

Applying for SSI

When [applying for SSI](#) (Supplemental Security Income) benefits, it's important to understand what will qualify you and how to sufficiently document and report your impairments and financial status so the Social Security Administration (SSA) will see that you are qualified.

SSI benefits are paid to disabled and/or blind adults and children whose income and other resources (property and possessions) are limited. People age 65 and older can also qualify for benefits, regardless of whether they are blind or disabled, as long as they meet the financial limitations. The amount awarded to qualified claimants depends on several factors, including the amount of income they or their spouse receive, the resources available to them, and the state they live in.

SSI differs significantly from Social Security Disability Insurance (SSDI), which is only paid to individuals with enough work history to be insured. Find out more about the differences between SSI and SSDI in our [Client Services](#) section.

Applying for SSI: How Income and Resources Affect Qualification

SSI is a needs-based program. When determining whether an individual should receive Supplemental Security Income benefits, the SSA considers both income and resources.

Income is any item an individual receives in cash or in-kind that can be used to meet his or her need for food or shelter. It includes any item which can be applied, either directly or by sale or conversion, to meet basic needs of food or shelter.

Resources include cash, personal property or real estate that an individual (or spouse) owns and has the right to convert to cash, if it is not already cash. Examples of resources are banks accounts, cash, stocks and bonds.

Income limits and qualifications

To qualify for SSI benefits, a claimant can have no more income than listed below:

Individual:

Unearned: \$694 per month

Earned: \$1,433 per month

Couple:

Unearned: \$1,031 per month

Earned: \$2,107 per month

If you live in a state that adds money to the federal payment, you may still be able to qualify for SSI if you have more income than listed above.

When applying for SSI, you can contact the SSA to determine if you are eligible to file for SSI disability benefits. If you have specific questions about your eligibility, you also can contact us for a **free consultation (773) 989-9899 or toll free (888) 701-8222**.

Some of your income is excluded when determining SSI eligibility. Examples of income not counted includes:

- The first \$20 a month of most income you receive
- The first \$65 a month you earn from working and half the amount over \$65
- Food stamps
- Shelter you receive from private nonprofit organizations
- Most home energy assistance
- Some wages or scholarships if claimant is a student
- Wages used to pay for items or services that enable the claimant to work
- Wages a blind claimant uses for work expenses, including transportation to and from work

Income of other people may be considered if the claimant is married, younger than age 18, or a sponsored noncitizen. In these cases, the SSA will also consider the income of the claimant's spouse, parents, or sponsor respectively.

Resource limits and qualifications

Anyone applying for SSI can only have a maximum of \$2,000 in resources, or a maximum of \$3,000 for a couple. The Social Security Administration does not count everything you own in determining your eligibility. Property usually not included in SSI benefit calculations include:

- Your home and the real estate it is on
- Life insurance policies with a face value of \$1,500 or less
- Your car
- Burial plots for you and your immediate family
- Up to \$1,500 each in burial funds for you and your spouse

Other SSI Eligibility Considerations when Applying for SSI

Other considerations, such as citizenship status, other government benefits you receive, and residence in an institution or public facility may affect your eligibility. Some circumstances will disqualify you, but others will not. If you have special circumstances that may impact your eligibility when applying for SSI, contact us and schedule a free consultation. We can help you determine how your circumstances are likely to impact your SSI benefits.

The team at Richard I. Feingold & Associates, P.C. is highly experienced in winning Supplemental Security Income benefits for disabled individuals.

If you are [applying for SSI benefits](#), you can receive a [Free Consultation](#) from our office by completing our [online form](#) or by calling us at (773) 989-9899 or toll free at (888) 701-8222.

More information

Find more information on applying for SSI on these pages:

[Free Resources](#)

[Free Articles](#)

[Client Services](#)