

# Supplemental Security Income (SSI)

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## Description:

The Supplemental Security Income (SSI) program is a federal income support program that is administered by the Social Security Administration. It provides basic monthly income to persons who are blind, have disabilities or are at least 65 years of age and in need of financial assistance. Persons can receive SSI even if they never worked. Persons with extremely poor eyesight may be considered blind under SSI. Persons whose sight is not poor enough to be considered blind may be eligible to receive benefits as a person with a disability. Persons with disabilities have a physical or mental condition that keeps them from working; this condition is expected to last at least a year or result in death.

Persons may be eligible for SSI disability benefits if they have a disability that prevents them from working for at least one year or if it is expected to result in death and the person is younger than age 65. To be considered disabled by the Social Security Administration, persons' impairments must interfere with their ability to be employed. If they cannot do the work they have done in the past, Social Security will consider whether they could perform other work, taking into account their age, education, past work experience and work skills.

SSI benefits continue as long as a person is considered to have a disability. Cases may be reviewed at any time to determine the status of a person's disability. If it is possible for a person's condition to medically improve, his/her case may be reviewed frequently.

Persons must meet the program's income and asset tests. The federal government sets a basic rate for SSI assistance; states may add money to this rate to provide more help for its citizens. Consequently, SSI benefits may vary nationwide.

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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

- Persons "countable income" cannot exceed the current federal benefit rate; \$674 for a single person and \$1,011 for a couple. The following sources are counted as income: Social Security benefits, pensions and non-cash items a person receives such as the value of free food, clothing or shelter. Certain income is not included; namely, the first \$20 of most income an individual receives each month, the first \$65 per month individuals earn from working and one half of the amount individuals earn over \$65 per month, food stamps, shelter persons receive from private, nonprofit organizations and most home energy assistance.

- The asset limit for an individual is \$2,000 and \$3,000 for a couple. Assets which are considered for determining eligibility include: real estate other than a persons' home, personal belongings, bank accounts, cash, stocks and bonds. The following assets are not counted when determining eligibility: a person's home and the land it is on, burial plots for the individual and members of their immediate family, a person's car, generally, life insurance policies with a face value of \$1,500 or less, burial funds that do not exceed \$1,500 each for the individual and their spouse and if persons are blind or have a disability, certain assets may not count when they are used for employment.
- If persons are married, their spouse's income and assets are considered for eligibility.
- Persons may be eligible for SSI if they have an otherwise disqualifying asset that they are trying to sell.

Service Areas:

Statewide

Program Year:

January 1 – December 31

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### **Contact Information:**

For more information call 800-772-1213 or contact the local Social Security office. See [Social Security](#) on page VI – 7 for more details and a listing of offices.

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### **Related Information:**

[\*Social Security Appeals Procedures, refer to page VI – 11.\*](#)