

SSI (Supplemental Security Income) FOR CHILDREN IN MASSACHUSETTS

ELIGIBILITY REQUIREMENTS

- A) Must meet SSA DISABILITY OR BLINDNESS requirements
 - B) Must have LOW INCOME
 - C) Must have LOW RESOURCES - AND
 - D) Must be a U. S. citizen or qualify under certain categories of immigration status
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SOCIAL SECURITY ADMINISTRATION DEFINITION OF "PARENT"

A natural or adoptive parent, or a stepparent living with a natural or adoptive parent, who lives in the same household as the SSI applicant.

WHEN A PARENT'S INCOME DOES NOT COUNT

A parent's income does NOT count in determining eligibility in some circumstances, including:

- After the child reaches age 18
 - In most households in which at least one other household member receives certain public assistance payments including TAFDC/TANF, SSI, or SNAP.
 - When the child lives "permanently" away from home
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More information:

- <https://www.ssa.gov/benefits/disability/apply-child.html> - SSI Basic Information
- <https://www.ssa.gov/ssi/text-child-ussi.htm> - Understanding SSI for Children
- Effective 9/30/24, SNAP is considered a Public Income Maintenance payment, and income used to determine eligibility for SNAP for any household member is not included as countable income for deeming purposes.
<https://secure.ssa.gov/poms.nsf/lnx/0500835130> and [20 CFR 416.1161\(a\)\(2\)](#) and [\(3\)](#).

INCOME ELIGIBILITY FOR SSI FOR A CHILD IN MASSACHUSETTS

(Effective January 1, 2025)

These tables can be used as a guide for Massachusetts families with a disabled child who may be eligible for SSI. Income eligibility is based on household size and type of income (earned or unearned). The earned income maximum refers to gross monthly wages or net earnings from self-employment. Unearned income is the total of monthly payments from such sources as unemployment or workers' compensation, rental income, interest on savings, alimony, cash from family and friends, and/or Social Security. A child in a family with the following income levels may be eligible for only \$1 per month of the Massachusetts State Supplement Payment.

MAXIMUM MONTHLY INCOME

EARNED INCOME

<u>NUMBER OF NON-SSI CHILDREN</u>	<u>1-PARENT HOUSEHOLD</u>	<u>2-PARENT HOUSEHOLD</u>
0	\$4,219.78	\$5,185.78
1	\$4,702.78	\$5,668.78
2	\$5,185.78	\$6,151.78
3	\$5,668.78	\$6,634.78

UNEARNED INCOME

<u>NUMBER OF NON-SSI CHILDREN</u>	<u>1-PARENT HOUSEHOLD</u>	<u>2-PARENT HOUSEHOLD</u>
0	\$2,087.39	\$2,570.39
1	\$2,570.39	\$3,053.39
2	\$3,053.39	\$3,536.39
3	\$3,536.39	\$4,019.39

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- Add \$483.00 for each additional child
 - If applicant is a child with blindness, add \$70.70 to Maximum Earned Income, add \$35.35 to Maximum Unearned Income.

PLEASE NOTE: These tables cannot be used to determine eligibility for families with both earned and unearned income, with more than one SSI-eligible child, with SSI-eligible parents, or when children in the family have their own income. Those circumstances require additional calculation.

INCOME ELIGIBILITY FOR SSI FOR A CHILD IN MASSACHUSETTS

(Effective January 1, 2025)

EARNED INCOME CONVERSION – MONTHLY TO ANNUAL

1-PARENT HOUSEHOLD

<u>NUMBER OF NON-SSI CHILDREN</u>	<u>MONTHLY</u>	<u>ANNUAL</u>
0	\$4,219.78	\$50,637.36
1	\$4,702.78	\$56,433.36
2	\$5,185.78	\$62,229.36
3	\$5,668.78	\$68,025.36

2-PARENT HOUSEHOLD

<u>NUMBER OF NON-SSI CHILDREN</u>	<u>MONTHLY</u>	<u>ANNUAL</u>
0	\$5,185.78	\$62,229.36
1	\$5,668.78	\$68,025.36
2	\$6,151.78	\$73,821.36
3	\$6,634.78	\$79,617.36

2025 SSI RESOURCE ELIGIBILITY

The maximum resource limits for SSI eligibility have not been increased since 1989 (Deficit Reduction Act of 1984 (P.L. 98-369)).

The maximum resource limits regarding children are still the following:

Disabled Individual: (includes child not living with parents)	\$2,000.00
Disabled child living with 1 parent (\$2,000.00 each)	\$4,000.00
Disabled child living with 2 parents (\$2,000.00 child, \$3,000 parents)	\$5,000.00

SSI FOR CHILDREN
MAXIMUM BENEFIT RATES IN MASSACHUSETTS
(Effective January 1, 2025)

STATE LIVING ARRANGEMENT	SUMMARY OF CHILDREN INCLUDED IN THIS CATEGORY	MAXIMUM DISABLED BENEFIT	MAXIMUM BLIND BENEFIT
FULL COST OF LIVING	(1) Children living with parent/s where TAFDC, EAEDC or SSI payment <u>are not</u> being received	Fed. Benefit: \$967 State Supp: \$114.39 Total: \$1,081.39	Fed. Benefit: \$967 State Supp: \$149.74 Total: \$1,116.74
SHARED LIVING	(1) Children living with parent/s where TAFDC, EAEDC, or SSI payments are being received (2) Children living in FOSTER CARE, or a COMMUNITY RESIDENCE (16 or fewer persons)	Fed. Benefit: \$967 State Supp: \$30.40 Total: \$997.40	Fed. Benefit: \$967 State Supp: \$149.74 Total: \$1,116.74
LIVING IN HOUSEHOLD OF ANOTHER	(1) Individuals determined under federal rules to be “living in the household of another,” receiving shelter and all meals from others in the household, and not paying at least \$342.33/mo rent, or actual fair market value if less. (Children living with relatives may be in this category)	Fed. Benefit: \$644.67 State Supp: \$87.58 Total \$732.25	Fed. Benefit: \$644.67 State Supp: \$472.07 Total: \$1,116.74

BENEFIT LEVELS IN INSTITUTIONAL SETTINGS

		PUBLIC INST.	PRIVATE INST.
CHILDREN IN INSTITUTIONS	Medicaid Certified Facility Under 50% of cost paid by Medicaid and/or private insur. Over 50% of cost paid by Medicaid and/or private insur.	Ineligible Total: \$72.80	FB: \$30 SSupp\$42.80 Total: \$72.80
	Non-Medicaid Facility	Ineligible	FB: \$967 SSupp\$30.40 Total: \$997.40

Effective 4/1/12, the state determines the SSI State Supplement amount and provides payment separately.

SSI STUDENT EARNED INCOME EXCLUSION (Effective January 1, 2025)

Monthly Exclusion Limit: \$2,350.00

Annual Exclusion Limit: \$9,640.00

These limits are adjusted annually through the Social Security cost-of-living adjustment (COLA) to account for price inflation. The Student Earned Income Exclusion recognizes that students with disabilities incur special expenses to go to school and encourages employment.

SGA (Substantial Gainful Activity) LEVEL (Effective January 1, 2025)

The SGA monthly earnings guideline is indexed according to the national average wage index each year. The national wage index, a measure of wage trends, provides the basis for adjusting the earnings guidelines used to indicate an individual's ability to work.

Non-Blind: \$1,620/mo.

Blind: \$2,700/mo.