



Disability Law Center's Self-Advocacy Materials

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Benefits

This document is designed for people with disabilities.

The information is about your legal rights and how to advocate for yourself as a resident in Massachusetts.

Contact us to request this information in an alternative format.

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Funding

DLC receives funding from government grants, private foundations, and individual contributions. For details about our funding and programs, please visit our website:

<https://dlc-ma.org>



What is SSI?

You Will Learn About:

- Supplemental Security Income
- Who is eligible for SSI
- The differences between SSI and SSDI

This document includes general information about legal issues and is intended to be used for informational purposes only. These informational materials should not be taken as legal advice, and do not create an attorney-client relationship. The outcome of any particular matter will depend on a variety of factors. For specific legal problems you would need to contact an attorney.

Supplemental Security Income (SSI)

What is SSI?

SSI is Supplemental Security Income. It is a cash benefit paid monthly by the Social Security Administration (SSA) to people eligible for SSI.

How much money does SSI pay?

In 2018, the most SSI pays per month is \$750 to eligible individuals. If you are married and you and your spouse are both eligible for SSI, the most SSI will pay per month in 2018 is \$1125. These amounts may be less depending on whether you live with other people or get help with basic expenses.

Who is eligible for SSI?

You can be eligible for SSI if you are low income and:

- Age 65 or older; or
- Age 0-65 and Blind; or
- Age 0-65 and Disabled.

You also have to live in the United States.

If you are not a citizen of the United States, you must have evidence of a qualifying immigration status.

What does “disabled” mean?

If you are a child (under age 18), disabled means you have medical problems that have a serious effect on your ability to do things same age children do.

If you are an adult (age 18 or older), disabled means you have serious medical problems that prevent you from working on a regular basis.

What does “blind” mean?

Blind means vision no better than 20/200 in the better eye (with glasses). It also includes people with severe “tunnel vision”.

What does low income mean?

It means two things.

First, it means your countable monthly income must be less than the amount of money SSI pays. Second, it means that you must not have more than \$2000 in countable assets if you are a single individual or \$3000 if you are married and living with your spouse. Assets are things like property you own and do not live on, or, more than one car, or, cash or money in the bank that is not the current month's income.

If you are a child (under age 18) and live with your parents, some of your parent's income and assets will count to decide whether you are eligible for SSI.

If you are married and live with your spouse, some of your spouse's income and assets will count to decide whether you are eligible for SSI.

How is SSI different from SSDI?

SSDI is Social Security Disability Insurance. SSDI pays a monthly cash benefit to adults (18 or over) people who are disabled or blind. But, you do not have to be low income to be eligible for SSDI. Instead, you have to work and pay Social Security taxes on your pay to earn eligibility for SSDI.

For more information on SSDI, see *What is SSDI?*

Where do I apply for SSI?

You can call 1-800-772-1213 to make an appointment to apply at your local Social Security office. It may also be possible to make an appointment to take the application over the phone. See this link for what you need to know about filing an application for SSI. <https://www.ssa.gov/disabilityssi/>

Where can I get more information about SSI?

Social Security has many useful booklets on its website. Most are available in languages other than English. To see all the booklets and the languages and alternative formats available see: <https://www.ssa.gov/pubs/>

Social Security has several booklets about SSI on its website including the booklets linked below.

- Supplemental Security Income (SSI)
<https://www.ssa.gov/pubs/EN-05-11000.pdf>
- You May Be Able to Get Supplemental Security Income (SSI)
<https://www.ssa.gov/pubs/EN-05-11069.pdf>
- What You Need to Know When You Receive SSI
<https://www.ssa.gov/pubs/EN-05-11011.pdf>
- A Guide To SSI For Groups And Organizations
<https://www.ssa.gov/pubs/EN-05-11015.pdf>