In addition, some states may opt to supplement the FBR to some extent. These states include:

- Alabama*
- Alaska*
- Arizona*
- California
- Colorado*
- Connecticut*
- Delaware
- District of Columbia
- Florida*
- Hawaii
- Idaho*
- Indiana*
- Iowa
- Kentucky*
- Louisiana*
- Maine*
- Maryland*
- Massachusetts
- Michigan
- Minnesota*
- Missouri*
- Montana
- Nebraska*
- Nevada
- New Hampshire*
- New Jersey
- New Mexico*
- New York
- North Carolina*
- North Dakota*
- Ohio*
- Oklahoma*
- Oregon*
- Pennsylvania
- Rhode Island
- South Carolina*
- South Dakota*
- Texas*
- Utah
- Vermont
- Virginia*
- Washington
- Wisconsin*
- Wyoming*

Effective January 2006, the FBR for a single person living independently is $603 per month and $904 for a couple. Appendix C has been provided as a place to insert your own state’s benefit payment schedule. If a state has an asterisk that means they do not offer a federally administered state supplement. They do however offer some type of supplement, which can be identified by contacting a local SSA office.

In determining SSI eligibility, individuals may exclude any of the following:

- Parent’s income/resources once a child reaches the age of 18, regardless of their student status;
- Any portion of student’s grants, scholarships, or fellowships used to pay the cost of tuition, books, and other education related expenses; and/or
- Food and shelter provided “in-kind” by a non-profit organization as income if the assistance is based on need and is certified by the state.
In-Kind Support and Maintenance

The One-Third Reduction Rule (Full In-Kind Support)

In-kind support and maintenance is unearned income in the form of food, clothing, or shelter that is given to an eligible individual or is received because someone else pays for it. Whether someone else pays a living expense in full or just in part has a bearing on the amount of SSI cash benefits individuals receive. Individuals who live in someone else’s household and receive both food and shelter and do not pay their pro rata share of household expenses are subject to a full one-third reduction of their SSI benefits. In SSA lingo this is referred to as the Value of the One-Third Reduction (VTR). The VTR rule applies only if the individual receives both food and shelter in another’s household. Individuals falling into this category will have their SSI cash benefit reduced by one-third of the amount of the FBR. In 2006, this translates into a reduction of $201 ($201 for a single person living alone and $301 for a couple). This reduction comes right off the top of their monthly benefit checks. The maximum amount of SSI that can be received by an individual who has a full in-kind support reduction is $402 ($603 - $201).

The Presumed Maximum Value Rule (Partial In-Kind Support)

When the VTR rule does not apply, ISM is determined using the Presumed Maximum Value Rule. For example, the PMV rule is used if the eligible individual has ownership interest or rental liability, separately purchases or consumes food, get only outside ISM, etc. The SSA presumes that the maximum value of the support and maintenance an individual gets is no more than $221. They arrive at this figure by adding $20 to the one-third-reduction amount of $201. After subtracting a $20 general exclusion from the PMV, the reduction in the SSI check is $201. But, if the actual value of the ISM is less than the PMV, only the actual value is counted as ISM. For example, if a third party pays the household’s electric bill, which was $100, only $100 is counted as ISM. And the $100 is divided equally among all the household members. If the household has 4 members, only $25 of ISM is counted for the SSI eligible individual.

Summary

The SSA makes determinations of in-kind support based on data gathered on the MSSICS computer screens or the Statement of Living Arrangements, In-Kind Support, and Maintenance forms. If individuals are able to pay within $5 of their fair share of the household expenses, they will be determined not to be receiving in-kind support and will avoid reductions in SSI benefits. Any contributions individuals make towards these expenses should be reported to the SSA. Often, individuals with disabilities and their family members are leery of reporting that the SSI cash benefit is used for household expenses. The SSI was intended for this purpose and it should be reported, as in some instances, it might help individuals receive the full SSI benefit.