

SSI Basics: In-Kind Support Rules

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Introduction

Supplemental Security Income (SSI) benefits are critical to providing necessary cash assistance for low-income older adults and people with disabilities to pay for housing, food, health care, transportation, and other essentials. Under current rules, however, the Social Security Administration (SSA) reduces SSI benefits for people who receive certain types of housing assistance. SSA uses the concept of “in-kind support and maintenance” (ISM) to determine whether an SSI applicant or beneficiary is getting help with shelter from someone else within or outside their household, and to calculate any resulting reduction in the SSI benefit.

SSA uses an individual’s income to decide if they can get SSI and how much their payment will be. SSA looks at wages, as well as income that is not wages (ISM falls into this category). ISM can lead to a reduction in the SSI benefit if someone else pays for, or gives, shelter or something that can be used to obtain shelter. There are special rules for determining the value of things considered to be ISM.

What is NOT considered ISM, or is excluded from counting as ISM?

Certain things are not considered ISM or are excluded from counting as ISM, and therefore will not reduce the SSI benefit. Common examples include:

- Federal housing assistance, such as Section 8 (Housing Choice Voucher).
- When someone else pays an individual’s telephone bill, auto insurance, vet bills, newspaper, or cable TV subscriptions. Someone else paying for food is no longer considered ISM.
- Help with shelter that has no market value, such as staying in a place not meant for habitation.
- State or local government assistance programs based on need, assistance provided by a utility or supplier for heating or cooling a home, in-kind assistance provided by a nonprofit, or assistance provided by a medical or social services program. Example: utility assistance or housing assistance payments from one of these sources.
- Certain situations where SSA does not count ISM from other members of a household:
 - » Living with someone whose income can be deemed, like a spouse or a parent of an SSI minor child.
 - » Living in a public assistance household, where at least one other household member receives assistance from certain public assistance programs, which include SSI, Temporary Assistance for Needy Families, General Assistance, Veterans Administration benefits based on need, or Supplemental Nutrition Assistance Program (SNAP, also known as Food Stamps).

- Money specifically excluded by federal law, such as money received because of a major disaster.
- Money received as replacement of a lost, damaged, or stolen resource (includes temporary housing).

ADVOCACY NOTE

Changes to the ISM rules in 2024 are helping many people who previously had their SSI benefit reduced due to in-kind support to now receive the full SSI benefit, or to qualify for some SSI. These changes include adding SNAP as a public assistance benefit for the purpose of the public assistance household rule; no longer counting food as in-kind income; and simplifying the analysis when an individual is renting from someone who is their parent or child. Being aware of these changes can help advocates to ensure individuals are receiving the correct SSI rate, and to inform individuals who would now qualify for SSI under the revised rules about applying for SSI. These new rules, and especially the changes to the public assistance household rule, have been hugely beneficial in allowing 400,000 seniors and people with disabilities to receive more SSI benefits, and we would oppose any [efforts to rescind such rules](#).

How does SSA calculate the value of the in-kind support that someone receives?

As a first step, SSA will determine if the person is living in their own household, the household of another, or not living in a household for ISM purposes.

- *Living in their own household:* If the person has an ownership interest in their home, pays rent, pays their fair share of shelter expenses, lives in a public assistance household (described above), or is in non-institutional care (such as foster care), then SSA considers them to be living in their own household.
- *Living in the household of another:* If the person does not live in their own household (definition immediately above), then SSA considers them to be living in the household of another.
- *Not living in a household:* If the person is transient or unhoused, SSA does not consider them to be living in a household.

EXAMPLE

An individual lives with roommates, everyone contributes toward the household operating expenses, and the individual's fair share of rent is \$900 per month. If they pay anything less than \$900, they are not paying their fair share; this also happens if the fair share is more than their monthly SSI benefit, making it impossible to pay their fair share. SSA will consider this individual to be living in the household of another (because they are not paying their fair share of the shelter expenses).

If SSA finds that someone else is helping with shelter costs and that help is countable as ISM, then SSA will use one of two rules to determine the value of that help.

1. **One-third of the SSI federal benefit rate** if the individual lives in the household of another, **and** the individual receives both shelter and all meals from others in the household. This is called the *Value of the One-Third Reduction (VTR) rule*.

If the VTR applies, SSA will value the ISM received at the full VTR amount. Even if the difference between what the individual pays and their fair share of shelter expenses is, for example, only \$100, their SSI benefit will be reduced by the full VTR amount (\$322.33 for an individual in 2025).

- 2. One-third of the SSI federal benefit rate plus \$20** in situations where there is ISM but the VTR does not apply. This can be the case when either shelter or all meals are provided but not both, or when the individual does not fit the definition of living in the household of another (because they are living in their own household, for example). This is called the *Presumed Maximum Value (PMV) rule*.

If the PMV applies, then the PMV amount will be added to their countable income in calculating the amount of the SSI grant, unless they can show that the actual value of the support is less. For example, if the person has ISM valued under the PMV rule and can show SSA that the actual value of the shelter help is \$200, then SSA will reduce their SSI benefit by that \$200 rather than by the PMV amount (\$342.33 for an individual in 2025).

If an individual lives alone, the VTR will not apply because there are no other household members to give them ISM; any ISM they get from outside the household is valued using the PMV rule. If an individual is transient or unhoused, the VTR does not apply because SSA does not consider them to be living in a household; any ISM they receive is valued using the PMV rule.

Note that SSA only considers if all meals are provided in order to evaluate whether to use the VTR rule or the PMV rule. When SSA calculates the value of ISM, only shelter expenses will be included. Food expenses are excluded in the actual ISM calculation.

Common Strategies to Resolve an ISM Issue

It is important to first understand the current shelter situation and how it will be evaluated under the ISM rules, then consider if it makes sense to change the situation going forward. Below are some common strategies to prevent a reduction in the SSI benefit due to ISM.

Paying their fair share of household shelter expenses

Add the monthly shelter expenses and divide by the number of people living in the house; this is their fair share. Shelter includes rent, mortgage payments, real property taxes, heating fuel, gas, electricity, water, sewer, and garbage fees. If a person pays their fair share using their SSI benefit, they do not receive ISM.

Paying for shelter with a bona fide loan of ISM

Items provided with the understanding that the individual will later repay are a loan and do not constitute ISM. Shelter someone gets under a valid bona fide loan agreement occurs where, instead of someone else giving money for shelter, they loan the value of the shelter. This often occurs when someone is in the process of applying for SSI, though it can also occur when someone is currently receiving SSI.

Paying for shelter with funds in an ABLE (Achieving a Better Life Experience) account

An ABLE account is a savings option for individuals whose disability began before age 26 (this will change to age 46 in January 2026). An ABLE account lets them save money in a tax-advantaged account without affecting their SSI

eligibility, up to \$100,000. They can use money from their ABLE account to pay for shelter. For example, if a family member pays \$900 per month directly to a person's landlord for rent, it is considered ISM, and their SSI monthly check will be reduced. But if the family member contributes \$900 per month into that person's ABLE account, and they use funds from that account to pay toward rent, it is not ISM.

ADVOCACY NOTE

ABLE accounts currently help some individuals receiving SSI due to disability to save money to pay for their needs, to cover their expenses in the event of an emergency, to build equity, and to plan for the future. One way to improve SSI is to streamline the rules to allow everyone receiving SSI the ability to save money for these things. The SSI Savings Penalty Elimination Act would, for example, increase the general asset limit for SSI from the current \$2,000 for an individual and \$3,000 for a married couple to a more reasonable \$10,000 for an individual and \$20,000 for a married couple.

Conclusion

SSI benefits may be reduced when an SSI applicant or beneficiary receives in-kind help with shelter from someone else. Understanding the special rules to determine if someone is receiving this type of in-kind assistance can help advocates evaluate the accuracy of any reduction in the SSI benefit and to explore strategies that could allow the individual to receive the full benefit going forward.

Additional Resources

- Federal Regulations concerning ISM: [20 CFR §§ 416.1130-.1157](#)
- Program Operations Manual System (POMS) on ISM: [SI 00835.000-.901](#). The POMS are used by Social Security Administration employees to carry out program laws, regulations, and rules.
- Justice in Aging: [Regulatory Changes to In-Kind Support Rules Expand Access to SSI](#)