

# Supplemental Security Income Payments



## What Is SSI?

SSI stands for Supplemental Security Income. It is a program run by Social Security. SSI provides monthly payments to people who are elderly, blind or disabled and who have little or no income and assets. Children, as well as adults, can get payments because of blindness or disability. To get SSI, you must be elderly, blind or disabled:

- Elderly means you are age 65 or older.
- Blind means you are either totally blind or have very poor eyesight.
- Disabled means you have a physical or mental condition that is expected to last at least one year or result in death. Your local Social Security office can give you more information about the disability rules for adults and children.

If you get SSI, you usually can get food stamps and Medicaid, too. Medicaid helps pay doctor and hospital bills.

## Things you own and income you have

To get SSI, the things you own and income you have must be below certain amounts.

### Resources you own

We do not count everything you own when deciding if you can get SSI. For example, we do not count the home you live in and some of your personal belongings. Usually, we do not count your car. Resources we count:

- Cash;
- Bank accounts, stocks, U.S. Savings Bonds;
- Real estate;
- Life insurance; and
- Personal property.

You may be able to get SSI if your resources that we count are no more than:

- \$2,000 for one person; and
- \$3,000 for a couple.

## Income you have

Income is the money you have coming in such as:

- Earnings (wages, self-employment earnings);
- Social Security checks;
- Pensions;
- Workers' compensation payments;
- Interest, dividends, royalties, winnings;
- Unemployment compensation; and
- Gifts (i.e., cash).

Income also includes non-cash items you receive such as food, clothing and shelter. You can have some income and still get SSI.

## Other rules you should know

Before you can get SSI, you must live in the United States or the Northern Mariana Islands and be in one of the following groups:

- Be a U.S. citizen or national; or
- Be in one of the eligible non-citizen categories.

Contact your local Social Security office for more information about the SSI eligibility rules for non-citizens. Ask for a copy of the publication, *Supplemental Security Income (SSI) For Noncitizens* (Publication No. 05-11051).

## How you can apply for SSI

Call us at **1-800-772-1213** for an appointment with a Social Security representative who will help you apply or visit your local Social Security Office. Parents or guardians can apply for blind or disabled children under age 18.

## What to bring

You should have the following items before you apply. Even if you do not have all of the things listed, sign up anyway. The people in

(over)

the Social Security office can help you get whatever is needed. Please bring:

- Your Social Security card or a record of your Social Security number;
- Your birth certificate or other proof of your age;
- Information about the home where you live, such as your mortgage or your lease and landlord's name;
- Tax return or W-2 forms, payroll slips, bank books, insurance policies, car registration, burial fund records and other information about your income and the things you own;
- If you are signing up for disability, the names, addresses and telephone numbers of doctors, hospitals and clinics that have seen you; and
- Proof of U.S. citizenship or eligible non-citizen status.

You also should bring your checkbook or other papers that show your bank, credit union or financial institution account number so we can have your payments deposited directly into your account. Direct deposit protects payments from loss, theft or mail delay. The money is always on time and ready to use without making a trip to the bank. Only people who do not have a bank account receive checks.

## A word about Social Security benefits

Social Security also pays retirement, survivors and disability benefits to people who have worked long enough under Social Security. For more information about these benefits, ask for the publications, *Retirement and Survivors Benefits* (Publication No. 05-10700-EN) or *Disability Benefits* (Publication No. 05-10701-EN).

## Contacting Social Security

For more information and to find copies of our publications, visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We can answer specific questions and provide information by automated phone service 24 hours a day.

**If you need an interpreter** to conduct your Social Security business, we will provide one free of charge. Interpreter services are available whether you talk to us by phone or in the Social Security office. Call our toll-free number, **1-800-772-1213**. If you speak a language other than English, press 1 and stay on the line until a representative answers. An interpreter will be contacted to help with your call. If your business cannot be completed by phone, we will make an appointment for you at a local Social Security office and arrange for an interpreter to be there at the time of your visit.

We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.