

SSI Federal Payment Amounts For 2025

Automatic Determinations
Cost-of-Living Adjustment

Maximum Federal Supplemental Security Income (SSI) payment amounts increase with the cost-of-living increases that apply to Social Security benefits. The latest such increase, 2.5 percent, becomes effective January 2025.

SSI Annual Report
SSI payment standards, 1975 & later

SSI amounts for 2025

The monthly maximum Federal amounts for 2025 are \$967 for an eligible individual, \$1,450 for an eligible individual with an eligible spouse, and \$484 for an essential person.

In general, monthly amounts for the next year are determined by increasing the *unrounded annual amounts* for the current year by the COLA effective for January of the next year. The new unrounded amounts are then each divided by 12 and the resulting amounts are rounded down to the next lower multiple of \$1.

Calculation details

Recipient	Unrounded annual amounts for —		Monthly amounts for 2025
	2024	2025 ^a	
Eligible individual	\$11,321.49	\$11,604.53	\$967
Eligible couple	16,980.36	17,404.87	1,450
Essential person	5,673.73	5,815.57	484
^a The unrounded amounts for 2025 equal the unrounded amounts for 2024 increased by 2.5 percent.			

Payment reduction

The monthly amount is reduced by subtracting monthly countable income. In the case of an eligible individual with an eligible spouse, the amount payable is further divided equally between the two spouses. Some States supplement SSI benefits.

