

## **SPOTLIGHT ON DEEMING PARENTAL INCOME AND RESOURCES**

### **I HAVE A DISABLED CHILD UNDER AGE 18 AND I AM WORKING. CAN MY CHILD QUALIFY FOR SSI?**

Possibly. We consider some of your income and resources to be available to your child. They may affect whether your child can get Supplemental Security Income (SSI) and how much. The process of determining how much of your income and resources we will count is called "deeming."

### **WHEN DOES DEEMING APPLY?**

Deeming applies if the parent(s) has income and/or resources that we must consider  
**AND:**

The child:

- is under age 18; and
- lives at home with his or her natural, or adoptive parent(s); or
- lives away at school, but comes home on some weekends, holidays, or school vacations and is subject to parental control.

### **DOES DEEMING OF INCOME AND RESOURCES APPLY IF MY SPOUSE IS A STEPPARENT TO MY CHILD?**

Yes. A stepparent's income and resources count as long as the natural or adoptive parent lives in the home.

### **DOES DEEMING COUNT ALL INCOME AND RESOURCES?**

We do not deem some types of income and resources.

Examples of income that we do not deem are Temporary Assistance for Needy Families; Department of Veterans Affairs' pension; general assistance; foster care payments for an ineligible child; and income used to make court-ordered support payments.

Examples of resources that we do not deem are a home, one vehicle that is used for transportation and money in pension funds.

For the types of income and resources that we do use in the deeming process, only a portion is deemed to the child.

### **WHEN DOES DEEMING NOT APPLY?**

Deeming stops the month after a child turns age 18. Therefore, a child who could not receive SSI because of deeming may be able to get SSI when he or she turns age 18.

Deeming does not apply in some other situations.

***THIS INFORMATION IS GENERAL. FOR MORE INFORMATION, CALL 1-800-772-1213 (TTY 1-800-325-0778); VISIT OUR WEBSITE [www.socialsecurity.gov](http://www.socialsecurity.gov) ON THE INTERNET, OR CONTACT YOUR LOCAL SOCIAL SECURITY OFFICE.***