CHART OF MONTHLY DEEMING BREAK-EVEN POINTS FOR A FEDERAL SSI PAYMENT
EFFECTIVE JANUARY 2026

Month	JANUARY
Year	2026

Individual FBR - Adult	$994.00
Individual FBR - Child	$994.00
Couple FBR	$1,491.00
Ineligible Child Allocation	$497.00

Number of Ineligible Children	Parent-To-Child — All Income Is:								Spouse-To-Spouse — All Income Of Ineligible Spouse and Eligible Individual Is:				Spouse-To-Spouse-To-Child — All Income Is:			
	Earned Income				Unearned Income				Earned Income		Unearned Income		Earned Income		Unearned Income	
	1 Parent		2 Parent		1 Parent		2 Parent									
	Reduction Begins	Eligibility Ceases	Reduction Begins	Eligibility Ceases	Reduction Begins	Eligibility Ceases	Reduction Begins	Eligibility Ceases	Reduction Begins	Eligibility Ceases	Reduction Begins	Eligibility Ceases	Reduction Begins	Eligibility Ceases	Reduction Begins	Eligibility Ceases
0	2,113.00	4,101.00	3,107.00	5,095.00	1,034.00	2,028.00	1,531.00	2,525.00	1,079.00	3,067.00	517.00	1,511.00	3,107.00	5,095.00	1,531.00	2,525.00
1	2,610.00	4,598.00	3,604.00	5,592.00	1,531.00	2,525.00	2,028.00	3,022.00	1,576.00	3,564.00	1,014.00	2,008.00	3,604.02	5,592.00	2,028.00	3,022.00
2	3,107.00	5,095.00	4,101.00	6,089.00	2,028.00	3,022.00	2,525.00	3,519.00	2,073.00	4,061.00	1,511.00	2,505.00	4,101.02	6,089.00	2,525.00	3,519.00
3	3,604.00	5,592.00	4,598.00	6,586.00	2,525.00	3,519.00	3,022.00	4,016.00	2,570.00	4,558.00	2,008.00	3,002.00	4,598.02	6,586.00	3,022.00	4,016.00
4	4,101.00	6,089.00	5,095.00	7,083.00	3,022.00	4,016.00	3,519.00	4,513.00	3,067.00	5,055.00	2,505.00	3,499.00	5,095.02	7,083.00	3,519.00	4,513.00
5	4,598.00	6,586.00	5,592.00	7,580.00	3,519.00	4,513.00	4,016.00	5,010.00	3,564.00	5,552.00	3,002.00	3,996.00	5,592.02	7,580.00	4,016.00	5,010.00
6	5,095.00	7,083.00	6,089.00	8,077.00	4,016.00	5,010.00	4,513.00	5,507.00	4,061.00	6,049.00	3,499.00	4,493.00	6,089.02	8,077.00	4,513.00	5,507.00

PARENT-TO-CHILD DEEMING: These figures are correct only if the eligible child has no countable income; and the ineligible children (if any) have no countable income; and the deemor(s) has either earned or unearned income (but not both); and there is only one eligible child in the household.

SPOUSE-TO-SPOUSE DEEMING: These figures are correct only if all income of the ineligible spouse; and the eligible individual is either earned or unearned (but not both); and the ineligible children (if any) have no countable income; and the eligible individual's own countable income is less than the FBR for an individual.

SPOUSE-TO-SPOUSE-TO-CHILD: These figures are correct only if the eligible child has no countable income; and DEEMING the ineligible children (if any) have no countable income; and all income of the ineligible spouse and eligible individual is either earned or unearned (but not both); and there is only one eligible child in the household.