

For Old People and Those in Need

Supplemental Security Income

SUPPLEMENTAL SECURITY INCOME FOR THE AGED, BLIND AND DISABLED

The U.S. Government pays monthly checks to people in financial need who are 65 or older, and to people in need at any age who are blind or disabled.

The payments, called supplemental security income, began in January 1974. The new program has taken the place of Federal-State programs of public assistance payments to people who are 65 or older or blind or disabled. But States still provide them with Medicaid and social services, and some States add money to the Federal payment.

WHO CAN QUALIFY?

People who have little or no regular cash income and who do not own much in the way of property or other things that can be turned into cash, such as stocks, bonds, jewelry, or other valuables, may get supplemental security income.

The aim of the program is to provide monthly checks, when they are needed, so that anyone who's 65 or older or blind or disabled can have a basic cash income — for one person at least \$146 a month, and for a married couple, at least \$219 a month.

This does not mean that every eligible person gets that much in his supplemental security income check every month. Some people get less because they already

have other income. Some get more because they live in a State that adds money to the Federal money.

THINGS PEOPLE OWN

A person who is single (or married but not living with his spouse) can have assets — things he owns, worth up to \$1,500 and still get payments. The amount for a couple is \$2,250. This includes savings accounts, stocks, bonds, jewelry, and other valuables.

Not everything owned counts as an asset. A home with a market value of \$35,000 or less does not count. And the Federal Government will not ask the liens on homes of people who get supplemental security income.

Personal effects or household goods also do not count as assets in most cases. Insurance policies or a car may not affect eligibility either, depending on their value.

INCOME PEOPLE HAVE

People can have some money coming in and still get supplemental security income.

The first \$20 a month in income is generally not counted. Income above \$20 a month (apart from earnings) generally reduces the amount of the supplemental security income payment. This includes social security checks, veterans compensation, workmen's compensation, pensions, annuities, gifts, and other income.

People who work while they get supplemental security in-

come can earn as much as \$65 a month without any reduction in their Government payment. The payment is reduced \$1 for each \$2 in earnings over \$65 a month.

For eligible people who live in someone's household — a son's or daughter's home, for example — the supplemental security income payment may be reduced.

(To be continued in two weeks)