

[Skip to content](#)

Social Security Online

[Understanding SSI Home Page](#)

Supplemental Security Income (SSI)

Understanding Supplemental Security Income Living Arrangements 2008 Edition

LIVING ARRANGEMENTS

WHY IS MY LIVING ARRANGEMENT IMPORTANT?

Your living arrangement is another factor used to determine how much SSI you can get.

This means your SSI benefits may vary depending on where you live:

- ▶ in your own place such as a house, apartment, or mobile home; or
- ▶ in someone else's household; or
- ▶ in a group care or board and care facility; or
- ▶ in an institution.



For more information on living arrangements, see the SSI Spotlight on [Living Arrangements](#).

We may reduce your SSI benefits because of your living arrangements when you:

- ▶ live in another person's house, apartment, or mobile home, and you pay less than your fair share of your food or housing costs;
- ▶ live in your own house, apartment, or mobile home, and someone else pays for all or part of your food, rent or mortgage, or other things like electricity and garbage removal;
- ▶ are in a hospital or nursing home for the whole month and Medicaid pays for over one-half of the bill;
- ▶ are a minor child and private insurance and Medicaid

together pay over half your bill; or

- are in an institution run by a Federal, State, or local government for the whole month and Medicaid is paying 50% or more of your expenses. In most government institutions, you cannot get any SSI benefits unless Medicaid is paying more than one-half of your bills. If you are in a medical treatment facility and Medicaid is paying 50% or more of your expenses, you may be eligible for \$30 a month.



If you will be in a medical institution for 90 days or less, you may be able to receive your regular SSI benefit. See the SSI Spotlight on [Continued Benefits for Persons Who are Temporarily Institutionalized](#).

You may also wish to see our regulations for "In-Kind Support and Maintenance," beginning with [20 CFR 416.1130](#) and continuing through [20 CFR 416.1149](#), which include rules about living arrangements.

Sections [2141–2145](#) and [2147](#) in Chapter 21 of the Social Security Handbook also cover the same subjects.

WHAT IF YOU ARE HOMELESS?

We figure your benefit amount the same as we do for a person who lives in his own house, apartment, or mobile home.

CAN YOU RECEIVE SSI BENEFITS WHILE LIVING IN A PUBLIC SHELTER FOR THE HOMELESS?

Yes. You can receive up to the maximum SSI benefit payable in your State while living in a public shelter for up to six months out of any nine month period.

WHERE WILL YOU GET YOUR SSI BENEFITS IF YOU DON'T HAVE AN ADDRESS?

You don't need an address to get SSI benefits. We will make arrangements to pay you.



For more information on how we can help you when you are homeless, see the SSI Spotlight on [Homelessness](#).

Also, please visit our web site, [Service to the Homeless](#) at: www.socialsecurity.gov/homelessness.

THIS INFORMATION IS GENERAL. FOR MORE INFORMATION, CALL 1-800-772-1213 (TTY 1-800-325-0778), OR CONTACT YOUR LOCAL SOCIAL SECURITY OFFICE.