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**Public Assistance Programs** is a series of publications that describe state and federal programs that provide assistance in the form of health care, income, food, housing, and child care. Each work in the series describes an individual program. Please see the list on the last page for other works in this series.

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## Overview

Supplemental Security Income (SSI) is a federal program that provides cash assistance to needy aged, blind, and disabled persons. In order to receive SSI, individuals have to meet certain income and asset limits and meet other eligibility criteria. SSI recipients receive monthly cash payments from the federal government; the payment amounts vary depending on marital status and living situation. In Minnesota, the average monthly payment in May 2024 was \$750 per person. Most SSI recipients in Minnesota are disabled.

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## Administration

### Congress

Congress established SSI as Title XVI of the Social Security Act. The program went into effect on January 1, 1974. SSI replaced the former federal-state programs for Old Age Assistance (OAA), Aid to the Blind (AB), and Aid to the Disabled (AD) authorized by Titles I, X, and XIV of the Social Security Act. Title XVI sets uniform, nationwide standards for administration of SSI. The law defines “old age,” “blindness,” and “disability,” establishes income and resource limits, sets

income exclusions and disregards, mandates certain state supplementation and allows other optional supplements, and provides a process for the hearing, appeal, and review of disputed cases.

## **Social Security Administration (SSA)**

The SSA administers the Old Age, Survivors, and Disability Insurance (OASDI); Supplemental Security Income (SSI); Medicare; and the Black Lung programs.

The SSA sets uniform, nationwide standards for administration of SSI. The law establishes specific program regulations, including residence and citizenship requirements. These regulations are contained in the [Code of Federal Regulations \(CFR\) Title 20](#).

The local offices of the SSA administer SSI in the states. The local offices determine if an applicant is eligible for benefits, determine the amount of the grant, and authorize the payment.

## **Eligibility Requirements**

SSI assists aged, blind, or disabled adults and blind or disabled children whose income and resources are insufficient to meet the costs of their basic needs. An individual qualifies for SSI if his or her income and assets are below the limits established by Congress.

### **Income Limits**

In order to qualify for SSI, an individual's net income, after all allowed income disregards and exclusions are applied, must be below the maximum monthly SSI benefit. (Refer to the Benefits section on page 4 for these maximums.) The maximum monthly benefit is uniform nationwide and is increased each January based upon a formula in the Social Security Act.

In determining eligibility, both income received as a direct result of work activities (called "earned income") and income obtained from other sources (e.g., gifts or pensions, called "unearned income") are counted against the maximum monthly benefit. When counting income, the government disregards the first \$20 of most income received in a month and the first \$65 of earned income, plus half of remaining earnings received in a month. Income received from certain sources, such as most scholarship funds and certain federal housing payments, is exempt from the limits.

Recipients with disabilities who work and who lose eligibility for regular SSI and Medical Assistance (MA) because of increased earnings may, in most instances, receive MA and cash benefits under special provisions designed to assist working persons with a disability.

## Asset Limits

Federal law also sets the value of assets an individual may possess and be eligible for SSI. “Assets” include the following:

**Real property.** The value of a homestead is excluded.

**Personal property.** An individual may own a car and have its value totally excluded as long as it is used for transportation of the recipient or a member of the recipient’s household.

**Liquid assets.** The value of liquid assets, such as cash-on-hand, savings, stocks, trusts, and other investments cannot exceed \$2,000 for a single individual and \$3,000 for a married couple.

The value of household goods and personal effects is excluded from the resource limits. Federal law allows an individual to sell excess resources to qualify for SSI.

## Additional Eligibility Requirements

In addition to financial need, the following conditions must be present to establish eligibility. An SSI recipient must:

- **be a citizen residing in the United States or a lawful permanent resident who has, or can be credited with, 40 qualifying quarters of work;<sup>1</sup>**
- **not reside in a public institution;**  
Certain health and publicly operated community facilities covered by the Medicaid program are exempt from this provision.

- **be one of the following:**

**Aged.** Federal law defines the “aged” as those age 65 or older.

**Blind.** Federal law defines “blindness” as vision no better than 20/200 with use of corrective lenses or tunnel vision—a limited visual field of 20 degrees or less.

**Disabled.** For adults, federal law defines “disability” as a physical or mental impairment that prevents a person from engaging in any “substantial gainful activity.” For adults, the condition must have lasted or be expected to last at least 12 months or result in death.

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<sup>1</sup> The exceptions to this requirement are: (1) active duty members of the U.S. Armed Forces or an honorably discharged veteran; or a spouse, widow(er), or dependent child of an active duty member or an honorably discharged veteran; (2) American Indians born in Canada or American Indians who are members of a federally recognized Tribe; (3) lawfully present noncitizens who received SSI benefits on August 22, 1996; and (4) refugees, asylees, aliens whose deportation has been withheld, Cuban or Haitian entrants, victims of trafficking, Amerasian immigrants, or Iraqi/Afghan special immigrants seven years after entering the United States.

A child is considered to be disabled if he or she has a medically determined physical or mental condition that “causes marked and severe functional limitations” and “can be expected to cause death or that has lasted or can be expected to last for a continuous period of not less than 12 months.”<sup>2</sup>

## Benefits

### SSI Monthly Benefit

SSI recipients receive monthly cash payments from the federal government. The monthly cash payment is calculated by subtracting the individual’s net available income (i.e., after applying the SSI income disregards and exclusions noted in the Eligibility Requirements section) from the maximum monthly SSI benefit. The maximum monthly SSI benefit is reduced by one-third for persons living in the household of another.

**Maximum Monthly SSI Benefit  
(Effective January 2024)**

Type of recipient	Maximum monthly benefit
Individual recipient living alone	\$943
Individual recipient living with others	629
Married couple living alone	1,415
Married couple living with others	943

In May 2024, the average monthly SSI benefit paid to SSI recipients in Minnesota was \$750.

### Minnesota Supplemental Aid (MSA)

Some SSI recipients receive supplemental payments from the MSA program. MSA fulfills the congressional mandate that states supplement the grants of persons who had received higher benefits from former state Old Age Assistance, Aid to the Blind, and Aid to the Disabled programs in December 1973. MSA also supplements the grants of SSI recipients who became eligible for program benefits after SSI was implemented in January 1974. In Minnesota, SSI recipients apply for MSA through the local human services agency. **Error! Bookmark not defined.**

### Emergency Payments

If an SSI applicant is in desperate financial need and can demonstrate probable program eligibility, the SSA can issue emergency payments of up to \$943 to an eligible individual and \$1,415 to a couple (these are payment levels in effect as of January 1, 2024).

<sup>2</sup> See [Code of Federal Regulations, Title 20](#), § 416.906.

## Eligibility for Other Assistance Programs

**Medical Assistance (MA—also called “Medicaid”).** In Minnesota, SSI recipients apply for MA through the local human services agency. The vast majority of SSI recipients are eligible for MA. A person who is blind or who has a severe disability and who engages in substantial gainful employment despite severe medical impairments may continue on MA even when earned income makes the person ineligible for SSI benefits. An SSI recipient who enters a nursing home, hospital, or other institution on MA receives only limited cash assistance, in the form of a personal needs allowance. The personal needs allowance as of January 1, 2024, is \$125 a month. SSI contributes \$30 of this amount, with the remainder paid out of MSA.

**Social Services.** SSI recipients may be eligible for a variety of social services. State law requires that social services be provided for certain groups of persons with disabilities.

**Food Support.** SSI recipients may be eligible to receive Food Support; in cases where all household members receive SSI, Food Support eligibility is automatic.

## Payment Method

The monthly SSI cash grant is paid directly to program recipients. However, the SSA may appoint a “representative payee” if the recipient cannot manage his or her own funds. The representative payee may be any person or agency concerned with the recipient’s welfare.

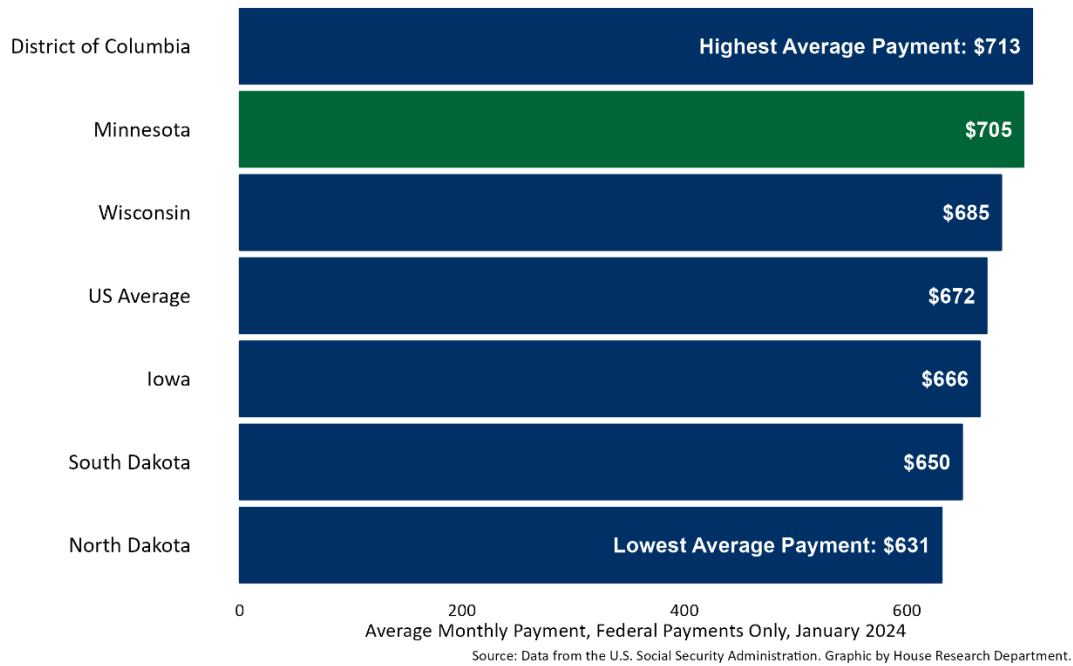
## Funding and Expenditures

Funds for the SSI program come solely from the general revenues of the federal government. SSI utilizes no state or local funds for financing program benefits or administration.

In January 2024, the federal government spent \$66,372,000 to assist SSI recipients in Minnesota and the average payment per person was \$705. In fiscal year 2023, total SSI payments to recipients in Minnesota were \$727,175,000.

The following graph shows the average monthly SSI payment for Minnesota and surrounding states in January 2024.

### Average Monthly SSI Payment for Select States

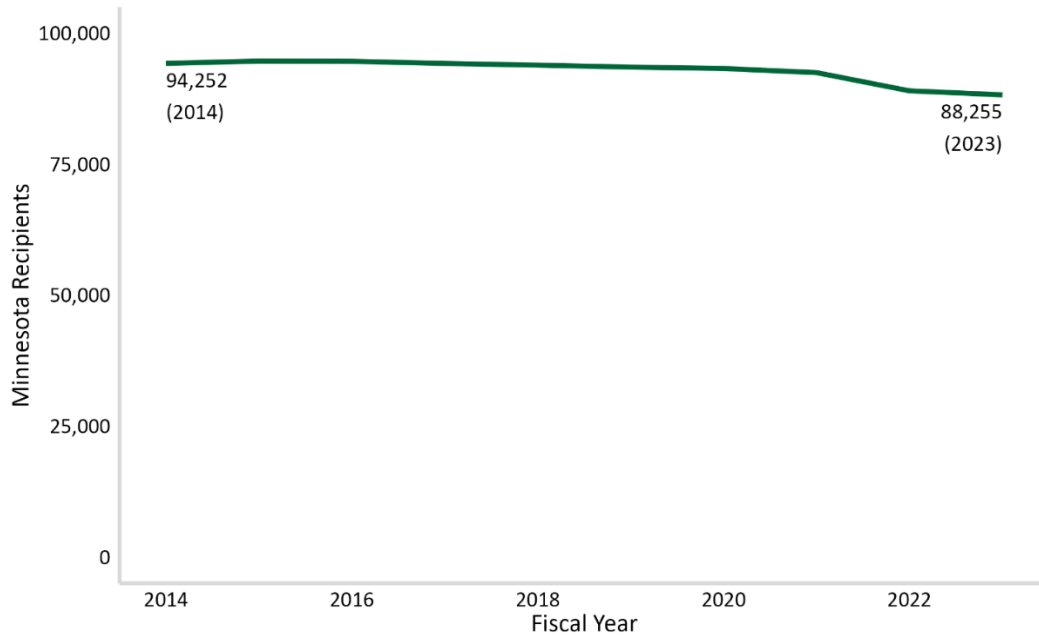


## Recipient Profiles

In May 2024, 88,749 individuals in Minnesota received SSI payments. Most of those SSI recipients were disabled.

This following graphic and table show that over the past ten years, the number of SSI average monthly recipients has been declining.

### Number of Monthly SSI Recipients, FY 2014 – 2023



Fiscal Year	Monthly Recipients
2014	94,252
2015	94,704
2016	94,658
2017	94,239
2018	93,933
2019	93,544
2020	93,289
2021	92,496
2022	89,020
2023	88,255

Source: Department of Human Services, Family Self-Sufficiency and Health Care Program Statistics, August 2024.

## About This Series

**Public Assistance Programs** is a series of publications that describe state and federal programs that provide assistance in the form of healthcare, income, food, housing, and child care. Each work in the series describes an individual program.

Current works in this series include:

- Overview of Public Assistance Programs
- General Assistance (GA)
- Minnesota Family Investment Program (MFIP)
- Minnesota Supplemental Aid (MSA)
- Supplemental Security Income (SSI)
- Medical Assistance (MA)
- MinnesotaCare
- Subsidized health coverage through MNsure
- Child Care Assistance Program (CCAP)
- Food Support
- Housing Support

Please see the health and human services area of the House Research website for more information about these programs and related topics.

## Earlier Versions

Information in the series was originally published as the *Minnesota Family Assistance: A Guide to Public Programs Providing Assistance to Minnesota Families*, which was a comprehensive guide to these programs.



Minnesota House Research Department provides nonpartisan legislative, legal, and information services to the Minnesota House of Representatives. This document can be made available in alternative formats.

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