



## NICKERSON LAW GROUP

ESTATE PLANNING & ASSET PROTECTION

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### Household Expenses Worksheet

#### For determining if there will be a reduction in SSI benefits

**Rent Subsidy.** If a beneficiary is living with a parent, the pro rate portion of the beneficiary's food and shelter will be considered income.

As long as the beneficiary's actual cost of food and shelter does not exceed **\$694** per month (the SSI benefit rate plus the \$20 amount of income that is disregarded), the beneficiary can avoid reduction of the monthly benefit with a business arrangement. The business arrangement is that the beneficiary pays a pro rata share of the actual cost of food and shelter. This rule only applies when the SSI beneficiary lives in his or her own household and someone in the household is related as parent or child.

If the beneficiary is working as an employee, the gross amount of the monthly paycheck (less \$65) divided by 2 will be included as income.

1. Annual cost to all household members of food
2. Annual cost to all household members of rent or mortgage payments
3. Annual cost to all household members for mandatory homeowner fees
4. Annual cost to all household members of property taxes
5. Annual cost to all household members of heating, gas & electricity
6. Annual cost to all household members of water, sewerage & garbage
7. Total amount of annual cost
8. Number of household members
9. Divide the answer to number 7 by the answer to number 8
10. If the number in number 9 is less than \$694, then good argument that there should be no reduction in monthly benefit.