

# SSI Deeming



Supplemental Security Income (SSI) is a needs-based benefit. This means eligibility and payment amounts are based on your income and assets. Your SSI eligibility and payment amount may also be affected by the income and assets of someone close to you. The process for determining which assets and income count is called “deeming.”

## Who does SSI Deeming affect?

Deeming can occur in a few different situations. Let’s focus on one situation in particular: when a child under 18 gets SSI and lives with their non-SSI parent(s). The parent’s income can affect a child’s on-going SSI eligibility and payment amount.

## How does it work?

Social Security decides how much of a parent’s assets and income count to the SSI child. This is done because Social Security feels that the parent uses some of their assets and income to pay towards the basic living expenses of the SSI child. Deeming will never be done with income from a person who is also getting their own SSI payment.

### Income

A few of the factors to consider are:

- the number of children in the household
- who in the household has SSI
- the income of the parents and children in the household

### Assets

Any amount of a parent’s assets over \$2,000 (single parent) or \$3,000 (married parents) can be deemed to an SSI child. An asset that is excluded under the SSI rules (for example: one car) won’t count towards a parent’s assets. The amount of countable assets over the limit is divided by the number of SSI children in the home. Any amount of deemed assets will be added to the child’s own assets and compared to the child’s asset limit (\$2,000).

## Example

Let's take a look at an example of Maria and her son Alex. Alex is 15 years old and getting SSI payments. He gets the maximum monthly amount each month in SSI.

Maria is working 35 hours per week earning \$10 per hour. Currently, none of her income is deemed to Alex. She is thinking about increasing her work hours to 40 per week. This will do a couple of things:

1. Maria's gross monthly earnings will increase by around \$215.
2. Alex's SSI payment will decrease by around \$65 dollars. This is because Maria would be making enough at that time for some of her income to be deemed to Alex.

In the end, even though Alex's SSI payment is reduced, the household gross income increases by around \$150 per month when Maria works more hours.



## What do I need to do?

It's important to remember that Social Security needs to know about household changes as soon as possible. This includes letting them know about changes in:

- Address,
- Who lives in the household,
- Earnings and jobs, and
- Child support.

Reporting these types of changes to Social Security in a timely way will help to ensure that SSI eligibility and payments are correct. This will help to minimize both under and over-payment of benefits.

**The actual deemed income amount will vary from situation to situation – and can even change from month to month! Social Security or a Work Incentives Benefits Specialist can help you figure out what deeming looks like for your household.**

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