

## **Spouse-to-Spouse Deeming Steps February 2011**

1. The amount of earned & unearned income of the ineligible spouse is determined. Remember that not all money a person receives may count as income under the SSI rules.
2. A standard “allocation” (\$337 for 2011) is subtracted from any income the ineligible spouse has for each ineligible child in the household (some exceptions apply). The allocation is simply the couple FBR less the individual FBR. Each allocation is reduced by the amount of that child’s income. Not all money an ineligible child receives would count as income. If there are ineligible children in the household, stop and get help from SSA!
3. If the remaining income of the ineligible spouse is less than \$337 after all applicable allocations have been deducted, NO income is deemed to the eligible spouse and SSA stops right here. If the remaining income is more than \$337, then spouse-to-spouse deeming does apply and SSA moves on to the next step to determine both eligibility and how to adjust the eligible person’s SSI check.
4. If the remaining income of the ineligible person (both earned & unearned) is more than \$337, the eligible individual and the ineligible spouse are treated as if they were an eligible couple from this point forward. Use the eligible couple SSI calculation sheet to determine countable income
5. SSA combines the remainder of the unearned income of the ineligible spouse (after ineligible child allocations are applied) with that of the eligible individual and one \$20 General Income Exclusion (GIE) is applied.
6. SSA combines the remainder of the earned income of the ineligible spouse (less ineligible child allocations if not already taken from unearned income) with any earned income from the eligible individual. If the GIE was not already applied to unearned income, SSA applies it to any earned income the couple has. In addition, one \$65 earned income exclusion (EIE) is applied to the earned income.
7. SSA divides the remaining earned income of the couple by two to determine countable earned income.
8. Work incentives for the eligible individual are applied as appropriate within the SSI calculation chart. No work incentives can be applied for the ineligible spouse.
9. SSA adds the countable earned income to the countable unearned income to determine total countable income for the couple. Total countable income is subtracted from the couple FBR

(\$1,011 in 2011) to determine both SSI eligibility as well as the adjusted SSI for the eligible individual.

10. If the remaining figure is zero, no SSI check is due and the eligible spouse will be found ineligible. The 12 month suspension period will begin. If the figure is more than zero, that is what the adjusted SSI payment for the eligible person will be. The payment can never be more than the individual FBR.