



Office of Temporary and Disability Assistance

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Informational Letter

Section 1

Transmittal:	25-INF-06
To:	Social Services District Commissioners
Issuing Division/Office:	Employment and Income Support Programs
Date:	November 20, 2025
Subject:	2026 Federal Cost-of-Living Adjustment (COLA) and 2026 SSI and SSP Maximum Monthly Benefit Levels Chart
Suggested Distribution:	Social Services District Commissioners, Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance (TA), and Medicaid (MA) Directors, Systems, Supplemental Security Income (SSI) Maximization and Staff Development Coordinators
Contact Person(s):	SSI Questions - State Supplement Program (SSP) (518) 473-6303, TA Questions - TA Bureau (518) 474-9344, SNAP Questions - SNAP Bureau (518) 473-1469, Systems Questions: - Upstate Systems Bureau otda.sm.eisp_upstatesystems@otda.ny.gov - Downstate Systems Bureau (212) 961-8185
Attachments:	Attachment 1 - 2026 SSI and SSP Maximum Monthly Benefit Levels Chart

Filing References

Previous ADMs/INFs	Releases Cancelled	Dept. Regs.	Soc. Serv. Law & Other Legal Ref.	Manual Ref.	Misc. Ref.
24-INF-07			Chapter 56 of the laws of 2025		

Section 2

I. Purpose

The purpose of this Informational Letter is to inform social services districts (districts) that the January 1, 2026, federal cost-of-living adjustment (COLA) for Title II Retirement, Survivors and Disability Insurance (RSDI) Social Security benefits, and Title XVI Supplemental Security Income (SSI) benefits, has been set at 2.8%. The 2026 SSI and

State Supplement Program (SSP) Maximum Monthly Benefit Levels Chart, which has an effective date of January 1, 2026, is attached.

II. Background

The Social Security Administration (SSA) adjusts RSDI and SSI benefits to reflect the increase in the cost of living. This COLA increase is based on the change in the Consumer Price Index (CPI) for Urban Wage Earners and Clerical Workers (CPI-W) from the third quarter of the previous year to the third quarter of the current year.

III. Program Implications

Recipients of RSDI and SSI will have a COLA of 2.8% applied to benefits beginning in January 2026.

As authorized by Chapter 56 of the Laws of 2025, the full amount of the 2026 federal COLA will be passed along to all recipients of optional or mandatory SSP benefits.

Please note, the corresponding Personal Needs Allowance (PNA) for persons in Congregate Care Levels 1, 2 and 3 have increased from their 2025 levels. Residents of Congregate Care Level 1 facilities will see an increase in their PNA of \$5.00 to \$191.00. Congregate Care Level 2 recipients will see their PNA increase \$6.00 to \$219.00 and the PNA for Congregate Care Level 3 recipients will increase \$7.00 to \$262.00. These increases are effective January 1, 2026.

The attached 2026 SSI and SSP Maximum Monthly Benefit Levels Chart reflects the 2.8% federal COLA increase, and the statutory change noted above. The chart is provided as a resource for informational purposes. The chart is also on [CentraPort](#) under Desk Guides and on the OTDA [Intranet](#) website as well as on the OTDA [Internet](#). The increase in income that results from the COLA for Temporary Assistance (TA) and Supplemental Nutrition Assistance Program (SNAP) recipients will be addressed in upcoming releases.

Information on Medicare premiums and how these may affect federal RSDI and SSI monthly benefit amounts can be found at: <https://www.medicare.gov/>.

Issued By:

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Division/Office: Employment and Income Support Programs / Office of Temporary and Disability Assistance