to HFH clients is \$770 per month.<sup>9</sup> For perspective, this amount barely covers half of the median price for a rental unit in NYC, which was \$1,508 monthly in 2019.<sup>10</sup> In fact, more than three quarters of clients who receive disability benefits are also enrolled in other forms of Public Assistance programs, such as cash assistance or the Supplemental Nutrition Assistance Program (SNAP), for the balance of their income. This analysis demonstrates that receiving SSI/SSDI on its own is most likely not enough to support families.



1 <https://www.ssa.gov/benefits/disability/#anchor1>

2 <https://www.ssa.gov/ssi/text-eligibility-ussi.htm>

3 <https://www.ssa.gov/ssi/text-eligibility-ussi.htm>

4 Those who become disabled before age 28 generally need 1.5 years of work, but this amount may increase for those who become disabled later in their lives (<https://www.ssa.gov/pubs/EN-05-10029.pdf>).

5 The “work test” formula captures anywhere from the last three (under age 24) to ten years (over age 31) (<https://www.ssa.gov/pubs/EN-05-10029.pdf>).

6 <https://www.ssa.gov/thirdparty/materials/pdfs/SSAFactSheet-SocialSecurity-DisabilityInsurance.pdf> and <https://www.ssa.gov/pubs/EN-05-10029.pdf>

7 Data are from clients who were residing in HFH shelters on 5/10/21.

8 [https://www.ssa.gov/policy/docs/statcomps/ssi\\_sc/2019/ny.pdf](https://www.ssa.gov/policy/docs/statcomps/ssi_sc/2019/ny.pdf) and <https://www.census.gov/quickfacts/fact/table/newyorkcitynewyork,NY/PST045219>

9 Data are from clients who were residing in HFH shelters on 5/10/21.

10 <https://furmancenter.org/stateofthecity/view/state-of-renters-and-their-homes>