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Women and Aging: SSA is Removing Barriers to Accessing Supplemental Security Income

Supplemental Security Income (SSI) is a national Federal assistance program administered by the Social Security Administration (SSA) that guarantees a minimum monthly payment for people who are aged, blind, or have disabilities. SSI is a safety net for people who have limited resources and little or no Social Security or other income.

In July 2024, around 7.3 million people received monthly Federal SSI payments. Of the 2.4 million people age 65 and older who receive SSI, about 1.5 million (64%) are women.

SSA recently published three new rules effective September 30, 2024, that remove barriers to accessing SSI payments. **In-kind support and maintenance (ISM)** rules require that people receiving SSI disclose help they receive paying for food and shelter from family, friends, or community organizations. For each \$1 of assistance, SSI benefits are reduced by \$1 up to one-third of the monthly benefit.



SSA will no longer count food assistance in SSI payment calculations

- This new rule removes a critical barrier for people receiving SSI payments who get informal food assistance from friends, family, and community networks.
- The rule reduces the information people receiving SSI payments need to report about food assistance from friends and family and improves payment accuracy.



SSA will apply the rental subsidy policy exception, nationwide

- Before the new rule, rental assistance, such as renting at a discounted rate, was less likely to affect a person's SSI eligibility or payment amount in only seven states.
- This new rule extends the same policy to SSI applicants and people receiving SSI nationwide. The change may increase the benefit amount for some people who are eligible and will allow more people to qualify for critical SSI payments.



SSA will expand the definition of a Public Assistance household to include households receiving Supplemental Nutrition Assistance Program (SNAP) payments

- These changes should decrease the amount of in-kind support and maintenance (ISM) charged to applicants and people receiving SSI payments.
- This will allow more people to qualify for SSI and in some cases, receive a higher SSI payment.

These three rules combined are expected to expand eligibility and potentially increase SSI payment amounts for roughly 100,000 women age 65 and older. The rules are also expected to significantly increase women Federal SSI payments in fiscal years 2025 through 2033.



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