

A PEATC

Do You Know...



Social Security - New 2024 Rules On Calculating SSI Benefits

Supplemental Security Income (SSI)—New Rules May Change Your Benefit Amount.

Effective September 30, new rules are in place for how the Social Security Administration (SSA) decides the amount of your (or your family member's) monthly SSI payment. Right now, SSA looks at all **income and support** a person receives. This includes income (from a job or other source), resources you have (there are specific limits and exceptions), and **in-kind support and maintenance (ISM)**.

ISM is the support you get for food or shelter from someone living in or outside your household. So, if you are living with your family and they have been paying for your shelter (housing) and food expenses, that support is considered when calculating the amount of your benefit check.

This often results in a lower benefit amount unless you pay your "fair share" of these expenses, which involves a specific calculation set by SSA. **Because of the new changes listed below, your (or your family member's) benefit may increase.**

WHAT'S NEW

- As of September 30, 2024, **food in-kind support has been removed from the calculation of ISM**. This means that you or your child's SSI monthly benefit will not decrease because they receive food from someone else like family, friends, food banks, etc.
- It means that if the individual has a Special Needs Trust (SNT) set up for them, that the **Trustee can now use funds in the SNT to cover food expenses**. Previously, funds in an SNT could not pay for basic needs, like food.
- It means **monthly reporting will be simpler**, and **payment accuracy will be increased** because food costs can vary each month and will no longer have to be reported.
- In addition, Social Security will be applying a **national standard** regarding ISM related to **housing support**. Right now, some states have their own standard. With the new standard, more people are expected to qualify for SSI, and some people's SSI payments will **rise**.
- Note that **Supplementation Nutrition Assistance Program (SNAP benefits)**, formerly called food stamps do not count as ISM. This will not change.

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Other Important Points To Know

- The new rule applies to food only. Other forms of support, like housing, may still affect the SSI payment.
- So, when applying for or receiving Supplemental Security Income (SSI), the Social Security Administration (SSA) will still ask whether someone in the household provides or pays for all of the beneficiary's meals. This is because **even though food itself won't lower SSI benefits anymore**, help with other living expenses—like rent or utilities—can still affect the amount a person receives.

Here's why they ask about meals:

- If **someone else pays for or provides all the individual's meals**, the SSA may assume that other living costs, like rent, are also being covered. This in-kind support and maintenance can reduce the monthly SSI payment.
- If **the individual pays for some or all their own meals**, it shows that they are covering more of the living expenses themselves, which may prevent the SSI payment from being lowered due to ISM.

It's important to answer honestly, but don't worry—just because SSA asks about meals doesn't mean it will affect the person's benefits. It's part of making sure the right benefit amount is **calculated based on all the household expenses**.

ADDITIONAL INFORMATION/RESOURCES:

[Federal Register :: Omitting Food From In-Kind Support and Maintenance Calculations](#)

[Living Arrangements | Supplemental Security Income \(SSI\) | SSA](#)

[SSI Spotlight on One Third Reduction Provision | Supplemental Security Income \(SSI\) | SSA](#)

[Source, Form, and Amount of In-kind Support and Maintenance Received by Supplemental Security Income Applicants and Recipients \(ssa.gov\)](#)

PEATC's mission focuses on building positive futures for Virginia's children by working collaboratively with families, schools, and communities to improve opportunities for excellence in education and success in school and community life.

For more information about us, please contact:

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