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Social Security: With You Through Life’s Journey...



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We're With You If The Unexpected Happens




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Supplemental Security Income (SSI)


What is it?

SSI is a federal program that provides monthly payments to people who have limited income and resources.

Who is it for?

People who are 65 or older, as well as for those of any age, including children, who are blind or who have disabilities and have limited income and resources.

ssa.gov/benefits/ssi/



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SSI for Children

Who is considered a “child” for SSI?

A disabled person who is neither married nor head of a household and:

- is under age 18; or
- is under age 22 and is a student regularly attending school.



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SSI Requirements for Children

- If under 18, the child has a physical or mental impairment (or combination) that results in marked or severe limitation in functioning.
- The child must be either blind or disabled. If the child is blind, he or she must meet the same definition of “blind” as applies for adults.
- Condition must be expected to last at least 12 months or result in death.



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Definition of Disability - Adult

The Social Security Act defines disability as:

a person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death; or

the person's medical condition must prevent him or her from doing substantial gainful employment – work that he or she did in the past, and it must prevent the person from adjusting to other work.



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Substantial Gainful Activity

- “Substantial gainful activity” (SGA) is a term used to describe a level of work activity and earnings. Consistently being above this level could lead to ineligibility for disability benefits. We generally use earnings guidelines to evaluate whether your work activity is SGA.
- If the impairment is anything other than blindness, earnings in 2024 averaging over \$1,550 a month generally demonstrate SGA.
- The SGA amount in 2024 for blind individuals is \$2,590.
- SSI only uses SGA as a measure of work during initial claims.
- SSDI uses SGA throughout the life of the claim.



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Requirements for Getting SSI

- Your income – money you receive such as wages, Social Security benefits, and pensions. Income also includes such things as food and shelter.
- Your resources – things you own such as real estate, bank accounts, cash, stocks, and bonds.
- Where you live – must live in the U.S., or Northern Mariana Islands. If you're not a U.S. citizen, but you are lawfully residing in the United States, you still may be able to get SSI.



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Income

Earned	Unearned
Wages	SSA benefits
Net earnings from self-employment	Veterans benefits
Payment for services in sheltered workshop	Unemployment benefits
	Interests
	Pensions
	Cash from family/friends



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Resources

Included Resources	Excluded Resources
Bank Accounts (CDs, IRAs)	Home in which you live
Stocks, Bonds, 401Ks (Liquid Assets)	First car
Second Car	Burial plots for self & family
Life Insurance	Some resources set aside for burial
Property other than where you live	

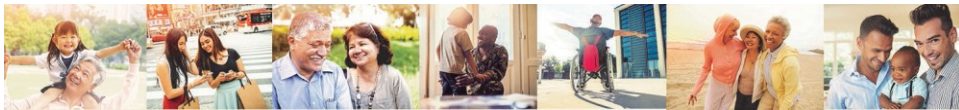
Individual Limit: \$2,000 / Couples Limit: \$3,000



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Living Arrangements

Living arrangements are another factor to determine how much SSI a person can get. Benefits may vary depending on where you live:

- In someone else's household
- In an institution – generally \$30/month maximum
- In a group care or board and care facility



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SSI Requirements for Children (non medical)

- Disabled children living in households with limited income and resources may be eligible to receive SSI benefits.
- For eligibility, the income and assets of the disabled child and parent(s) living in the household are assessed.

Children's income examples:

- Child support
- Social Security auxiliary benefits
- Gifts



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Deeming

What is it?

The process of determining how much of a parent(s) income and resources will count is called deeming.

When does it apply?

If the parent(s) has income and/or resources that we must consider and:

- the child is under 18; and
- lives at home with his or her natural, or adoptive parents(s); or
- lives away at school, but comes home on some weekends, holidays, or school vacations and is subject to parental control.



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Supplemental Security Income (SSI) Spotlights		
Rights and Responsibilities	Living Arrangements	Resources
Financial Institution Accounts	Burial Funds	Loans
Trusts	Dedicated Accounts for Children	Deeming Parental Income and Resources
Reporting Your Earnings to Social Security	Automated Wage Reporting Tools	Impairment-Related Work Expenses
Special SSI Rule for Blind People Who Work	Individual Development Accounts	Plan to Achieve Self-Support
Property Essential to Self-Support	Transfers of Resources	Student Earned Income Exclusion
Payment for Travel to Medical Exams or Tests	Getting SSI Benefits While You Try to Sell Excess Resources	Continued SSI Benefits for Persons Who are Temporarily Institutionalized
Special SSI Rules for Children of Military Personnel Living Overseas	SSI Benefits for Disabled Youth in Foster Care	Prerelease Procedure
SSI Benefits for Noncitizen	Continued Medicaid Eligibility for People Who Work: Section 1619(b)	Interpreter Services
Income From The Arts	Homelessness	Windfall Offset
One-Third Reduction Provision	Achieving a Better Life Experience (ABLE) Accounts	



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www.ssa.gov/ssi/links-to-spotlights.htm

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SSI Determination for Children Turning 18

- We make a new disability determination using the adult rules.
- We no longer count the income and resources of parent(s) for eligibility.
- If the child continues to live with parent(s) but does not pay for food or shelter, a lower SSI payment may apply.
- An SSI application can be made as early as the day of the 18th birthday.



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The Value of The One-Third Reduction (VTR)

WILL THE ONE-THIRD REDUCTION PROVISION AFFECT MY SSI PAYMENT?

We may reduce your Supplemental Security Income (SSI) payment by one-third if you live in another person's household throughout a month and you do not pay for the food and shelter you get from the household.



EXAMPLE—SSI reduced by one-third: On January 1, 2024, Mary Johnson moved in with their adult child and grandchildren and received both food and shelter from within the household. Mary did not help pay the household expenses. Because Mary received food and shelter from their adult child, we would reduce the monthly SSI payments by one-third. If Mary does not have any other countable income, the SSI payment would be reduced to \$628.67.

WHEN DOES THE VALUE OF THE ONE-THIRD REDUCTION NOT APPLY?

The one-third reduction does not apply if you live in another person's household but you pay your share of the expenses for food and shelter.



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In-Kind Support & Maintenance (ISM)

Any food or shelter you get from someone else that you do not pay for may reduce your SSI benefit. There is a limit on how much food and shelter we may count. The limit is one-third of the maximum Federal SSI benefit amount payable for a month, plus \$20. This is the presumed max value (PMV).

Computing ISM:

- Total Household Operating Expenses divided by the Number of Household Members = the SSI recipients fair share.
- Fair share minus claimant's contribution = actual value (AV) of the ISM
- SSA compares the actual value to the PMV. The lesser amount is the countable ISM.



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List of Applicable Household Costs

- Food (through 9/30/24)
- Mortgage (including property insurance)
- Real Property Taxes
- Rent
- Heating Fuel
- Gas
- Electricity
- Water
- Sewer
- Garbage removal



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SSI and Age 18 Foster Children

A disabled youth transitioning out of foster care may file an SSI application if he or she:

- lives in a foster care situation;
- alleges blindness or disability;
- appears likely to meet all the non-medical eligibility requirements when foster care payments terminate;
- expects foster care payments to cease within 180 days of the application filing date; or
- is within 180 days of losing foster care eligibility because of age.



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How to Apply for SSI (Adult)

You can begin the process and complete a large part of your application online!

You may be eligible to complete your application online if you:

- are between the ages of 18 and 65;
- have never been married;
- are a U.S. citizen;
- haven't applied for or received SSI benefits in the past; and
- are applying for Social Security Disability Insurance at the same time as your SSI claim.



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How to Apply for SSI (Under Age 18)

- Schedule an appointment with Social Security. Call 1-800-772-1213 (TTY 1-800-325-0778) from 8 a.m. to 7 p.m., Monday through Friday or contact your local Social Security office;

and

- Complete the online Child Disability Report at <https://www.socialsecurity.gov/childdisabilityreport>



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SSI: What Happens Next?

- Your application will be forwarded to the state Disability Determination Services (DDS) agency.
- The DDS will contact medical providers to obtain medical records.
- The DDS may ask for additional information about how your condition(s) affect daily activities.



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Presumptive Disability

- You may be eligible to receive SSI benefits right away based on Presumptive Disability or Blindness if you have a qualify medical condition
- These payments can continue up to 6 months while waiting on a disability decision
- We do not ask you to repay these payments, even if you are later found not to be disabled or blind.

ssa.gov/ssi/text-expedite.ussi.htm



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We'll tell you our decision...

- When the state agency makes a determination on your case, we'll send a letter to you.
- If approved, the letter will show the amount of your benefit, when your payments start, and your reporting responsibilities.
- If not approved, the letter will explain why and tell you how to appeal the determination if you don't agree with it.



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Disagree With The Medical Decision?

If you recently applied for Social Security or Supplemental Security Income disability benefits and were denied for medical reasons, you have the right to file an appeal within 60 days of the date on your decision notice.

ssa.gov/benefits/disability/appeal.html



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Reporting Responsibilities Under SSI

What Things Must You Report To Social Security?

You must report any changes in your status because they may affect your eligibility for SSI and your benefit amount. If you work and get SSI, then you must report your earnings.

When Do You Need To Report?

Report any changes that may affect your SSI as soon as possible and no later than 10 days after the end of the month in which the change occurred.

How Do I Report Wages?

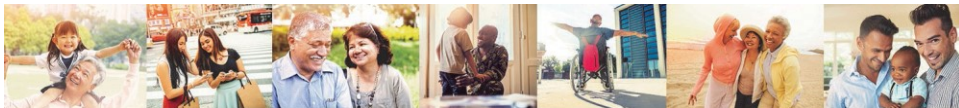
Social Security offers a toll-free automated wage reporting telephone system and a mobile wage reporting application. You can also report your wages through your personal **my Social Security** account.



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What to Report Under SSI

- change of address
- change in living arrangements
- change in earned and unearned income
- change in resources
- death of a spouse or anyone in your household
- change in marital status
- change in citizenship or immigration status
- change in help with living expenses from friends or relatives
- eligibility for other benefits or payments
- admission to or discharge from an institution (i.e. hospital, nursing home, jail, etc.)
- change in school attendance (if under age 22)
- change in legal alien status
- sponsor changes of income, resources, or living arrangements for aliens
- leaving the U.S. for a full calendar month or for 30 consecutive days or more
- an unsatisfied felony or arrest warrant for escape from custody, flight to avoid prosecution or confinement, or flight-escape



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Medicare and Medicaid

Medicare – federal health insurance program for people 65 or older and people who have been getting disability benefits for 24 consecutive months.

Medicaid – state health program for people with low incomes and limited resources.

- In most states, children who get SSI qualify for Medicaid.
- In many states, Medicaid comes automatically with SSI eligibility.



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Advance Designation of Representative Payees

What is it?

- Advance Designation of Representative Payees allows you to designate in advance up to three individuals who could serve as a representative payee for you, should the need arise.

Who is it for?

- Adult and emancipated minor applicants and beneficiaries of Social Security or Supplemental Security Income, who do not have a representative payee



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Representative Payee

- Social Security's Representative Payment Program appoints a relative, friend, or other interested party to serve as the 'representative payee' who receives and manages the Social Security or SSI benefits for anyone who cannot manage or direct the management of his or her benefits themselves.
- We thoroughly investigate those who apply to be representative payees to protect the interests of Social Security beneficiaries, because a representative payee receives the beneficiary's payments and is given the authority to use them on the beneficiary's behalf.
- Our *Representative Payee Portal*, accessible with a *my Social Security* account, lets individual representative payees conduct their own business or manage direct deposit, wage reporting, and annual reporting for their beneficiaries.



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Earned Income Exclusion

- SSA does not count the first \$65 of the earnings received in a month, plus one-half of the remaining earnings. This means we count less than one-half of earnings when we figure the SSI payment amount.
- We apply this exclusion in addition to the \$20 general income exclusion.
- We apply the \$20 general income exclusion first to any unearned income received.



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Student Earned Income Exclusion (SEIE)

If you are under age 22 and **regularly attending school**, we do not count up to **\$2,290** of your earned income per month when we figure the SSI payment amount. The maximum yearly exclusion for 2024 is **\$9,230**.

“Regularly Attending School” means:

- in a college or university for at least 8 hours a week, or
- in grades 7-12 for at least 12 hours a week, or
- in a training course to prepare for employment for at least 12 hours a week (15 hours a week if the course involves shop practice), or
- for less time than indicated above for reasons beyond the student's control, such as illness, or
- home schooling, if instructed in grades 7-12 for at least 12 hours a week.



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Achieving a Better Life Experience (ABLE)

- A tax-advantaged account for saving funds for qualified disability-related expenses: education, housing, transportation, health, employment training, technology, funeral, and basic living costs
- Contributions to the account can be from anyone, up to \$18,000 per year. The eligible individual can contribute an additional capped amount from earnings.
- Any balance up to \$100,000 is excluded as a resource for SSI.



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ABLE Account Limits & Qualifying Expenses

- Save up to \$100,000 without affecting benefits.
- Money in ABLE accounts can cover qualified disability expenses.
 - Some of these expenses include:
 - Housing
 - Education
 - Healthcare
 - Transportation
 - Assistive technology
 - Personal support services
 - Job training



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Reinstating SSI Eligibility Without a New Application

How does it help you?

- If you have been ineligible for Supplemental Security Income (SSI) payments due to your work, you may be able to restart your SSI cash payments again at any time without a new application.
- If you have been ineligible for SSI and/or Medicaid for any reason other than work or medical recovery, you may be able to restart your SSI cash payment and/or Medicaid coverage within 12 months without a new application.
- When your situation changes, contact us and ask about how you can restart your SSI benefits and/or Medicaid.



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Responsibilities When Beneficiary Returns to Work

Notify Social Security of any changes in work activity:

- Start or stop work;
- Work has been reported but duties, hours, or pay have changed;
- Start paying for expenses that, due to disability, are needed for you to be able to work.

Report changes in work activity by phone, fax, mail or in person.

Call 1-800-772-1213 between 7 a.m. and 7 p.m. Monday-Friday.



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Wage Reporting

For SSDI and SSI recipients, you can report wages through:

- your personal **my Social Security** account;
- calling a field office;
- mailing/faxing the information; or
- calling the TeleService Center.


Note: SSI recipients can also report wages via the mobile wage reporting application and the telephone wage reporting service.



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Working While Disabled: How We Can Help

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[f](#) [t](#) [i](#) [v](#) [in](#)

Welcome to the Ticket to Work Program!

Social Security's Ticket to Work (Ticket) Program supports career development for people ages 18 through 64 who receive Social Security disability benefits and want to work. The Ticket Program is free and voluntary. It helps people with disabilities move toward financial independence and connects them with the services and support they need to succeed in the workforce.

Are you a...

Disability Beneficiary, Family Member or Caretaker?



Visit the Choose Work Site

The Ticket Program is a good fit for people who currently receive Social Security disability benefits, but who want to improve their earning potential and are committed to preparing for long-term success in the workplace. It offers qualified people with disabilities access to meaningful employment with the assistance of authorized employment service providers.


Service Provider or Interested in Becoming One?



Visit the Site for Service Providers

The YourTickettoWork.ssa.gov website is for ENs and State Vocational Rehabilitation (VR) agencies participating in Social Security's Ticket to Work and Self Sufficiency Program (the Ticket to Work Program).

Additional information on work incentives and Ticket to Work are available on our website- ssa.gov and ssa.gov/work




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🇺🇸 An official website of the United States government. [Here's how you know](#)

📌 What should I do if I get a call claiming there's a problem with my Social Security number or account?




Social Security

Benefits ▾ Medicare ▾ Card & record ▾

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Prepare

- Check eligibility for benefits
- Plan for retirement



Apply


- Apply for benefits
- Sign up for Medicare

After you apply

- Check application or appeal status
- Appeal application decision


[Feedback](#)

Manage benefits & information




Documents

- Get benefit verification letter
- Get tax form (1099/1042s)



Number & card

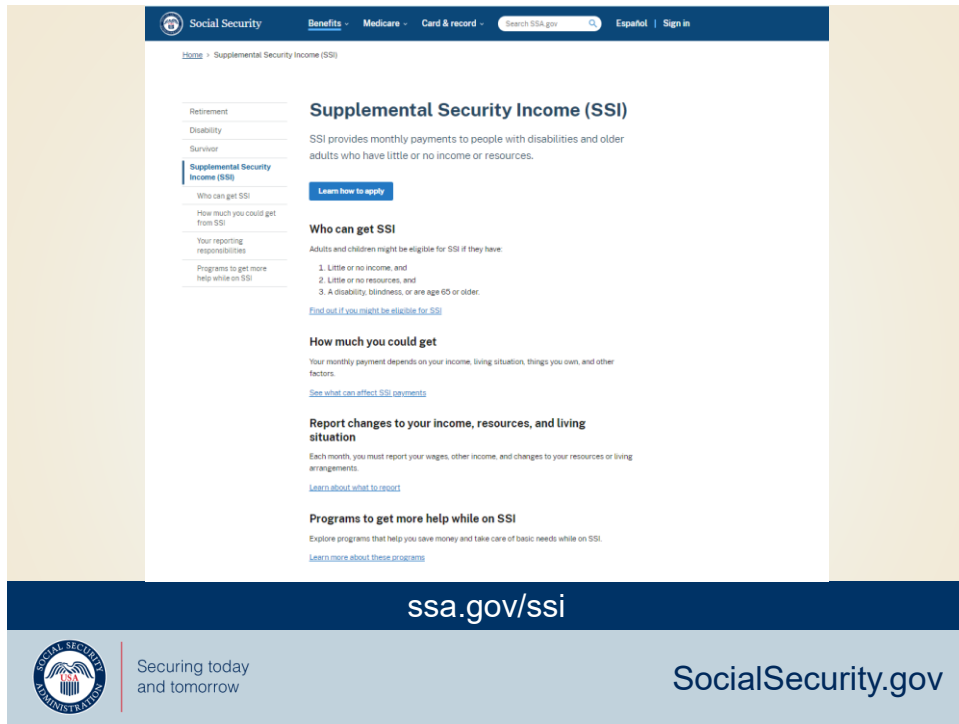
- Replace card
- Request number for the first time
- Report stolen number



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Social Security Benefits Medicare Card & record Search SSA.gov Español Sign in

Home > Supplemental Security Income (SSI)

Supplemental Security Income (SSI)

SSI provides monthly payments to people with disabilities and older adults who have little or no income or resources.

[Learn how to apply](#)

Who can get SSI

Adults and children might be eligible for SSI if they have:

1. Little or no income, and
2. Little or no resources, and
3. A disability, blindness, or are age 65 or older.

[Find out if you might be eligible for SSI](#)

How much you could get

Your monthly payment depends on your income, living situation, things you own, and other factors.

[See what can affect SSI payments](#)

Report changes to your income, resources, and living situation

Each month, you must report your wages, other income, and changes to your resources or living arrangements.


[Learn about what to report](#)

Programs to get more help while on SSI

Explore programs that help you save money and take care of basic needs while on SSI.

[Learn more about these programs](#)

ssa.gov/ssi

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Please visit our Field Office Locator

www.ssa.gov/locator

Important Information

Our website, www.ssa.gov, is the best way for people with access to the internet to get help. If you cannot use our website, call our National 800 Number or your local Social Security office for help. We will schedule an appointment for you, if necessary.

If you must visit an office: Physical distancing of at least 6 feet and masks are required. We will provide a mask if you do not have one. You may need to wait outside because space in our offices may be limited. Please plan for the weather. We ask that you come alone unless you require help with your visit. If you require help, we can only permit one adult to join you. Children are allowed. Visit www.ssa.gov or call first, if possible, so you know what documents to bring. Find out which offices are closed, or open by appointment only, by visiting www.ssa.gov/emergency

People without an appointment should expect long lines, especially during the busiest times in our offices: Mondays, the morning after a Federal holiday, and the first week of the month.

We may offer you an appointment for a future date or call you back to provide the service you are requesting.

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Using our online services, you can:

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- Estimate your future benefits
- Do so much more

To learn more, visit [What You Can Do Online](#).

National 800 Number
Toll-Free: 1-800-772-1213

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my Social Security

Create your personal my Social Security account today

A free and secure my Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

[Create an Account](#) [Sign In](#)

Finish Setting Up Your Account



Social Security

Sign In

Accounts created **before** September 18, 2021 should enter a Username and Password.

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Password

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Q&A Session





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