



The SSI Neighborhood: Four Living Scenarios, Four Outcomes


(Does not factor in additional forms of earned or unearned income)




Lives at home rent free



No food counted




Shelter counted toward ISM




PMV not met


SSI \$994 reduced by PMV (\$351.33)
SSI Benefit received of approx. \$643




Lives on own with parent paying rent



No food counted



Shelter counted toward ISM



PMV not met

SSI \$994 reduced by PMV (\$351.33)
SSI Benefit received of approx. \$643

KEY FACTORS USED IN SSI CALCULATIONS


ISM = In kind support & maintenance -unearned income (rent) or support from family or friends.

PMV = Presumed Maximum Value rate 2026 = \$331.33 + \$20= \$351.33


The PMV reduction is not always a full one-third of the SSI benefit, it can vary depending on your child’s living situation and the value of the support they receive.

Unearned Income = pensions, interest, child support, in-kind supports and cash gifts.


FBR = Federal Benefit Rate 2026 = \$994




Pays their fair share of household expenses + rental agreement



No food counted




Shelter not counted




PMV Rate met

Full FBR received = \$994


Remember, if your child’s fair-share payment exceeds their SSI benefit amount, it’s counted as income and can disqualify them from receiving SSI




Pays at least \$351.33 = PMV + rental agreement



No food counted



Shelter not counted



PMV Rate met

Full FBR received = \$994

Remember, you must have a written rental agreement & proof of monthly payments.

Remember, SSI works differently in a group home, where Medicaid waiver programs often cover part of the costs, and a portion of the SSI payment goes toward room and board while the resident keeps a small personal allowance.