Social Security Disability Insurance and Supplemental Security Income

NAMI Public Policy Position



Where We Stand:

NAMI believes that that all people with mental health conditions deserve access to supports that promote wellness. NAMI supports public policies and laws that reduce barriers to, and ensure continuity of, Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) for people with severe mental health conditions.

Why We Care:

For some people, a severe mental health condition may prevent them from getting or maintaining regular employment. For these individuals, SSDI and SSI provide needed financial assistance for basic living expenses, such as food, housing, and health care.

SSDI provides monthly income to individuals who are limited in their ability to work because of a physical or mental disability and have contributed Social Security tax contributions through prior work.

As of 2019, over 2 million people received SSDI benefits due to a mood, psychiatric, or other mental disability, amounting to one in five SSDI beneficiaries. SSI is a need-based program that provides financial assistance to individuals with disabilities and low incomes. Eligibility requires a disability determination and financial need determined by income and current assets. Currently, about eight million individuals rely on SSI benefits, including many people with severe mental health conditions.

Both programs are run by the U.S. Social Security Administration and help ensure a minimum income for people with disabling mental illness.

NAMI believes that all people with mental health conditions who are incarcerated deserve access to quality mental health treatment.

Proposals to change SSI and SSDI have included increasing paperwork requirements and the frequency of disability reviews. These threats could have serious repercussions for the health and well-being of people with mental illness, and may lead to further instability like homelessness, hospitalization, bankruptcy, or incarceration.

To learn more about NAMI's work on this issue, visit www.nami.org/Advocacy/Policy-Priorities









