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Social Security Online

Supplemental Security Income (SSI)

2008 Edition



Understanding Supplemental Security Income SSI Spotlight on Resources

What are resources?

A resource is money as well as things that you own and can turn into cash. Examples of resources are property, stocks, bonds, and bank accounts.

Why are resources important in the SSI Program?

To get SSI benefits, your countable resources must not be worth more than \$2,000 for an individual or \$3,000 for a couple. We call this the resource limit.

Countable resources are the things you own that count toward the resource limit. Many things you own do not count.

What things do not count toward the resource limit?

The following things generally do not count toward the resource limit, no matter how much they are worth:

- ▶ the house you live in;
- ▶ your car, if it is used for transportation for you or a member of your household;
- ▶ life insurance policies you own with a face value of \$1,500 or less per person;
- ▶ burial plots or spaces for you or your immediate family;
- ▶ a burial fund of up to \$1,500 each for you and your spouse's burial expenses;
- ▶ household goods and personal effects;
- ▶ property you or your spouse use in a trade or business, or on your job if you work for someone else; and
- ▶ if you are disabled or blind, money or property you have set aside under a Plan to Achieve Self-Support (PASS). See the SSI Spotlight on Plans to Achieve Self-Support for more information about PASS.

There are other things you own that may not count as resources for SSI. Sometimes, you might be able to get monthly benefits even if you own things that put you over the resource limit.



For more information, see the SSI Spotlight on Getting SSI Benefits While You Try to Sell Excess Resources.

THIS INFORMATION IS GENERAL.
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OR CONTACT YOUR LOCAL SOCIAL SECURITY OFFICE.