



January 1, 2026

Produced by the MA DPH Division for Children and Youth with Special Health Needs

Supplemental Security Income (SSI) for children in Massachusetts

Parent-to-Child Deeming Screening Chart

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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

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.

More information

- Learn more about [Supplemental Security Income \(SSI\) Basic Information on the Social Security Administration website](#).
- Learn more about [SSI for Children on the Social Security Administration website](#).
- Effective September 30, 2024, 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. Please consult POMS SI 00835.130 at [the Social Security Administration website](#) and 20 CFR 416.1161(a)(2) and (3).
- In 2025, the Social Security Administration announced its intention to narrow the definition of a Public Assistance household (households receiving certain Public Income Maintenance benefits). This change has not occurred as of issuance in January 2026 of this SSI for Children in Massachusetts. When and if the change is finalized, we will issue a new version of this chart to reflect any changes that occur during 2026. Please consult [POMS SI 00835.130 for SSA’s current policy](#).

Income eligibility for SSI for a child in Massachusetts

Effective January 1, 2026

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

Number of non-SSI children	1-parent household	2-parent household
0	\$4,327.78	\$5,321.78
1	\$4,825.78	\$5,819.78
2	\$5,323.78	\$6,317.78
3	\$5,821.78	\$6,815.78

Unearned income

Number of non-SSI children	1-parent household	2-parent household
0	\$2,141.39	\$2,638.39
1	\$2,639.39	\$3,136.39
2	\$3,137.39	\$3,634.39
3	\$3,635.39	\$4,132.39

- Add \$498 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.

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Earned income conversion—monthly to annual

1-parent household

Number of non-SSI children	Monthly	Annual
0	\$4,327.78	\$51,933.36
1	\$4,825.78	\$57,909.36
2	\$5,323.78	\$63,885.36
3	\$5,821.78	\$69,861.36

2-parent household

Number of non-SSI children	Monthly	Annual
0	\$5,321.78	\$63,861.36
1	\$5,819.78	\$69,837.36
2	\$6,317.78	\$75,813.36
3	\$6,815.78	\$81,789.36

2026 SSI resource eligibility

The maximum resource limits for SSI eligibility have not been increased since 1989.

The maximum resource limits regarding children are still the following:

Child's household	Maximum resource limit
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

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Maximum SSI benefit rates for children in Massachusetts

Effective January 1, 2026

State living arrangement	Summary of children included in this category	Maximum disabled benefit	Maximum blind benefit
Full cost of living	Children living with parent/s where TAFDC, EAEDC, SSI or SNAP are not being received by any household member	Fed. benefit: \$994.00 State supp.: \$114.39 Total: \$1,108.39	Fed. benefit: \$994.00 State supp.: \$149.74 Total: \$1,143.74
Shared living	Children living with parent/s where TAFDC, EAEDC, SSI or SNAP are being received by one or more household members Children living in foster care, or a community residence (16 or fewer persons)	Fed. benefit: \$994.00 State supp.: \$30.40 Total: \$1,024.40	Fed. benefit: \$994.00 State supp.: \$149.74 Total: \$1,143.74
Living in household of another	Individuals living in the household of another, receiving shelter and all meals from others in the household, and not paying at least \$351.33/month rent, or actual fair market value of shelter costs, if less. (Children living with relatives may be in this category.)	Fed. benefit: \$662.67 State supp.: \$87.58 Total: \$750.25	Fed. benefit: \$662.67 State supp.: \$481.07 Total: \$1,143.74

Benefit levels in institutional settings

Medicaid certified facility

Living arrangement	Insurance coverage	Public institution	Private institution
Children in institutions	Under 50% of cost paid by Medicaid and/or private insurance	Ineligible	Fed. benefit: \$30.00 State supp.: \$42.80 Total: \$72.80
Children in institutions	Over 50% of cost paid by Medicaid and/or private insurance	Total: \$72.80	Fed. benefit: \$30.00 State supp.: \$42.80 Total: \$72.80

Non-Medicaid facility

Living arrangement	Public institution	Private institution
Children in institutions	Ineligible	Fed. benefit: \$994.00 State supp.: \$30.40 Total: \$1,024.40

Effective April 1, 2012, the state of Massachusetts determines the SSI State Supplement amount and provides payment separately. Learn more about the [Massachusetts State Supplement Program \(SSP\)](#) on mass.gov.

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SSI student earned income exclusion (SEIE)

Effective January 1, 2026

- Monthly Exclusion Limit: \$2,410.00
- Annual Exclusion Limit: \$9,730.00

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, 2026

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.

- Disabled, non-blind: \$1,690/month
- Blind: \$2,830/month