

SSI RESOURCES for Adults above 18

The Supplemental Security Income (SSI) program requires that recipients have a limited amount of resources. Currently, that limit is set at \$2000 for an individual and \$3000 for a married couple. Fortunately, there are many things that SSA will not consider to be a resource or will be excluded from the list of “countable” resources.

A “resource” is anything that you own and can use to meet your needs for food and shelter. It does not matter that the item must be sold, or that penalties may be applied to access the resource. If SSA counts the resource, it must be accessed in order to maintain eligibility.

You have a “resource” if you have ownership of it (even if shared with someone else), if you have a legal right to access the resource, AND you can turn it into cash that can meet your needs for food and shelter. For example, if you own a home with your siblings you have an ownership interest and a right to access the home. BUT, you cannot sell it to use for your own basic needs without permission and agreement of all of your siblings. As a result, this home is NOT a resource.

SSA also counts or excludes a resource at the first moment of the month. For example, a paycheck you receive in October is income, if you keep some of that money into November, that money becomes a resource at the first moment of November. This is when SSA imposes the \$2000/\$3000 limit.

What does SSA exclude?

- The home that you own and live in.
- A car of any value.
- Your household furniture, clothing, etc.
- Cash gifts that will be used for education within 9 months.
- ABLE accounts.
- Funds in a PASS plan.
- Property you need to support yourself (tools of your trade).

This list simply provides examples of things that SSA will not count when determining the value of your “countable” resources. Please see a benefits planner and have a thorough discussion



about this issue in order to maintain your eligibility or how to balance your new earnings and existing resources.

For more information, visit our website at:

www.mdtransitions.org

Did You Know?

You can receive benefits/work incentive counseling as part of PreETS from DORS? For more info on DORS and PreETS from DORS [CLICK HERE](#)

Not eligible for DORS? Try Ticket to Work Helpline: [TICKET](#)

For individuals not eligible/able to access benefits counseling through DORS, contact Ticket to Work Helpline at

1-866-968-7842 DMitchell@innow.org or
visit <http://www.innow.org/md-win/ssi.html>

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