

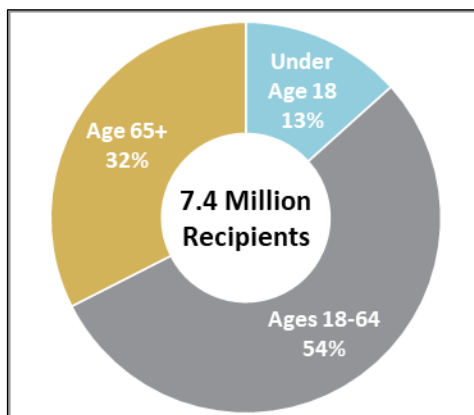


Supplemental Security Income (SSI)

Overview

Supplemental Security Income (SSI) is a federal assistance program that provides monthly cash payments to older adults and individuals with qualifying disabilities who have income and resources (i.e., assets) within prescribed limits. The program is administered by the Social Security Administration (SSA) and intended to provide eligible individuals with a guaranteed minimum income for meeting basic needs, such as food and shelter. SSI provides a flat maximum monthly benefit, which is reduced by an individual's countable income. In February 2024, SSI provided federally administered payments to more than 7.4 million recipients, including about 1.0 million children under age 18, 4.0 million adults ages 18 to 64, and 2.4 million people age 65 or older (Figure 1).

Figure 1. SSI Recipients, by Age Group, February 2024



Source: SSA, "Monthly Statistical Snapshot," Table 3.

Notes: Components may not sum to 100% due to rounding.

Eligibility Requirements

To qualify for SSI, a person must meet categorical, financial, and certain other eligibility requirements.

Categorical Requirements

To be categorically eligible for SSI, an individual must be age 65 or older or blind or have a disability as defined in law.

An individual of any age is considered *blind* if he or she has 20/200 or less vision in the better eye with the use of a correcting lens or tunnel vision of 20 degrees or less.

Adults age 18 or older meet the statutory definition of *disability* if they are unable to engage in any substantial gainful activity (SGA) due to any medically determinable physical or mental impairment that (1) is expected to result in death or (2) has lasted, or is expected to last, for at least 12 consecutive months. SSA generally uses an earnings limit to determine if a person's work activity is SGA, which for 2024 is \$1,550 per month under SSI. This amount is

adjusted annually for average wage growth. Adults are generally found to have disabilities if their impairments prevent them from doing any kind of substantial work that exists in the national economy, taking into consideration their age, education, and work experience.

Children under age 18 meet the definition of *disability* if they have medically determinable physical or mental impairments that result in marked and severe functional limitations and that (1) are expected to result in death or (2) have lasted, or are expected to last, for at least 12 consecutive months. Children are typically found to have disabilities if they have one or more severe impairments that limit their ability to engage in age-appropriate childhood activities at home, in childcare, at school, or in the community. In addition, their earnings must generally not exceed the SGA limit.

Financial Requirements

To be financially eligible for SSI, a person's *countable income and resources*—gross income and resources minus applicable exclusions—must be within certain limits provided in federal law. In general, SSI counts only the income and resources of the individual. However, SSI may deem (i.e., attribute) a portion of the income and resources of an SSI-ineligible spouse or parent who lives in the same household in determining the individual's eligibility and payment amount.

In general, the higher an individual's countable income, the lower the individual's monthly SSI payment. In 2024, the maximum monthly SSI payment, known as the *federal benefit rate* (FBR), is \$943 per month for an individual and \$1,415 per month for a couple if both members are SSI eligible. The FBR is adjusted annually for inflation by the same cost-of-living adjustment applied to Social Security benefits. Countable income is subtracted from the FBR, dollar for dollar, in determining an individual's program eligibility and monthly payment amount (if any).

SSI counts most types of income, including earned and unearned income. *Earned income* includes wages, net earnings from self-employment, and other compensation related to work. *Unearned income* is all other income, such as Social Security, veterans' benefits, periodic annuity or pension payments, and cash or shelter provided by others. Certain income is not counted, such as the first \$20 per month of any income and the first \$65 per month of earned income plus one-half of any earned income above \$65. These exclusions are not adjusted for inflation. SSI also excludes federal tax refunds and credits as well as federal food and housing assistance.

The countable resource limit is \$2,000 for an individual and \$3,000 for a couple. These limits are not adjusted for inflation. *Resources* are cash or other liquid assets or any real or personal property that a person owns and could

convert to cash to be used for the person’s support and maintenance. Resources include checking or savings accounts, stocks, bonds, individual retirement accounts or 401(k) plans that cannot be claimed as periodic payments, and certain types of trusts. Certain resources are not counted, such as an individual’s primary residence, household goods and personal effects, one vehicle, property essential to self-support, federal tax refunds and credits for a 12-month period after receipt, and the first \$100,000 in an Achieving a Better Life Experience account.

Other Requirements

To qualify for SSI, a person must reside in the United States, which the program defines as the 50 states, the District of Columbia, and the Northern Mariana Islands. (SSI is not available in American Samoa, Guam, Puerto Rico, and the U.S. Virgin Islands.) In addition, a person must be a U.S. citizen or a qualified noncitizen who meets certain other criteria. Individuals who are outside of the country (as defined above) for 30 consecutive days or more are ineligible for SSI. Residents of public institutions (such as jails or prisons) are generally ineligible for SSI, except for situations involving certain medical facilities. Lastly, individuals must apply for certain other benefits for which they may be eligible (e.g., Social Security, pensions).

Cash and Medical Benefits

In February 2024, the average federally administered SSI payment was \$697 (**Table 1**). Benefits are generally lower for adults age 65 or older because some of them also receive Social Security, which, after the first \$20 per month, is countable income. Benefits for children are typically higher because they often do not have income of their own. Some states use their own funds to supplement the federal SSI payment to provide a higher overall benefit level than is prescribed in federal law.

Table 1. SSI Payments, by Age Group, February 2024

Category	Average Monthly Payment	Total Monthly Payments (in Millions)
All Ages	\$697	\$5,414
Under Age 18	\$808	\$856
Ages 18-64	\$743	\$3,165
Age 65+	\$575	\$1,393

Source: SSA, “Monthly Statistical Snapshot,” Table 3.

Most states confer Medicaid eligibility to all SSI recipients. Thirty-four states and D.C. enroll SSI recipients in Medicaid automatically, while eight states require SSI recipients to file separate applications before enrolling them in Medicaid. The remaining eight states confer Medicaid eligibility to SSI recipients only if they meet more restrictive eligibility criteria than SSI criteria.

Financing

Federal SSI benefits and administrative costs are financed by annual appropriations from general revenues. SSI benefits are mandatory spending, while administrative costs are discretionary spending. Total federal spending on SSI in

FY2023 was \$64.6 billion, with \$60.0 billion for benefits and \$4.6 billion for administrative and other costs.

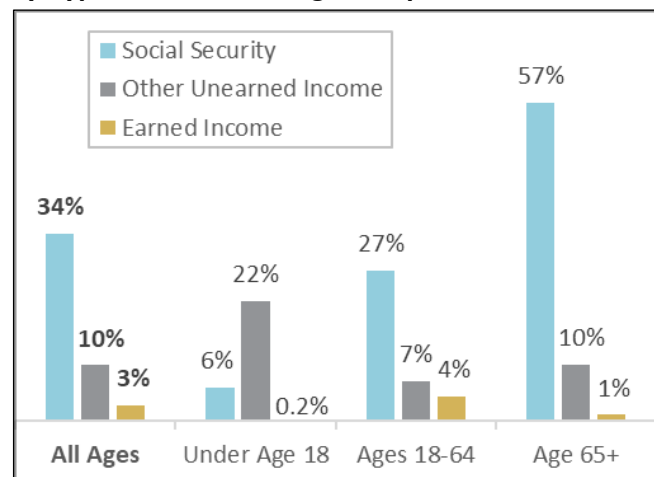
Program Integrity

SSA conducts several types of reviews to assess continuing eligibility for SSI. *Continuing disability reviews* (CDRs) are periodic reviews of SSI blindness or disability recipients to determine if they continue to meet the medical criteria in law. Recipients with impairments that may improve are scheduled for CDRs at least once every three years, and those with the most severe impairments are scheduled at least once every five to seven years. Child recipients are reevaluated at age 18 to determine if they meet the adult standard of disability. SSA also performs redeterminations of nonmedical factors (i.e., income, resources, and living arrangements) to verify that recipients are still financially eligible and receiving the correct payment amounts. Redeterminations are conducted on a periodic basis or when a recipient’s circumstances change.

Relationship with Social Security

Though SSA administers both programs, SSI is not part of Social Security. SSI is a public assistance program that provides monthly payments based on need. In contrast, Social Security is a social insurance program that provides benefits based on qualified workers’ career-average earnings. However, one of SSI’s goals is to supplement the income of individuals who have low levels of Social Security and other income. In December 2022, 34% of all SSI recipients also received Social Security, including 57% of those age 65 or older (**Figure 2**).

Figure 2. Share of SSI Recipients with Other Income, by Type of Income and Age Group, December 2022



Source: SSA, *Annual Statistical Supplement, 2023*, Table 7.D1.

Notes: Recipients may have more than one type of income.

For more information on SSI, see CRS Report R44948, *Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI): Eligibility, Benefits, and Financing*.

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