

An hourglass-shaped graphic with a globe inside. The top bulb is dark blue, and the bottom bulb is light blue. The globe is centered in the narrow neck of the hourglass. The text is centered within the hourglass.

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Supplemental Security Income (SSI): A Fact Sheet

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Abstract. The Supplemental Security Income (SSI) program, Title XVI of the Social Security Act, was enacted in 1972 and implemented in 1974 to assure a minimum cash income to all aged, blind, or disabled persons. SSI is provided to eligible aged or disabled individuals or couples who have limited income and resources.

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CRS Report for Congress

Supplemental Security Income (SSI): A Fact Sheet

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Background and Eligibility. The Supplemental Security Income (SSI) program, Title XVI of the Social Security Act, was enacted in 1972 and implemented in 1974 to assure a minimum cash income to all aged, blind, or disabled persons. SSI is provided to eligible aged or disabled individuals or couples who have limited income and resources. For adults, disability is defined as the inability to engage in substantial gainful activity (SGA) by reason of a medically determinable physical or mental impairment expected to result in death or last at least 12 months. In general, the worker must be unable to do any kind of work that exists in the national economy, taking into account age, education, and work experience. A child under age 18 may qualify as disabled if he or she has an impairment that results in “marked and severe” functional limitations.¹

SSI is administered by the Social Security Administration (SSA) and operates in the 50 states, the District of Columbia, and the Northern Mariana Islands. To qualify for SSI, a person must be (1) a citizen of the United States or a “qualified alien”² and (2) a resident of the United States or the Northern Mariana Islands, a child of a person in the military stationed outside the United States, or a student temporarily abroad. Other requirements related to residence in certain public institutions, absence from the United States, filing for other potential benefits, and fugitive felon and probation/parole violator status also apply.³

SSI Benefits. The maximum federal SSI payment (also referred to as the federal benefit rate) is \$637 per month for an individual living independently and \$956 for a couple living independently in 2008. All but six states and the Commonwealth of the

¹ See CRS Report RL32279, *Primer on Disability Benefits: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI)*, by Scott Szymendera.

² See CRS Report RL31114, *Noncitizen Eligibility for Major Federal Public Assistance Programs*, by Ruth Ellen Wasem.

³ See CRS Report RL33394, *Social Security Administration: Suspension of Benefits for Fugitive Felons and the Agency’s Response to the Folwkes Decision*, by Scott Szymendera and Kathleen Swendiman.

Northern Mariana Islands supplement the federal SSI benefit with additional payments, which may be made directly by the state or combined with the federal payment. Federal SSI benefit maximums are adjusted annually (in January) using the Consumer Price Index to reflect changes in the cost of living. Most SSI recipients have other income; their countable income is subtracted from the federal benefit rate to determine their SSI eligibility and payment amount. In calculating countable income, SSI provides for certain income exclusions (e.g., the first \$20 of monthly unearned income; the first \$65 plus one-half of remaining monthly earned income). In October 2007, the average monthly federal SSI payment was \$537.40 for children under age 18; \$453.00 for adults aged 18-64; and \$332.80 for adults aged 65 or older.

SSA generally sends the monthly SSI check directly to the recipient. However, SSA assigns representative payees to (1) minors, (2) individuals incapable of physically or mentally managing their own benefits, and (3) individuals declared legally incompetent by a court.

SSI recipients living alone or in a household where all members receive SSI benefits are also automatically eligible for Food Stamps. States have three options for determining Medicaid eligibility for SSI recipients. In 32 states and the District of Columbia, individuals who are eligible for SSI are automatically eligible for Medicaid. SSI recipients in seven states and the Northern Mariana Islands must complete a separate application to be eligible for Medicaid. Eleven other states require a separate application and may elect to use more restrictive Medicaid eligibility criteria for SSI recipients.⁴

Income and Asset Limits. The SSI program generally counts all types of income in determining eligibility and payment amounts.⁵ In some cases the income and resources of non-recipients are counted in determining SSI eligibility and benefit amounts. This process is called “deeming” and is applied in cases where an eligible child lives with an ineligible parent, an eligible individual lives with an ineligible spouse, or an eligible non-citizen has a sponsor.⁶ In general, SSI beneficiaries can have assets, with the exception of their home and car, worth no more than \$2,000 and beneficiary couples can have countable assets worth no more than \$3,000.⁷

Funding. Federal SSI benefits and administrative costs are paid from federal general revenues and state supplements are paid from state funds. In FY2007, the SSA spent an estimated \$39.46 billion on the SSI program, including an estimated \$36.84 billion in federal benefit payments. Funding for the SSI program is provided by Congress in the annual Departments of Labor, Health and Human Services, Education and Related Agencies appropriations bill.

⁴ See CRS Report RL33340, *Cash and Noncash Benefits for Persons with Limited Income: Eligibility Rules, Recipient and Expenditure Data, FY2002-2004*, by Karen Spar.

⁵ See CRS Report RS20294, *SSI Income and Resource Limits: A Fact Sheet*, by Scott Szymendera.

⁶ See CRS Report RL33675, *Potential Effect of Marriage on Supplemental Security Income (SSI) Eligibility and Benefits*, by Scott Szymendera.

⁷ See CRS Report RS22512, *Supplemental Security Income (SSI): Accounts Not Counted As Resources*, by Scott Szymendera.