**Why do I not receive the full SSI amount?**

**Paying “Fair Share”**

When a family allows their child (18 and older), who is an SSI recipient, to continue to live in their home for free, it is considered in-kind income, which generally reduces an SSI recipient’s monthly cash benefit by one-third of the Federal Benefit Rate ($750.00 in 2018). This is called “In Kind Support and Maintenance.” Currently, this would result in a reduction of $250.00 per month, meaning the SSI check would be $500.00 per month.

To avoid a reduction in an individual’s monthly SSI benefit and to guarantee an individual receives the maximum monthly benefit, he/she should be charged room and board (called “fair share” of household expenses).

To calculate an adult child’s fair share of room and board, all household expenses for food, rent, and utilities should be added together and divided by the number of individuals living in the household.  For example, an adult SSI recipient resides with both parents and 3 siblings, and the monthly household expenses total $2,400.00.  The amount of room and board charged to the SSI recipient would be $400.00 ($2,400.00 divided by 6 people in the home).

The monthly room and board agreement should be put into a written document between the parents and the adult child, which evidences that, in exchange for the parents providing room and board, the adult child acknowledges his obligation to pay room and board monthly. This document should be shown to SSA.

For parents who charge room and board, this is income to the parents and must be reported annually on their income tax returns.  However, once the money is received by the parents, it is their money to do with as they please and can be used toward household expenses.

At an SSI interview, they will ask you about rent and utilities. If you are not paying your share of rent or utilities, your SSI check will be a lower amount. If you are paying your share, then your SSI check will not be affected. If you are paying rent, bring a copy of a lease with you to the interview. If you are paying rent but do not have a lease, it is a good idea to sign a simple rental agreement. It does not have to be a fancy arrangement. For example, if you are living in a house owned by a family member, you can sign an agreement to pay rent for the room you live in. If you were just approved and have not started paying rent yet, bring a rental agreement showing when you will be starting.

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**The Arc promotes & protects the human rights of people with intellectual & developmental disabilities & actively supports their full inclusion & participation in the community throughout their lifetimes.**