



## Increasing Eligible Older Adult Participation in Social Security Income (SSI) Benefits

The 2023 National Council on Aging (NCOA) [Benefits Participation Map](#) data revealed that nationally, 3.6 million older adults were eligible for but not enrolled in the Supplemental Security Income (SSI) program. These individuals were missing out on an average of \$8,574 SSI benefits each year (\$715 per month) in 2026. The data also showed wide variations between counties within some states with both high- and low-participation rates.

In June 2025, NCOA launched a study, conducted in partnership with Social Policy Research Associates (SPR), to better understand the factors that influence county-level participation rates in key public benefits programs. The study focused on ten counties across five states (California, Missouri, New York, Texas, and Washington) and included one high-participation county and a geographically adjacent low-participation county in each state. Below are key insights from the five high-SSI participation rate counties.

### ABOUT THE STUDY

*The County Participation Rate Study aimed to better understand why older adult participation rates in Medicare Savings Program (MSP), Supplemental Nutrition Assistance Program (SNAP), and Supplemental Security Income (SSI) vary dramatically between counties within the same state. The goal was to identify factors that create enabling environments for older adults to access needed public benefits and reduce barriers to their uptake. The study relied on qualitative data gathered through interviews and listening sessions, as well as a review of the Benefits Participation Map and publicly available datasets.*

### OVERVIEW OF SSI

Administered by the Social Security Administration (SSA), SSI is a cash benefit for adults 65 and over and individuals of all ages who are blind or have a disability. The program serves those with very few resources; to be eligible, recipients must have both a very low income and almost no assets. In 2024, the maximum monthly benefit was \$994 for an individual and \$1,491 for a couple.<sup>1</sup> While Social Security Disability Insurance (SSDI) is also administered by SSA, eligibility for that program typically requires that a recipient have a

<sup>1</sup> National Council on Aging. 2026. How do I Apply for Supplemental Security Income (SSI)? <https://www.ncoa.org/article/how-do-i-apply-for-supplemental-security-income-ssi/>

disability and a work history that included paying into payroll taxes.<sup>2</sup> In contrast, SSI is funded by U.S. Treasury funds and does not require a work history.<sup>3</sup>

## CHANGES IN SSI PARTICIPATION RATES

The comparison of 2018 and 2023 data from the NCOA Benefits Participation Map provides a unique snapshot of changes in SSI benefits participation at county, state, and national levels. Below, we provide a side-by-side view of the two data snapshots and provide some key explanatory information about policy changes that may have impacted SSI participation. **Table 1** shows 2018 and 2023 SSI participation rates across the five study states and **Table 2** shows these rates across the five high-participation rate counties.

**Table 1. State SSI Participation Rates, 2018 and 2023<sup>4</sup>**

	2018	2023
<b>National</b>	49.0%	39.5%
<b>California (CA)</b>	53.8%	48.8%
<b>Missouri (MO)</b>	33.4%	27.9%
<b>New York (NY)</b>	45.4%	46.7%
<b>Texas (TX)</b>	46.7%	36.3%
<b>Washington (WA)</b>	51.1%	40.0%

**Table 2. SSI Participation Rates for High-Participation Rate Counties, 2018 and 2023**

	2018	2023
<b>National</b>	49.0%	39.5%
<b>San Francisco County, CA</b>	75.4%	69.8%
<b>St. Louis County, MO</b>	40.9%	30.3%
<b>New York City, NY</b>	75.7%	52.8%
<b>Duval County, TX</b>	83.3%	66.9%
<b>Clark County, WA</b>	70.7%	35.6%

SSI participation rates decreased between 2018 and 2023 for nearly every type of jurisdiction. Nationally, SSI participant rates fell nearly 10 percent. While New York State had a slight overall increase (of just over one percent), New York City's SSI participation rate declined nearly 23 percent. SSI participation rates in California and Missouri declined around five percent, while Texas and Washington had declines close to ten percent each.

The decline in SSI participation rates has been attributed to operational challenges and the COVID-19 pandemic. During the pandemic, all SSA field offices restricted in-person

<sup>2</sup> Center on Budget and Policy Priorities. (2024). Policy Basics: Supplemental Security Income <https://www.cbpp.org/research/social-security/supplemental-security-income> and National Council on Aging. (2026). SSI vs. SSDI: The Differences, Benefits, and How to Apply. <https://www.ncoa.org/article/ssi-vs-ssdi-what-are-these-benefits-how-they-differ/>

<sup>3</sup> AARP. (2025). How do I apply for SSI? <https://www.aarp.org/social-security/faq/how-to-apply-for-ssi/>

<sup>4</sup> National Council on Aging. (2026). Benefits enrollment performance map. National Council on Aging. <https://www.ncoa.org/benefits-participation-map/>

services, making it difficult for people who needed in-person support to apply. Further, many organizations that shared information about SSI also closed. Large cities often had more restrictions, and one study found larger declines in SSI participation rates in urban versus rural areas.<sup>5</sup> Since offices reopened in April 2022, a backlog of claims combined with staffing shortages and a reduced budget have increased time involved with the application process. One 2025 study found that the wait time for an initial eligibility determination was twice what it was prior to the pandemic.<sup>6</sup> Wait times to speak to an agent on the phone are reported to be an average of 40 minutes. A report attributed long wait times in part to SSA's declining budget and staff numbers—the agency's customer service budget fell almost twenty percent between 2010 and 2024.<sup>7</sup>

## APPLYING FOR AND MAINTAINING SSI BENEFITS

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### Initial Application

While applicants 65 years and older cannot currently complete an SSI application online, they can start the process by visiting SSA's online screening tool at this link here: <https://www.ssa.gov/apply/ssi>. The screening tool shares information about who qualifies (especially related to allowed income and assets) and the documents needed to verify eligibility. Applicants can also skip the online screener and call or visit an SSA office directly to set up an appointment if they prefer not to conduct any part of the application process online.

Required documents for older adult applicants without a disability fall under these broad categories (more specifics are included in the screener):

- Documents that show proof of current income.
- Documents that show proof of other financial resources.
- Information about their home.
- Current and past marriages information.
- Direct deposit information for benefits payment.<sup>8</sup>

Note that individuals applying to SSI due to their disability status must also provide extensive medical records and health information.

Once an applicant contacts SSA to make an appointment, SSA should provide an appointment date and time via letter and email within 7-14 days of the request (or it may be scheduled on the phone with an agent). SSA determines if this appointment will be in-person at a local SSA office or over the phone. During this initial appointment, the SSA agent fills out the SSI application form while talking to the applicant. While it cannot be

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<sup>5</sup> Levere, M., Hemmeter, J., and Wittenburg, D. 2023. Does the Drop in Child SSI Applications and Awards During COVID Vary by Locality? [https://crr.bc.edu/wp-content/uploads/2023/03/wp\\_2023-4.pdf](https://crr.bc.edu/wp-content/uploads/2023/03/wp_2023-4.pdf) and Blanton, K. 2023. Center for Retirement Research. Closing Social Security Offices Slowed Benefit Requests. <https://crr.bc.edu/closing-social-security-offices-slowed-benefit-requests/>

<sup>6</sup> Smalligan, J. and Vance, A. 2025. Urban Institute. Downsizing Staff Will Make it Harder to Receive Social Security Payments. <https://www.urban.org/urban-wire/downsizing-staff-will-make-it-harder-receive-social-security-payments>

<sup>7</sup> Center on Budget and Policy Priorities. 2024. SSA Budget Will Worsen Customer Service Crisis, But Investment in 2025 Could Fund Turnaround. <https://www.cbpp.org/blog/ssa-budget-will-worsen-customer-service-crisis-but-investment-in-2025-could-fund-turnaround>

<sup>8</sup> Social Security Administration. Apply for Social Security Income (SSI). <https://www.ssa.gov/apply/ssi>

submitted directly by the applicant, the SSI application form can be previewed here: <https://www.ssa.gov/forms/ssa-8000-bk.pdf> (note that not all questions apply to all SSI applicants, as some relate to disability determinations).

The following is a recent guide from SSA about applying for SSI that summarizes much of this information in one place: <https://www.ssa.gov/pubs/EN-05-11069.pdf>

### **Decision**

After an SSI application is complete, SSA takes time to make their eligibility decision. Applicants can check the status of their application online at this link here: <https://www.ssa.gov/apply/check-application-or-appeal-status>. While applicants 65 and older typically experience shorter wait times than those applying based on a disability, average waiting times for SSI disability determinations are reported to be 7 months.<sup>9</sup> The waiting time also varies significantly by state, likely due to variations in staffing levels at local SSA offices. If an applicant is denied SSI, they can appeal.

### **Redetermination**

Periodically, SSA checks that SSI recipients are still eligible for the benefit and receiving the correct amount. These check-ins are called redeterminations. They happen every one to six years at the discretion of SSA. SSA first sends a letter to the recipient notifying them of the redetermination, and requesting information either in-person, by telephone, or by mail. From the receipt of the letter, the recipient has 30 days to respond. This includes attending the appointment (if required), completing any forms, and/or calling to reschedule an appointment if needed. Paperwork to document eligibility, such as paystubs, life insurance policies, and household receipts, may be required.

Additionally, SSI recipients must immediately report changes that might also affect their eligibility or monthly benefit amount, such as those related to income, assets, and housing. Doing so will prompt follow-up from SSA as well. Failure to notify SSA about eligibility changes or to complete a redetermination can result in stopped payment or payment of the wrong benefit amount.<sup>10</sup>

### **The Future of Applying**

The SSI application process changes periodically, and there are reports that older adults may be able to submit a complete application online in the future (applicants younger than 65 already have this option). Also, SSA may further streamline the application form.<sup>11</sup>

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<sup>9</sup> Smalligan, J. and Vance, A. 2025. Urban Institute. Downsizing Staff Will Make it Harder to Receive Social Security Payments. <https://www.urban.org/urban-wire/downsizing-staff-will-make-it-harder-receive-social-security-payments>

<sup>10</sup> Social Security Administration. (2025). Understanding Supplemental Security Income Redeterminations – 2025 Edition. <https://www.ssa.gov/ssi/text-redets-ussi.htm>.

<sup>11</sup> AARP. (2025). How do I apply for SSI? <https://www.aarp.org/social-security/faq/how-to-apply-for-ssi/>

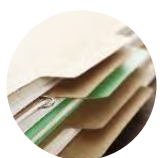
## EFFECTIVE OUTREACH AND ENGAGEMENT STRATEGIES

Organizations serving older adults can provide important information and assistance to likely eligible older adults to help them apply for SSI. SSA allows applicants to receive help with completing forms, calling a local Social Security office, interpreting for non-English speakers, gathering and giving information, and receiving mail.<sup>12</sup>

Across and within states, counties with higher participation of older adults in benefit programs consistently displayed four strategies and outreach characteristics: local agency collaboration, effective implementation of state policies, strong engagement with community-based organizations, and local funding support. Organizations serving older adults are encouraged to implement these strategies to increase enrollment in SSA.



**LOCAL AGENCY COLLABORATION.** Local coordination across program administrators (e.g., county departments, community-based organizations (CBOs), Area Agencies on Aging (AAA)) helps support older adults' benefits access by building trust at the staff and participant level, addressing issues in application processing, and ensuring that efforts are not duplicated.



**EFFECTIVE IMPLEMENTATION OF STATE POLICIES.** While states' policies to promote enrollment in benefit programs vary, counties with higher participation rates are characterized by strong implementation of state policies to ensure staff and partners understand and can implement them.



**STRONG CBO ENGAGEMENT.** Building close partnerships with trusted community organizations helps to improve older adult benefits participation by offering culturally competent, neighborhood-based access to services.



**FUNDING.** Philanthropy and public agencies play a vital role in funding local CBOs and nonprofits to deliver culturally responsive services and innovative outreach strategies. This funding can help to bolster staff capacity for outreach and enrollment activities.

<sup>12</sup> Social Security Administration, accessed March 2026, <https://www.ssa.gov/ssi/text-help-ussi.htm>