

SSI Resource Rules

Resources:

Under SSI rules, this includes cash, other liquid assets, or real or personal property that an individual owns and could convert to cash that can be used to provide for food or shelter.

- Before an asset will be considered a resource an individual must have an ownership interest in property, a legal right to access the property, and the legal ability to use the property for personal support and maintenance.
- The resource is counted or excluded “as of the first moment of the month.”
- The general rule is that an item received in a month is income and, unless spent, becomes a resource in the following month.
- The general resource limit in 2026 is \$2,000 for an individual, \$3,000 for an eligible couple.

Liquid Resources:

Under SSI rules, this includes cash or other property that can be converted to cash within 20 working days. Some types of liquid resources include stocks, bonds, promissory notes, mortgages, and bank accounts.

Non-Liquid Resources:

Property that is not cash and which cannot be converted to cash within 20 working days. Except for one automobile used for transportation, the equity value of the non-liquid resource is countable. Some types of non-liquid resources are automobiles, trucks, tractors, boats, machinery, livestock, buildings, and land.

Common Resource Exclusions:

Resources that are not counted for purposes of SSI’s \$2,000 or \$3,000 limits. Some of these are the residential home regardless of value, household goods and personal effects, the total value of one automobile if necessary for transportation, and the value of an ABLE account up to \$100,000. Cash gifts that are to be used for tuition or educational expenses are excluded if used within nine months. See *Supplemental Security Income (SSI) Resources*, <https://www.ssa.gov/ssi/text-resources-ussi.htm>, for a more exhaustive list of exclusions. Also, see our ABLE Accounts at-a-glance.

Trusts Can be Used to Exclude Cash Resources if Certain Conditions are Met:

- Neither the principal nor the trust income can be available to the SSI recipient to meet needs for shelter.
- The SSI recipient should not be the trustee.
- Trusts must be carefully drafted (generally by an attorney) to comply with the SSI and Medicaid laws.

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