



A program of the Law Foundation of Silicon Valley

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SSI: In-Kind Support and Maintenance

Supplemental Security Income (SSI) is a federal program that provides monthly cash payments to people with little to no income. To qualify for SSI, the value of things you own must be less than \$2,000 for a single person or \$3,000 for a couple. Social Security may lower your SSI amount if you get other financial support. Social Security can lower your SSI up to \$265 per month¹ if you get In-Kind Support and Maintenance (ISM). ISM does not apply to SSDI recipients, only to SSI recipients.

What is In-Kind Support and Maintenance?

ISM is food or shelter that someone else provides to a SSI recipient. Social Security can lower your monthly SSI up to \$265 per month¹ if they think that someone else covers your living expenses and meals. ISM includes someone else paying for you or providing the following things at a reduced rate: food, mortgage, heating fuel, gas, electricity, water, and sewer and garbage removal.

What are examples of how ISM works?

1. If you live in a shelter that provides your food, then Social Security may lower your SSI based on ISM.
2. If you pay less than an equal share of rent, Social Security may lower your SSI.
 - a. For example, Sarah lives with three other people in a 4 bedroom apartment. The total rent is \$3,200 per month. Sarah's equal share would be \$800, but she only pays \$500. Social Security may lower her SSI based on ISM.

What can I do if my SSI benefits are reduced due to ISM?

Each person's situation is unique. Please call us at 408-280-2420 if your benefits are reduced due to ISM.

DISCLAIMER: This fact sheet is intended to provide accurate, general information regarding legal rights. It does not constitute legal advice. Because laws and legal procedures are subject to frequent change and differing interpretations, the Mental Health Advocacy Project cannot ensure the information in this fact sheet is current nor be responsible for any use to which it is put. Do not rely on this information without consulting an attorney or the appropriate agency about your rights in your particular case or situation.

¹ This is true as of 2018. This amount may change over time.