



Understanding Social Security and Current Threats May 2025

Overview of Social Security: Why Is It Important?

Nationwide, [over 73 million people](#) receive social security benefits - including over 11 million people with disabilities. Social Security offers financial benefits when an individual retires, dies, or when someone has a disability. For many, these benefits are a lifeline.

There are [two main types of social security benefits](#):

- Supplemental Security Income (SSI): helps older adults and people with disabilities who have little to no income. On average, individuals receive \$714 per month, which can help with needs such as housing, food, and clothing. SSI is not tied to an individual's work history but is instead based on need.
- Social Security Disability Insurance (SSDI): helps workers with qualifying disabilities and their families. SSDI is related to your work history, and covers individuals who have worked for a certain number of years and have paid Social Security taxes.

Some states, including Massachusetts, offer a [State Supplemental Program](#) (SSP) which can provide additional payments to eligible SSI applicants.

What Is Happening with Social Security? What Is at Risk?

The Trump administration has announced several concerning changes to the Social Security Administration (SSA) and how individuals access benefits, including:

- [Plans](#) to cut over 7,000 employees and close 60% of offices across the country
- Closure of SSA's Office of Civil Rights and Equal Opportunity, which manages civil rights complaints and accommodation requests for people with disabilities
- New identity verification requirements for new applicants and those changing their direct deposit information. For those who cannot complete these processes online, they will have to physically go to their nearest SSA office to verify their identity in person - there are no phone verification procedures available
- Policy changes allowing SSA to withhold 50% of a person's monthly SSDI check if they were overpaid, even if the overpayment was not their fault. This may leave them unable to pay their bills while the mistaken overpayment is collected

All these changes reduce access: fewer employees and locations make it harder for people, particularly those with disabilities, in rural areas, or who lack internet access or transportation, to apply and receive support. For those who rely on this income, delays and lack of access can cause significant financial hardship.

What Happens Next?

Lawsuits have been filed to challenge the legality of these changes. One such lawsuit, filed by several leading disability organizations, [called these actions](#) "an unprecedented and unconstitutional assault on Social Security benefits, concealed beneath the hollow pretense of bureaucratic 'reform'." There has also been significant political pressure against these changes, in coalitions that include older adults and people with disabilities.



What Else Should I Know?

Even without the concerning changes mentioned above, applying for Social Security benefits can be challenging and the process is far from perfect.

- Application wait times can be significant. As of [April 2025](#), there were over 1 million initial disability claims pending, with the average wait time being nearly eight months
- It is not uncommon to be denied when first applying. You do have an opportunity to [appeal](#), starting by requesting a reconsideration. If you are still appealing after reconsideration, it can take nearly [15 months](#) to get a hearing.
- SSI includes strict asset limits, limiting eligibility to people who have less than \$2,000 in assets (\$3,000 for married couples). This asset limit, which hasn't been updated since 1989, disincentivizes saving for an emergency, marriage, and leaves many unable to access benefits. [Take action on this now!](#)

What Can I Do?

Ongoing advocacy will be needed to continue to show how damaging these cuts are and how widespread and bipartisan opposition is.

- **Contact** your members of congress and share your story of why social security is important. [Find your federal legislators here.](#)
- **Join us!** Advocacy is more effective when individuals join together. Sign up for [The Arc of Massachusetts's action alerts](#) and [The Arc of the United States'](#) action alerts.

Help Is Available

If you are having issues with Social Security, your member of congress can help. [The Arc of United States](#) has a helpful guide for requesting casework assistance, and information about your rights, the importance of record-keeping, and more.

We know that these changes are fast-moving and significant. Please reach out if you need support in navigating these changes or engaging in advocacy. You can contact Nora Bent, Director of Government Affairs and Strategic Partnerships (nbent@arcmass.org).