

WHAT ARE RESOURCES?

A resource is money as well as something 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?

Supplemental Security Income (SSI) is a needs-based program. To get SSI, 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:

- ▼ the home you live in and the land it is on;
- ▼ one vehicle, if you or a member of your household use it for transportation;
- ▼ household goods and personal effects;
- ▼ life insurance policies you own with a combined face value of \$1,500 or less;
- ▼ burial plots or spaces for you or your immediate family;
- ▼ burial funds of up to \$1,500 each for you and your spouse's burial expenses;
- ▼ property you or your spouse use in a trade or business, or on your job if you work for someone else (see the SSI Spotlight on [Property Essential to Self Support](#));
- ▼ if you are disabled or blind, money or property you have set aside under a [Plan to Achieve Self-Support \(PASS\)](#); and
- ▼ Up to \$100,000 of funds in an Achieving a Better Life Experience (ABLE) account established through a State ABLE program (see the Spotlight on [ABLE Accounts](#)).

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 Spotlight , "[Getting SSI Benefits While You Try to Sell Excess Resources](#)."

THIS INFORMATION IS GENERAL.
FOR MORE INFORMATION, CALL 1-800-772-1213 (TTY 1-800-325-0778),
VISIT OUR WEBSITE (www.ssa.gov) ON THE INTERNET,
OR CONTACT YOUR LOCAL SOCIAL SECURITY OFFICE.

