



Marriage & Social Security Benefits

If you receive benefits as an adult with a disability since childhood, these benefits generally end if you get married. Depending on your situation, **some** marriages are considered protected.

Determinations are made by Social Security Administration (SSA) at initial application, or within a month of the marriage.

Example #1

When a person receiving Supplemental Security Income (SSI) marries an individual who is also receiving SSI, they are protected from losing eligibility. However, their resource limit goes from \$2,000 as an individual to \$3,000 as a couple. Also, there is a reduction in the monthly cash payment for an individual to a couple's amount.

Example #2

When a person receiving SSI benefits marries an individual NOT receiving Social Security Benefits, a process called **deeming** takes place. It is important to understand that income belonging to the spouse may affect entitlement or payment amount for a Supplemental Security Income (SSI) beneficiary.

What is “deeming”? (Social Security Policy 2167.1) When Social Security Administration determines the eligibility and amount of payment for an SSI recipient, they consider the income and resources of the person responsible (spouse) for the recipient's welfare. This concept is called “deeming”. It is based on the idea that those who have a responsibility for one another (spouse to spouse) share their income and resources. It does not matter if money is actually provided to an eligible individual for deeming to apply.

Deeming computations are very complex and this process can only be determined by the Social Security Administration (SSA).

Please Note:

Two people do not need to be legally married in order to be considered in a **“marital relationship”** for the purposes of Supplemental Security Income (SSI). The Social Security Act provides that a man and a woman, who are not legally married, yet who live in the same household are in a “marital relationship” for Supplemental Security Income (SSI) purposes if they hold themselves out as husband and wife to the community in which they live. This provision is referred to as “holding out” by Social Security Administration (SSA). It applies even in states that do not recognize common-law or putative marriage. If your status is roommates as opposed to marital, it may be important and helpful if you have separate checking and/or savings bank accounts and keep records showing that you split the household expenses equally, each paying their share with their individual bank accounts.