

SSI Exclusion for Pandemic-Related Financial Assistance

JUNE 2022

The Social Security Administration recently updated its guidance on pandemic-related financial assistance to make it more clear that these funds will never be counted as a resource for Supplemental Security Income (SSI) eligibility. This clarification should help ensure that individuals receiving SSI who save pandemic-related financial assistance payments are not penalized.

Under SSI rules, certain resources are not counted for the purpose of determining SSI eligibility. [SI 01110.210 Excluded Resources](#). Resources can be excluded for a limited time period such as 9 months or 12 months, or they can be excluded indefinitely. Pandemic-related financial assistance is excluded indefinitely. Two recently updated guidance documents from the Social Security Administration detail which pandemic-related payments are excluded ([EM 20014 REV 5](#)) and how these payments should be processed for individuals receiving SSI ([EM 21050 REV 3](#)).

The most commonly encountered pandemic-related payments are the three federal stimulus payments issued in 2020 and 2021:

- \$1,200 for every individual with a Social Security number, plus \$500 for each dependent child under age 17. Payments were issued automatically to SSI and Social Security recipients in April or May 2020.
- \$600 for every individual with a Social Security number, plus \$600 for each dependent child under age 17. Payments were issued automatically to SSI and Social Security recipients at the end of December 2020.
- \$1,400 for every individual with a Social Security number, plus \$1,400 for each qualifying dependent of any age. Payments were issued automatically to SSI and Social Security recipients in April 2021.

Pandemic-related assistance such as the federal stimulus payments do not count as income for SSI and do not count as a resource indefinitely, meaning for as long as the individual receiving SSI saves the payments.

While the federal stimulus payments are the most commonly encountered excluded payment for SSI recipients, EM 20014 REV 5 provides a full list of all excluded payments, including pandemic unemployment benefits and state and local stimulus payments. For example, California provided a \$600 Golden State Grant payment to SSI recipients issued via paper check in May or June 2021, and also provided a Golden State Stimulus payment to low-wage workers through the state's Earned Income Tax Credit. Both the Golden State Grant and Golden State Stimulus are considered pandemic-related assistance and do not count as income or as a resource for the purpose of SSI eligibility.

Individuals whose benefits were denied or terminated due to the stimulus payments or other pandemic-related assistance being incorrectly counted as a resource for SSI should appeal the decision. Individuals and advocates should reference the updated guidance documents, [EM 20014 REV 5](#) and [EM 21050 REV 3](#), in working through the appeal process.