

2025 SSI Payment Levels in Massachusetts

Living Arrangement A - FULL COST OF LIVING				
	BENEFIT TYPE	FEDERAL BENEFIT	STATE SUPPLEMENT *	<u>TOTAL</u>
INDIVIDUAL	Aged	\$967.00	\$128.82	\$1095.82
	Disabled	\$967.00	\$114.39	\$1081.39
	Blind	\$967.00	\$149.74	\$1116.74
MEMBER OF A COUPLE	Aged	\$725.00	\$100.86	\$825.86
	Disabled	\$725.00	\$ 90.03	\$815.03
	Blind	\$725.00	\$391.74	\$1116.74

Living Arrangement B - SHARED LIVING				
	BENEFIT TYPE	FEDERAL BENEFIT	STATE SUPPLEMENT *	<u>TOTAL</u>
INDIVIDUAL	Aged	\$967.00	\$ 39.26	\$1006.26
	Disabled	\$967.00	\$ 30.40	\$997.40
	Blind	\$967.00	\$149.74	\$1116.74
MEMBER OF A COUPLE	Aged	\$725.00	\$100.86	\$825.86
	Disabled	\$725.00	\$90.03	\$815.03
	Blind	\$725.00	\$391.74	\$1116.74

Living Arrangement C - HOUSEHOLD OF ANOTHER				
	BENEFIT TYPE	FEDERAL BENEFIT	STATE SUPPLEMENT *	<u>TOTAL</u>
INDIVIDUAL	Aged	\$644.67	\$104.36	\$749.03
	Disabled	\$644.67	\$87.58	\$732.25
	Blind	\$644.67	\$472.07	\$1116.74
MEMBER OF A COUPLE	Aged	\$483.34	\$107.90	\$591.24
	Disabled	\$483.34	\$ 97.09	\$580.43
	Blind	\$483.34	\$663.40	\$1116.74

Living Arrangement E - LICENSED REST HOME

	BENEFIT TYPE	FEDERAL BENEFIT	STATE SUPPLEMENT *	<u>TOTAL</u>
INDIVIDUAL	Aged	\$967.00	\$293.00	\$1260.00
	Disabled	\$967.00	\$293.00	\$1260.00
	Blind	\$967.00	\$149.74	\$1116.74
MEMBER OF A COUPLE	Aged	\$725.00	\$535.00	\$1260.00
	Disabled	\$725.00	\$535.00	\$1260.00
	Blind	\$725.00	\$391.74	\$1116.74

Living Arrangement F - RESIDENT OF A TITLE XIX FACILITY WHERE MEDICAID PAYS MORE THAN 50 % OF COST OF CARE

	BENEFIT TYPE	FEDERAL BENEFIT	STATE SUPPLEMENT *	<u>TOTAL</u>
INDIVIDUAL	Aged	\$30.00	\$42.80	\$72.80
	Disabled	\$30.00	\$42.80	\$72.80
	Blind	\$30.00	\$42.80	\$72.80
MEMBER OF A COUPLE	Aged	\$30.00	\$42.80	\$72.80
	Disabled	\$30.00	\$42.80	\$72.80
	Blind	\$30.00	\$42.80	\$72.80

Living Arrangement G - ASSISTED LIVING

	BENEFIT TYPE	FEDERAL BENEFIT	STATE SUPPLEMENT *	<u>TOTAL</u>
INDIVIDUAL	Aged	\$967.00	\$454.00	\$1421.00
	Disabled	\$967.00	\$454.00	\$1421.00
	Blind	\$967.00	\$454.00	\$1421.00
MEMBER OF A COUPLE	Aged	\$725.00	\$340.50	\$1065.00
	Disabled	\$725.00	\$340.50	\$1065.00
	Blind	\$725.00	\$340.50	\$1065.00

* Effective 4/1/12, Massachusetts assumed state administration of the SSI state supplement. This means that the state determines the state supplement amount and provides the payment separately. For more information see <http://www.mass.gov/eohhs/consumer/basic-needs/financial/ssp.html>

2025 SSI and SSDI Threshold Amounts

SSI Resource Limit	\$2000.00 (individual) \$3000 (couple)
SSI Federal Benefit Rate	\$967.00 (individual) \$1450.00 (elig. couple)
Non-SSI Child Allocation (deeming)	\$483.50
SSI Student Earned Income Exclusion	\$2,350.00/month up to \$9460.00/year
Value of 1/3 Reduction (reduction in FBR applied when individual/couple lives throughout a month in another person's household and receives both food and shelter from others living in the household)	\$322.00 (individual) \$484.00 (elig. couple)
Substantial Gainful Activity - Disabled	\$1620.00/month
Substantial Gainful Activity - Blind	\$2700.00/month
SSDI Trial Work Month Threshold	\$1160.00
Cost of 1 Quarter of Coverage for Earning Insured Status	\$1810.00 (\$7240/year for 4 QC)
Maximum Monthly Social Security: worker Retiring at full retirement age	\$4018.00
Maximum Taxable Earnings (amount of earnings subject to FICA taxes to fund Social Security Retirement, Disability and Survivors benefits)	\$176,100
Medicare Part B Premium	Std premium estimate \$185 Higher for income over \$103,000. See Medicare.gov for details.