

2025 SSI Cheat Sheet

Your Quick Guide to Supplemental Security Income (SSI) – Social Security Answers
(ssaanswers.com)

What is SSI?

- SSI provides monthly payments to people with limited income and resources who are blind, disabled, or 65+.
- Funded by general taxes, not Social Security contributions.

2025 Maximum Federal Benefit Rates (FBR):

- Individual: \$967/month
- Couple: \$1,450/month
- Essential Person (caretaker add-on): \$484/month

Income Limits:

- Earned Income: First \$65 excluded, then half of the rest counts against your SSI.
- Unearned Income: First \$20 excluded, rest reduces SSI dollar-for-dollar.
- Example: \$200 earned + \$50 unearned = \$105 countable ($\$967 - \$105 = \862 SSI).

Resource Limits:

- Individual: \$2,000
- Couple: \$3,000
- Exclusions: Home you live in, one car, burial funds up to \$1,500.

Eligibility Basics:

- Age 65+ or disabled/blind (per SSA rules).
- U.S. citizen or qualifying non-citizen (e.g., refugees < 7 years).
- Income/Resources below limits.

Deeming for Kids (Under 18):

- Parent income reduces child SSI after allocations:
 - 1 Parent, 1 Child: Max \$4,001 earned/\$1,935 unearned before full offset.
 - 2 Parents, 1 Child: Max \$4,945 earned/\$2,407 unearned.
 - Add \$484 per extra non-SSI child.

How to Apply:

- Online at ssa.gov/applyforbenefits (disability only).
- Call 1-800-772-1213 or visit a local office.

More Info:

- Visit ssa.gov/ssi or ssaanswers.com/ssi
- Updated: March 2025