



## Supplemental Security Income (SSI)

### What is Supplemental Security Income (SSI)?

Supplemental Security Income (SSI) is a federal assistance program in the United States that provides financial support to individuals with disabilities, individuals with blindness, and elderly people with limited income and resources. The program is administered by the Social Security Administration (SSA).

SSI is different from Social Security Disability Insurance (SSDI). SSI is a needs-based program intended to assist individuals who have never worked or have not paid enough into the Social Security system to qualify for SSDI benefits. SSI is often confused with SSDI. SSDI is based on a person's work history and contributions into the Social Security system.

### What are the eligibility requirements of Supplemental Security Income?

To be eligible for SSI, an individual must meet certain criteria, including having a disability that prevents them from working and having limited income and resources. The income and resource limits vary by state, but generally, individuals must have very limited income and assets to qualify.

If eligible, individuals can receive monthly cash payments from the government to help cover basic living expenses such as food, shelter, and clothing. The actual amount of the SSI payment can vary depending on factors like income, living arrangements, and other benefits received.

It's important to note that SSI is a federal program, but it is administered at the state level. Therefore, some states may provide additional supplementation to the federal SSI benefit.

Here are the general eligibility requirements:

1. **Age, Blindness, or Disability:** You must be either aged 65 or older, blind, or disabled. The SSA defines disability as a condition that prevents you from engaging in substantial gainful activity (ability to work and earn money) and is expected to last for at least 12 months or result in death.

2. **Limited Income:** Your income must be below the income limits set by the SSA. Income includes money received from various sources such as wages, Social Security benefits, pensions, and support from others. Certain income may be excluded or deducted, such as a portion of earned income or assistance specifically designated for certain expenses.
3. **Limited Resources:** Your total countable resources must be below the limit set by the SSA. Resources include cash, bank accounts, stocks, bonds, and property that you own and can be converted into cash. Certain resources, such as your primary residence and one vehicle, may be excluded from the countable resources.
4. **U.S. Citizenship or Qualified Alien Status:** You must be a U.S. citizen or fall into one of the categories of qualified aliens defined by the SSA. Qualified aliens generally include lawful permanent residents, refugees, and individuals granted asylum.
5. **Residency:** You must reside in one of the 50 states, the District of Columbia, or the Northern Mariana Islands, and meet specific residency requirements.

If you or someone you know may qualify for SSI, it's important to note that the income and resource limits can vary by state. Additionally, the SSA will consider other factors during the evaluation process, such as living arrangements, other benefits received, and marital status. It is advisable to contact the SSA or visit their official website for up-to-date, detailed information about eligibility criteria and the application process, as specific circumstances can affect eligibility.



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