

SSI ELIGIBILITY

ANNUAL EARNED INCOME CONVERSIONS (Effective January 1, 2016)

One Parent Household

Number of Non-SSI Children	Monthly	Annual
0	\$3,283.78	\$39,405.36
1	\$3,650.78	\$43,809.36
2	\$4,017.78	\$48,213.36
3	\$4,384.78	\$52,617.36

Two Parent Household

Number of Non-SSI Children	Monthly	Annual
0	\$4,017.78	\$48,213.36
1	\$4,384.78	\$52,617.36
2	\$4,751.78	\$57,021.36
3	\$5,118.78	\$61,425.36

SSI

INCOME ELIGIBILITY FOR SSI IN MASSACHUSETTS

(Effective January 1, 2016)

The following charts can be used as a guide for families with a disabled child who may be eligible for SSI. Income eligibility is based on household size. The earned income maximum is Gross Monthly wages, or net earnings from self-employment. Unearned income is the monthly payment from such sources as pensions, unemployment or workers compensation, rental income, interest on savings, support, alimony, and/or Social Security. Families with these income levels may be eligible for only \$1 per month of the Massachusetts State Supplement Payment.

MAXIMUM MONTHLY GROSS INCOME

NUMBER OF NON SSI <u>CHILDREN</u>	<u>EARNED INCOME</u>	
	<u>ONE PARENT HOUSEHOLD</u>	<u>TWO PARENT HOUSEHOLD</u>
0	\$3,283.78	\$4,017.78
1	\$3,650.78	\$4,384.78
2	\$4,017.78	\$4,751.78
3	\$4,384.78	\$5,118.78

NUMBER OF NON SSI <u>CHILDREN</u>	<u>UNEARNED INCOME</u>	
	<u>ONE PARENT HOUSEHOLD</u>	<u>TWO PARENT HOUSEHOLD</u>
0	\$1,619.39	\$1,986.39
1	\$1,986.39	\$2,353.39
2	\$2,353.39	\$2,720.39
3	\$2,720.39	\$3,087.39

-- Add \$367.00 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 charts cannot be used to determine eligibility for families with both earned and unearned income, with more than one eligible child, with SSI eligible parents, or when children in the family have their own income.

SSI STUDENT EARNED INCOME EXCLUSION

(Effective January 1, 2016)*

Monthly Exclusion Limit: \$1,780.00

Annual Exclusion Limit: \$7,180.00

*An automatic adjustment is now made on the exclusion limits based on the cost-of-living rate on an annual basis. The annual adjustment accounts for price inflation, recognizes that students with disabilities incur special expenses to go to school, and encourages them to work.

SGA (Substantial Gainful Activity)

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

SGA effective January 1, 2016:

Non-Blind: \$1,090/mo.

Blind: \$1,820/mo.

SSI ELIGIBILITY

- A) Must have LOW INCOME
- B) Must have LOW RESOURCES
- C) Must be a U. S. citizen or qualify under certain categories of alien status
- D) Must meet SSA DISABILITY OR BLINDNESS requirements

SOCIAL SECURITY ADMINISTRATION DEFINITION OF "PARENT"

A natural or adoptive parent, or a step-parent 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

When a child applies for SSI, the parent's income does NOT count in determining eligibility:

- A) When the child's household is on TAFDC
- B) When the child lives "permanently" away from home
- C) After the child reaches age 18

MAXIMUM MONTHLY GROSS INCOME (Effective January 1, 2016)

EARNED INCOME

<u># OF NON SSI CHILDREN</u>	<u>1 PARENT HOUSEHOLD</u>	<u>2 PARENT HOUSEHOLD</u>
0	\$3,283.78	\$4,017.78
1	\$3,650.78	\$4,384.78
2	\$4,017.78	\$4,751.78
3	\$4,384.78	\$5,118.78

UNEARNED INCOME

<u># OF NON SSI CHILDREN</u>	<u>1 PARENT HOUSEHOLD</u>	<u>2 PARENT HOUSEHOLD</u>
0	\$1,619.39	\$1,986.39
1	\$1,986.39	\$2,353.39
2	\$2,353.39	\$2,720.39
3	\$2,720.39	\$3,087.39

- Add \$367.00 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 charts cannot be used to determine eligibility for families with both earned and unearned income, with more than one eligible child, with SSI eligible parents, or when children in the family have their own income.

SSI

SUPPLEMENTAL SECURITY INCOME FOR CHILDREN MAXIMUM
BENEFIT RATES IN MASSACHUSETTS
(Effective January 1, 2016)

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, EDC or SSI payment are <u>not</u> being received	Fed. Benefit: \$733 State Supp: \$114.39* Total: \$847.39	Fed. Benefit: \$733 State Supp: \$149.74* Total: \$882.74
SHARED LIVING	(1) Children living with parent/s where TAFDC, EDC, or SSI payments are being received (2) Children living in FOSTER CARE, or a COMMUNITY RESIDENCE (16 or fewer persons)	Fed. Benefit: \$733 State Supp: \$30.40* Total: \$763.40	Fed. Benefit: \$733 State Supp: \$149.74* Total: \$882.74
LIVING IN HOUSEHOLD OF ANOTHER	(1) Individuals determined under Federal rules to be "living in the household of another," receiving support and maintenance, and paying less than pro-rata share of household expenses. (Children living with relatives are usually included in this category)	Fed. Benefit: \$488.67 State Supp: \$87.58* Total \$576.25	Fed. Benefit: \$488.67 State Supp: \$390.07* Total: \$882.74

BENEFIT LEVELS IN INSTITUTIONS

		PUBLIC INST.	PRIVATE INST.
CHILDREN IN INSTITUTIONS	Medicaid Certified Facility Under 50% of cost paid by MA Over 50% of cost paid by MA	Ineligible Total: \$72.80	FB: \$30 SSupp\$42.80* Total: \$72.80
	Non Medicaid Facility	Ineligible	FB: \$733 SSupp\$30.40* Total: \$763.40

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

SSI

2016 SSI RESOURCE ELIGIBILITY IN MASSACHUSETTS

As part of the Deficit Reduction Act of 1984 (P.L. 98-369), the resource limits for SSI eligibility had been undergoing an increase each year for a period of five years. Therefore, 1989 was the fifth and final phase of the annual increase.

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 both parents (\$2,000.00 child, \$3,000 parents)	\$5,000.00

SSI ELIGIBILITY

Effective 1/1/16

PARENT TO CHILD DEEMING

(Allocations for Deeming Worksheet)

Child Allocation (Half Federal Benefit Rate)*	\$367.00
1 Parent (Individual; Full FBR)	\$733.00
2 Parents (Couple FBR)	\$1,100.00
2X Individual FBR	\$1,466.00
2X Couple FBR	\$2,200.00

* For Deeming calculation, multiply the child Allocation by the number of NON-SSI children in the household.

MASSACHUSETTS SSA FIELD OFFICES

ATTLEBORO

106 Pleasant Street
Attleboro, MA 02703
Tel. 1-888-655-6469

BOSTON

O'Neill Federal Building
10 Causeway Street, Rm. 148
Boston, MA 02222-1098
Tel. 1-866-964-7319

BROCKTON

30 Christy's Drive
Brockton, MA 02301-1825
Tel. 1-888-717-1524

CAMBRIDGE

10 Fawcett Street, 1st flr.
Cambridge, MA 02138
Tel. 1-888-527-9340

CHELSEA

80 Everett Ave*
(*closed effective 9/20/13)

DORCHESTER

115 Freeport Street
Dorchester, MA 02122
Tel. 1-866-931-2550

FALL RIVER

400 North Main Street
Fall River, MA 02720
Tel. 1-866-964-3967

FALMOUTH

48 Research Road
Falmouth, MA 02536
Tel. 1-855-881-0212

FITCHBURG

Federal Building
881 Main Street, Rm 301
Fitchburg, MA 01420
Tel. 1-877-319-0728

FRAMINGHAM

100 Concord Street, Suite 2A
Framingham, MA 01702
Tel. 1-866-964-7589

GARDNER

354 Main Street
Gardner, MA 01440
Tel. 1-877-628-6580

GREENFIELD

(Consolidated with
Holyoke Office; no longer
open to the public)

HANOVER

198 Columbia Road
Hanover, MA 02339
Tel. 1-877-444-6898

HAVERHILL

367 Main Street
Haverhill, MA 01830-4091
Tel. 1-866-964-4324

HOLYOKE

200 High Street, 2nd flr.
Holyoke, MA 01040
Tel. 1-877-480-4989

HYANNIS

259 North Street, Bldg. B
Hyannis, MA 02601
Tel. 1-866-467-0440

LAWRENCE

439 South Union Street, Suite 4208
Lawrence, MA 01843
Tel. 1-877-669-3127

LOWELL

151 Warren Street, Suite 300
Lowell, MA 01852
Tel. 1-877-746-9850

LYNN

140 Union Street
Lynn, MA 01901
Tel. 1-866-366-7792

MALDEN

192 Commercial Street
Malden, MA 02148
Tel. 1-866-596-8598

NEW BEDFORD

53 North Sixth Street
New Bedford, MA 02740-6130
Tel. 1-866-964-7413

NORTH ADAMS

96 Marshall Street
North Adams, MA 01247
Tel. 1-877-319-5709

NORWOOD

1 Edgewater Drive, Suite 102
Norwood, MA 02062
Tel. 1-866-563-9533

PITTSFIELD

78 Center Street, Suite 101
Pittsfield, MA 01201-6126
Tel. 1-866-446-7111

QUINCY

1250 Hancock St., Suite 210N
Quincy, MA 02169
Tel. 1-866-593-4392

ROSLINDALE

4238 Washington Street
Roslindale, MA 02131
Tel. 1-866-331-9173

ROXBURY

10 Malcolm X Blvd.
Roxbury, MA 02119
Tel. 1-855-278-4195

SALEM

10 Federal Street, Suite 406
Salem, MA 01970
Tel. 1-866-248-2394

SPRINGFIELD

70 Bond Street
Springfield, MA 01104
Tel. 1-866-964-5061

TAUNTON

104 Dean Street
Taunton, MA 02780
Tel. 1-877-505-4546

WALTHAM

135 Beaver St., Suite 120
Waltham, MA 02452-9902
Tel. 1-877-457-1737

WORCESTER

Madison Place
51 Myrtle Street
Worcester, MA 01608-2027
Tel. 1-866-331-9069

Toll-free Teleservice Line:
1-800-772-1213 (7am – 7pm)



Fact Sheet

SOCIAL SECURITY

2016 SOCIAL SECURITY CHANGES

o **Cost-of-Living Adjustment (COLA):**

Monthly Social Security and Supplemental Security Income (SSI) benefits will not automatically increase in 2016 as there was no increase in the Consumer Price Index (CPI-W) from the third quarter of 2014 to the third quarter of 2015. Other important 2016 Social Security information is as follows:

	<u>2015</u>	<u>2016</u>
o <u>Tax Rate:</u>		
Employee	7.65%	7.65%
Self-Employed	15.30%	15.30%

NOTE: The 7.65% tax rate is the combined rate for Social Security and Medicare. The Social Security portion (OASDI) is 6.20% on earnings up to the applicable taxable maximum amount (see below). The Medicare portion (HI) is 1.45% on all earnings. Also, as of January 2013, individuals with earned income of more than \$200,000 (\$250,000 for married couples filing jointly) pay an additional 0.9 percent in Medicare taxes. The tax rates shown above do not include the 0.9 percent.

o **Maximum Taxable Earnings:**

Social Security (OASDI only)	\$118,500	\$118,500*
Medicare (HI only)	No Limit	

o **Quarter of Coverage:**

	\$1,220	\$1,260
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o **Retirement Earnings Test Exempt Amounts:**

Under full retirement age	\$15,720/yr. (\$1,310/mo.)	\$15,720/yr.* (\$1,310/mo.)
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NOTE: One dollar in benefits will be withheld for every \$2 in earnings above the limit.

The year an individual reaches full retirement age	\$41,880/yr. (\$3,490/mo.)	\$41,880/yr.* (\$3,490/mo.)
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NOTE: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit.

There is no limit on earnings beginning the month an individual attains full retirement age.

o **Social Security Disability Thresholds:**

Substantial Gainful Activity (SGA)

Non-Blind	\$1,090/mo.	\$1,130/mo.
Blind	\$1,820/mo.	\$1,820/mo.*
Trial Work Period (TWP)	\$ 780/mo.	\$ 810/mo.

o **Maximum Social Security Benefit: Worker Retiring at Full Retirement Age:**

	\$2,663/mo.	\$2,639/mo.**
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o **SSI Federal Payment Standard:**

Individual	\$ 733/mo.	\$ 733/mo.*
Couple	\$1,100/mo.	\$1,100/mo.*

o **SSI Resources Limits:**

Individual	\$2,000	\$2,000
Couple	\$3,000	\$3,000

o **SSI Student Exclusion:**

Monthly limit	\$1,780	\$1,780*
Annual limit	\$7,180	\$7,180*

o **Estimated Average Monthly Social Security Benefits Payable in January 2016:**

All Retired Workers	\$1,341
Aged Couple, Both Receiving Benefits	\$2,212
Widowed Mother and Two Children	\$2,680
Aged Widow(er) Alone	\$1,285
Disabled Worker, Spouse and One or More Children	\$1,983
All Disabled Workers	\$1,166

* Because there is no COLA, by law these amounts remain unchanged in 2016.

** A decrease in full maximum benefits occurs when there is no COLA, but there is an increase in the national average wage index.