

# Paying for Senior Living: What You Need to Know About Social Security, SSI & SSDI

## A Common Question

When families start researching senior living, the first question is often about cost. It's natural to wonder whether the costs you see online tell the whole story and how programs like Social Security or disability benefits might help. The good news is that they can if you understand how each program works. With the right information, what feels confusing at first can become a clear and achievable plan.

## When Social Security and Disability Benefits Come Into Play

When Susan began helping her dad look into senior living, she quickly realized how complicated the financial side could be. Her dad had a steady Social Security check and a small pension. Yet, the monthly rates she saw online were often in the thousands. They seemed impossible to afford. Like many families, she wondered:

*Can Social Security help pay for this? What about disability benefits?*

Here's what Susan learned along the way, and what every family should know.

## Understanding the Basics

Social Security Retirement Benefits: A Foundation for Most Seniors

For most older adults, Social Security is the cornerstone of their retirement plans. These monthly payments, earned through years of work, often make up a significant share of income. It can be an essential part of funding senior living.

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You can begin collecting Social Security retirement benefits as early as age 62, but the amount increases the longer you wait. Those who delay benefits until age 70 receive the highest possible monthly amount.

As of April 2025, about [52.6 million retired workers](#) in the U.S. receive benefits under at least one Social Security program. The [average monthly benefit](#) for a retired worker is about \$2,000. Each year, the government adjusts these benefit amounts for inflation.

### SSDI (Social Security Disability Insurance): Support for Adults Living With Disabilities

SSDI supports adults who can't work due to a long-term or permanent disability expected to last at least one year or result in death. To qualify, a person must be unable to perform their previous job or adjust to other types of work. In some cases, a spouse or dependent child may also qualify for benefits under the worker's record. The amount awarded is based on past earnings. SSDI benefits convert to Social Security retirement benefits at full retirement age. The [average monthly SSDI benefit](#) in 2025 is around \$1,500.

### SSI (Supplemental Security Income): Needs-Based Assistance for Low-Income Seniors

SSI is a needs-based benefit for people aged 65 or older, blind, or living with a disability who have limited income and assets. Unlike Social Security or SSDI, SSI doesn't require a work history and funds itself through general tax revenues, not payroll taxes. The program helps low-income older adults or individuals with disabilities meet basic living expenses.

Monthly benefit amounts vary based on a person's income, savings, and living situation. In August 2025, the [average SSI payment was about \\$700](#). SSI is often paired with Medicaid to pay for healthcare expenses. It's important to note that if a senior stays in a skilled nursing community for a full month and Medicaid covers over half of their care, the government might [lower their SSI benefits](#).

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## Optional State Supplementation (OSS) Benefits: Extra Help in Some States

Some states offer OSS payments to help residents who already receive federal SSI benefits cover the cost of senior living. These additional payments vary by state and depend on factors like the local cost of living and your income, assets, and care needs. OSS benefits are designed to bridge the gap between what SSI covers and the actual cost of living, making senior living more affordable for low-income older adults.

To find out whether your state provides OSS benefits and how to apply, visit your state's Department of Health and Human Services or use the [Social Security Administration's state supplement chart](#). If you're unsure where to start, a community financial advisor can help you find out whether OSS applies in your state.

### A Word About Payment Logistics

Most Social Security, SSI, and SSDI benefits are deposited into a recipient's bank account each month. In states with OSS, payments can go straight to the senior living community or to the resident. This depends on local rules. Ask your community team how they handle these payments to avoid missed deposits or delays.

## How These Benefits Work in Paying for Senior Living

Social Security, SSI, and SSDI can absolutely help pay for senior living, whether it's independent living, assisted living, or memory care. The key is knowing how far those benefits stretch and what other resources you may need to combine with them.

To put things in perspective, the national median monthly cost for assisted living in 2024 was [\\$5,900](#). Memory care averaged [\\$7,292](#) per month. For a private room in a skilled nursing community, the average was [\\$10,646](#) per month.

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In short, Social Security benefits can form a strong foundation but typically won't cover everything. Many families, like Susan's, combine them with savings, pensions, home sale proceeds, or long-term care insurance.

“Once we added Dad’s Social Security to his small pension, the money from selling the house, and the savings from no longer paying utilities or home repairs, it started to make sense,” Susan said. “It wasn’t easy, but it was possible, and so worth it.”

## What Your Family Should Ask and Do

1. **Calculate the total monthly cost.** When touring communities, ask about the monthly fees for housing, care, meals, and amenities. Identify any extra charges for increased care, transportation, laundry, or other services.
2. **Compare your income to the monthly costs.** If your Social Security and other income only cover part of the cost, decide how you'll make up the difference (savings, pensions, investments, or family support).
3. **Ask about state assistance.** If you or your loved one is eligible for SSI, see if your state offers additional supplements or housing subsidies.
4. **Review the asset and income rules** if applying for SSI. These subsidies depend on meeting certain income/asset limits. For example, the limit for countable [“resources” for SSI](#) is \$2,000 for an individual and \$3,000 for a couple.
5. **Plan for future needs.** Your needs will evolve, from independent living to assisted living or memory care. Consider whether the community you choose offers "aging-in-place" or multiple levels of care. If you need to move, your benefits and costs may change.
6. **Talk with the community’s financial advisor.** Many senior living communities have an expert who can walk you through payment options, entrance fees, monthly fees, and financial aid.

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## Useful Resources for Families

- **[Social Security Administration](#)**: Official site with benefit calculators, eligibility criteria, and FAQs.
- **[Senior Living Costs by State](#)**
- ***Smart Financial Tips for Secure and Comfortable Senior Living***: Our guide to financial planning for senior living
- ***Senior Living Costs in 2025 Explained: Personal Care, Services, and What to Expect***: Our breakdown of the typical charges most senior living communities charge
- ***How to Pay For Senior Living***: Our overview of the various ways families pay for senior living

## For Many, Senior Living is Worth the Investment

For Susan, moving her dad into senior living was the right choice for him and the family.

“He’s got friends, activities, and help when he needs it,” she said. “And I can be his daughter again, not his caregiver.”

Social Security benefits may not cover everything, but they can provide a strong foundation. With proper planning, families can turn what feels like an impossible cost into an achievable, hopeful, and happy next chapter.

## Explore Senior Living With Confidence

Planning how to pay for senior living is an important step, but you don’t have to do it alone. The team at Kisco Senior Living can help you understand your options, explore communities that fit your budget and needs, and find a place that feels like home.

Contact us today to schedule a tour and see firsthand how we make the Art of Living Well come to life.

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