



SOCIAL SECURITY
Office of the Chief Actuary

March 9, 2022

The Honorable Jimmy Panetta
United States House of Representatives
Washington, D.C. 20515

Dear Representative Panetta:

I am writing in response to your request for our estimate of the program cost effects for the Social Security (OASDI) and Federal Supplemental Security Income (SSI) programs of enacting H.R. 6405, the “Marriage Equality for Disabled Adults Act,” which you introduced on January 13, 2022. This Bill would make several changes to the requirements governing Disabled Adult Child (DAC) benefits.

We have enjoyed working with Mark Dennin of your staff in gaining a full understanding of the intent of the Bill. In particular, Mark has clarified that Section 2 of the Bill is intended to affect child benefits for individuals who qualify on the basis of DAC, and not individuals who qualify for student or minor (under age 18) child benefits. The estimates and descriptions of the provisions that follow reflect this clarification.

For OASDI beneficiaries, this Bill would eliminate the requirement that a DAC beneficiary be unmarried for starting or restoring receipt of benefits and remove marriage as a terminating event for existing DAC beneficiaries. For SSI recipients, this Bill would: (1) eliminate the policy related to recipients holding themselves out as married and clarify same sex marriage eligibility for SSI benefit entitlement; and (2) remove the SSI deeming of income requirement between a married couple if one spouse is a Title II DAC beneficiary. In addition, this Bill would ensure that, in a marriage between a DAC beneficiary and any other person, both spouses may continue to receive Medicaid benefits as if they were unmarried.

We estimate that this Bill would increase (worsen) the long-range OASDI actuarial deficit by 0.01 percent of taxable payroll and would increase the annual deficit for the OASDI program by about 0.01 percent of payroll for 2095. The year of projected combined OASDI Trust Fund reserve depletion would be 2034, the same as under current law. Table 1, enclosed, presents projected annual and 75-year-summarized cost rates, income rates, and balances for the OASDI program assuming enactment of the Bill, and changes in these values from those projected under current law. In addition, the Bill would reduce Federal SSI payments from the General Fund of the Treasury by an estimated \$6 billion for the period 2022 through 2031.

The estimates presented here are based on the intermediate assumptions of the 2021 Trustees Report and the assumptions of the 2021 SSI Annual Report. These estimates reflect the combined effort of many in the Office of the Chief Actuary, but most particularly Karen Glenn, Chris Chaplain, Daniel Nickerson, Amir Levy, Chelsea Shultz, and Kyle Burkhalter.

Provisions in the Bill

This Bill would make several changes to the requirements governing DAC beneficiaries. Section 2 would remove marriage as a bar to starting or restoring DAC entitlement and as a terminating event for an existing DAC beneficiary. This section, the only section of the Bill with direct effect on OASDI beneficiaries, would increase the OASDI actuarial deficit by an estimated 0.01 percent of payroll and would increase the annual deficit for the OASDI program by about 0.01 percent of payroll for 2095. In addition, we estimate that Section 2 alone would reduce Federal SSI payments by \$7 billion for the period 2022 through 2031.

Section 3 would: (1) eliminate the policy related to recipients holding themselves out as married and the resulting application of this policy to recipients, claimants, and deemors (under current law, individuals who are holding out as a married couple to their community are considered to be married for SSI purposes, whether they are legally married or not); and (2) clarify that same-sex marriages are valid for SSI eligibility. We estimate that Section 3 alone would increase Federal SSI payments by \$1 billion for the period 2022 through 2031.

Section 4 would change deeming rules under SSI between spouses if one of the spouses is a Title II DAC beneficiary, such that the ineligible spouse's income is no longer deemed to be available to the eligible spouse. We estimate that Section 4 alone would increase Federal SSI payments by less than \$1 billion for the period 2022 through 2031.

Section 5 states that married DACs and their spouses would still be eligible for Medicaid if they would be eligible for Medicaid as unmarried individuals. This provision would have no direct impact on the OASDI or SSI programs.

In total, we estimate that the Bill would reduce Federal SSI payments from the General Fund of the Treasury by an estimated \$6 billion for the period 2022 through 2031.

We hope these estimates are helpful. Please let me know if we may provide further assistance.

Sincerely,



Stephen C. Goss, ASA, MAAA
Chief Actuary

Enclosures

Table 1 - OASDI Cost Rate, Income Rate, Annual Balance, and Trust Fund Ratio
Title II Effects for H.R. 6405, the "Marriage Equality for Disabled Adults Act"

Year	Proposal			Trust Fund Ratio 1-1-year	Change from Current Law		
	Cost Rate	Income Rate	Annual Balance		Cost Rate	Income Rate	Annual Balance
2021	14.11	12.31	-1.81	253	0.00	0.00	0.00
2022	14.30	12.93	-1.38	231	0.00	0.00	0.00
2023	14.44	12.91	-1.52	214	0.01	0.00	-0.01
2024	14.65	12.94	-1.70	196	0.01	0.00	-0.01
2025	14.87	12.96	-1.91	178	0.01	0.00	-0.01
2026	15.12	13.08	-2.04	159	0.01	0.00	-0.01
2027	15.38	13.10	-2.27	141	0.01	0.00	-0.01
2028	15.64	13.14	-2.50	122	0.01	0.00	-0.01
2029	15.88	13.17	-2.71	103	0.01	0.00	-0.01
2030	16.12	13.19	-2.93	84	0.01	0.00	-0.01
2031	16.30	13.21	-3.09	65	0.01	0.00	-0.01
2032	16.45	13.22	-3.23	46	0.01	0.00	-0.01
2033	16.57	13.23	-3.34	26	0.01	0.00	-0.01
2034	16.67	13.24	-3.43	7	0.01	0.00	-0.01
2035	16.75	13.24	-3.50	---	0.01	0.00	-0.01
2036	16.81	13.25	-3.56	---	0.01	0.00	-0.01
2037	16.87	13.26	-3.62	---	0.01	0.00	-0.01
2038	16.93	13.26	-3.66	---	0.01	0.00	-0.01
2039	16.96	13.27	-3.70	---	0.01	0.00	-0.01
2040	16.99	13.27	-3.72	---	0.01	0.00	-0.01
2041	17.03	13.27	-3.76	---	0.01	0.00	-0.01
2042	17.05	13.28	-3.77	---	0.01	0.00	-0.01
2043	17.05	13.28	-3.78	---	0.01	0.00	-0.01
2044	17.06	13.28	-3.78	---	0.01	0.00	-0.01
2045	17.06	13.28	-3.78	---	0.01	0.00	-0.01
2046	17.07	13.28	-3.79	---	0.01	0.00	-0.01
2047	17.09	13.28	-3.80	---	0.01	0.00	-0.01
2048	17.11	13.29	-3.82	---	0.01	0.00	-0.01
2049	17.13	13.29	-3.84	---	0.01	0.00	-0.01
2050	17.15	13.29	-3.86	---	0.01	0.00	-0.01
2051	17.17	13.29	-3.88	---	0.01	0.00	-0.01
2052	17.20	13.30	-3.90	---	0.01	0.00	-0.01
2053	17.23	13.30	-3.93	---	0.01	0.00	-0.01
2054	17.27	13.30	-3.96	---	0.01	0.00	-0.01
2055	17.30	13.31	-4.00	---	0.01	0.00	-0.01
2056	17.35	13.31	-4.04	---	0.01	0.00	-0.01
2057	17.40	13.31	-4.08	---	0.01	0.00	-0.01
2058	17.45	13.32	-4.13	---	0.01	0.00	-0.01
2059	17.50	13.32	-4.18	---	0.01	0.00	-0.01
2060	17.56	13.33	-4.23	---	0.01	0.00	-0.01
2061	17.61	13.33	-4.28	---	0.01	0.00	-0.01
2062	17.66	13.34	-4.33	---	0.01	0.00	-0.01
2063	17.71	13.34	-4.37	---	0.01	0.00	-0.01
2064	17.76	13.35	-4.42	---	0.01	0.00	-0.01
2065	17.81	13.35	-4.46	---	0.01	0.00	-0.01
2066	17.86	13.35	-4.51	---	0.01	0.00	-0.01
2067	17.92	13.36	-4.56	---	0.01	0.00	-0.01
2068	17.97	13.36	-4.61	---	0.01	0.00	-0.01
2069	18.02	13.37	-4.66	---	0.01	0.00	-0.01
2070	18.08	13.37	-4.71	---	0.01	0.00	-0.01
2071	18.13	13.37	-4.76	---	0.01	0.00	-0.01
2072	18.19	13.38	-4.81	---	0.01	0.00	-0.01
2073	18.24	13.38	-4.85	---	0.01	0.00	-0.01
2074	18.29	13.39	-4.90	---	0.01	0.00	-0.01
2075	18.33	13.39	-4.94	---	0.01	0.00	-0.01
2076	18.36	13.39	-4.97	---	0.01	0.00	-0.01
2077	18.38	13.39	-4.99	---	0.01	0.00	-0.01
2078	18.39	13.40	-4.99	---	0.01	0.00	-0.01
2079	18.38	13.40	-4.99	---	0.01	0.00	-0.01
2080	18.36	13.40	-4.97	---	0.01	0.00	-0.01
2081	18.34	13.39	-4.94	---	0.01	0.00	-0.01
2082	18.31	13.39	-4.91	---	0.01	0.00	-0.01
2083	18.26	13.39	-4.87	---	0.01	0.00	-0.01
2084	18.21	13.39	-4.82	---	0.01	0.00	-0.01
2085	18.15	13.39	-4.77	---	0.01	0.00	-0.01
2086	18.09	13.38	-4.71	---	0.01	0.00	-0.01
2087	18.02	13.38	-4.64	---	0.01	0.00	-0.01
2088	17.95	13.37	-4.58	---	0.01	0.00	-0.01
2089	17.88	13.37	-4.51	---	0.01	0.00	-0.01
2090	17.82	13.36	-4.46	---	0.01	0.00	-0.01
2091	17.78	13.36	-4.42	---	0.01	0.00	-0.01
2092	17.74	13.36	-4.38	---	0.01	0.00	-0.01
2093	17.72	13.36	-4.37	---	0.01	0.00	-0.01
2094	17.71	13.36	-4.36	---	0.01	0.00	-0.01
2095	17.71	13.36	-4.35	---	0.01	0.00	-0.01
2096	17.72	13.36	-4.36	---	0.01	0.00	-0.01

Summarized Rates: OASDI				
	Cost Rate	Income Rate	Actuarial Balance	Year of reserve depletion ¹
2021 - 2095	17.33%	13.78%	-3.55%	2034

Summarized Rates: OASDI		
Change in Cost rate	Change in Income Rate	Change in Actuarial Balance
0.01%	0.00%	-0.01%

Based on Intermediate Assumptions of the 2021 Trustees Report.
¹Under current law the year of combined Trust Fund reserve depletion is 2034.

JIMMY PANETTA
20TH DISTRICT, CALIFORNIA

CHIEF DEPUTY WHIP

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January 24, 2022

Mr. Stephen C. Goss
Chief Actuary
U.S. Social Security Administration
6401 Security Boulevard
Baltimore, MD 21235

Dear Mr. Goss:

I write to respectfully request that you study H.R. 6405, the Marriage Equality for Disabled Adults Act, and develop an estimate of the total cost of the bill, by section.

Under current law, Disabled Adult Children (DAC) lose federal benefits if they marry a non-disabled person. This places many DAC beneficiaries, including some of my constituents, in an unfair, untenable position of choosing between receiving health care and marrying the person they love. I am proud to author this legislation to eliminate barriers and extend the full rights and dignity of marriage to every American.

The Marriage Equality for Disabled Adults Act would eliminate the requirement that a DAC beneficiary be unmarried, eliminate the rule that removes DAC benefits should a beneficiary marry, change Social Security's rules about common law marriages, and ensure that, in a marriage between a DAC beneficiary and any other person, both spouses may continue to receive SSI and Medicaid as if they were unmarried.

In order to advance this legislation, we need to understand how much its provisions could cost the government. I request that you develop an estimate of the cost of this bill by section and share your assumptions and reasoning as to how those figures are determined.

Thank you for your consideration of this request. I look forward to continuing to work with you about this important issue.

Sincerely,



JIMMY PANETTA
Member of Congress