

Monthly Information Package

June 2024

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Social Security Column

SOCIAL SECURITY OMITTS FOOD FROM IN-KIND SUPPORT AND MAINTENANCE CALCULATIONS



Supplement Security Income (SSI) provides monthly payments to adults and children with a disability or blindness. It also provides monthly payments to adults aged 65 and older, who have limited income and resources. SSI benefits help pay for basic needs like rent, food, clothing, and medicine. People applying for and receiving SSI must meet eligibility requirements, including income and resource limits.

Under our current rules, we include food assistance as unearned income when calculating In-Kind Support and Maintenance (ISM). We understand this rule could affect your SSI eligibility or reduce your payment amount, so we made changes. Beginning September 30, 2024, we are no longer counting food that someone gives you as income when we figure SSI payments. This new rule removes a critical barrier for SSI eligibility due to informal food assistance from friends, family, and community networks of support.

For more information on the SSI program, including who is eligible and how to apply, visit www.ssa.gov/ssi.

Please share this with those who may need it.

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Social Security Column

WHY IT'S IMPORTANT TO TELL US ABOUT YOUR FINANCIAL ACCOUNTS



Do you receive Supplemental Security Income (SSI)? If so, you need to tell us about any financial accounts you own, alone or with someone else. That's because SSI is a needs-based program, and eligibility is determined by your resources as well as your income. Examples of financial accounts include:

- Checking, savings, and credit union accounts.
- Christmas club accounts.
- Certificates of deposit, also known as CDs.
- Stocks and U.S. savings bonds.

What you need to tell us

You need to tell us about changes to your financial accounts or account balances to ensure you receive the correct SSI payment amount. Let us know if you:

- Open a new account.
- Close an account.
- Add a joint owner to an existing account.
- Increase your account balance over the SSI resource limit of:
 - \$2,000 for an individual
 - \$3,000 for a married couple living together and receiving SSI.

Achieving a Better Life Experience (ABLE) Accounts

ABLE programs allow people with disabilities to save money without losing important benefits, including SSI. We exclude ABLE accounts with balances less than \$100,000 when determining SSI eligibility. To learn more about ABLE accounts, visit www.ssa.gov/ssi/spotlights/spot-able.html.

How to Report Changes to Your Financial Accounts

- Call us toll free at **1-800-772-1213** (TTY **1-800-325-0778**), weekdays from 8:00 a.m. to 7:00 p.m.
- Contact your local Social Security office. You can find your local office at www.ssa.gov/locator.

Additional Information

For a complete list of SSI reporting responsibilities, please refer to the publication *What You Need to Know When You Get SSI* at www.ssa.gov/pubs/EN-05-11011.pdf.

Please share this information with those who need it.

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Social Security Column

SOCIAL SECURITY'S COMMITMENT TO THE LGBTQI+ COMMUNITY



June is Pride Month. It's a time to acknowledge the LGBTQI+ community and also celebrate diversity, love, and respect. On June 26, 2015, the U.S. Supreme Court issued a decision in *Obergefell v. Hodges*, holding that same-sex couples have a constitutional right to marry in all states.

We recognize same-sex marriages in all states, as well as some nonmarital legal relationships (such as some civil unions and domestic partnerships). This recognition is important to determine entitlement to benefits.

Here are a few things you should know about our benefits for same-sex couples:

- **Marital status is important** — A member of a same-sex couple may be entitled to benefits when a spouse receives retirement or disability, or dies. We also consider marital status when we determine eligibility and payment amount for Supplemental Security Income (SSI).

- **What type of benefits you can receive** — Social Security taxes pay for 3 kinds of benefits: retirement, disability, and survivors. If you're entitled to benefits, your spouse and eligible family members may receive benefits, too.
- **When you apply for benefits is important** — If you're married or have entered a nonmarital legal relationship, we encourage you to apply right away, even if you're not sure you're eligible. Applying now may protect you against the loss of any potential benefits.
- **Report life changes right away** — You should let us know if you move, marry, separate, divorce, enter into (or leave) a nonmarital legal relationship, or become the parent of a child. Let us know if you change your name. You should report changes as soon as possible so benefits are paid correctly.

For more information, please visit our website for same-sex couples at

www.ssa.gov/people/lgbtq. You can also read our publication *What Same-Sex Couples Need to Know* at www.ssa.gov/pubs/EN-05-10014.pdf.

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Social Security Column

10 WAYS TO PROTECT YOUR PERSONAL INFORMATION



Identity theft affects millions of people each year and can cause serious harm. Protect yourself by securing your personal information, understanding the threat of identity theft, and exercising caution.

Here are **10** things you can start doing now to protect yourself and your loved ones from identity theft:

1. Protect your Social Security number by keeping your Social Security card in a safe place at home. Don't carry it with you or provide your number unnecessarily.
2. Be careful when you speak with unknown callers. Scammers may mislead you by using legitimate phone numbers or the real names of officials. If they threaten you or make you feel uneasy, hang up.
3. Create strong, unique passwords for each of your accounts. Use different passwords for different accounts so if a hacker gains access to one account, they can't access others.

4. Never give your personal or financial information in response to an unsolicited call or message, and never post it on social media.
5. Shred paper documents that contain personal information, like your name, birth date, or Social Security number.
6. Protect your mobile device from unauthorized access by securing it with a PIN, adding a fingerprinting feature or facial recognition. You can also add a password and adjust the time before your screen automatically locks.
7. Regularly check your financial accounts for suspicious transactions.
8. Avoid internet threats by installing and maintaining strong anti-virus software on all your devices—including your mobile device and personal computer. Use a virtual private network (VPN) to stay safe on public Wi-Fi. Do not perform activities that involve sensitive data, like online shopping and banking, on public Wi-Fi networks.
9. Protect yourself on social media by customizing your security settings and deleting accounts you no longer use. Also, double check suspicious messages from your contacts, as hackers may create fake accounts of people you know.
10. Never open a link sent via unsolicited email or text message. Type in the web address yourself. Only provide information on secure websites.

We encourage you to create your own personal *my Social Security* account to track your earnings record. For more information, please read our publication, Protecting Personal Information, [at oig.ssa.gov/files/21-540_Protecting_Personal_Information.pdf](https://www.oig.ssa.gov/files/21-540_Protecting_Personal_Information.pdf). Contact us if you see suspicious work activity on your record. You could be a victim of identity theft.

Please share this information with your family and friends.

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Social Security Column

READY TO RETIRE? APPLY ONLINE WITH SOCIAL SECURITY



It's never too early to start planning for retirement and our online tools can help. Go to www.ssa.gov/myaccount to access your personal *my Social Security* account to get an estimate of your retirement benefits based on your earnings record. Once you have an account, you can use our *Plan for Retirement* tool to see how your benefits can change at different ages. Don't have a personal *my Social Security* account? You can create one at www.ssa.gov/myaccount.

You can also use your personal *my Social Security* account to see your entire work history and make sure we have all your wages recorded correctly. We base your benefit amount on the earnings reported to us. If you find any errors in your work history, read our factsheet, *How to Correct Your Social Security Earnings Record* at www.ssa.gov/pubs/EN-05-10081.pdf.

When you're ready to apply for Social Security retirement benefits, you can complete our online application in as little as 15 minutes at www.ssa.gov/retirement. We will contact you if we need any further information. You can check the status of your application using your personal account.

You can apply online for Social Security retirement benefits, or benefits as a spouse, if you:

- Are age 62.
- Are **not** currently receiving benefits on your own Social Security record.
- Have not already applied for retirement benefits.
- Want your benefits to start no later than 4 months in the future. (We cannot process your application if you apply for benefits more than 4 months in advance).

Note: If you were born on the first or second day of the month, you meet this requirement in the month of your 62nd birthday. If you were born on any other day of the month, you do not meet this requirement until the following month.

Find out more about retirement benefits at www.ssa.gov/retirement.

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