

## 2026 SSI and SSP Maximum Monthly Benefit Levels Chart

(reflects the 2.8% federal COLA increase, effective January 1, 2026)

Fed L/A Code	State Supp Code	New York State Living Arrangement	Federal Benefit/ Individual	State Benefit/ Individual	Total Benefit/ Individual 1	Federal Benefit/ Couple	State Benefit/ Couple	Total Benefit/ Couple1
A	A	Living Alone	\$994	\$87	\$1,081	\$1,491	\$104	\$1,595
A, C	B	Living with Others	\$994	\$23	\$1,017	\$1,491	\$46	\$1,537
B	F	Living in the Household of Another <sup>2</sup>	\$662.67	\$23	\$685.67	\$994	\$46	\$1,040
A	C	Congregate Care Level 1- <i>Family Care</i> NYC, Nassau, Rockland, Suffolk, and Westchester Counties	\$994	\$266.48	\$1,260.48	\$1,491	\$1,029.96	\$2,520.96
A	C	Congregate Care Level 1- <i>Family Care</i> Rest of State	\$994	\$228.48	\$1,222.48	\$1,491	\$953.96	\$2,444.96
A	D	Congregate Care Level 2- <i>Residential Care</i> NYC, Nassau, Rockland, Suffolk, and Westchester Counties	\$994	\$435	\$1,429	\$1,491	\$1,367	\$2,858
A	D	Congregate Care Level 2- <i>Residential Care</i> Rest of State	\$994	\$405	\$1,399	\$1,491	\$1,307	\$2,798
A	E	Congregate Care Level 3- <i>Enhanced Residential Care</i>	\$994	\$694	\$1,688	\$1,491	\$1,885	\$3,376
D	Z	Title XIX (Medicaid Certified) Institutions <sup>3</sup>	\$30	\$0 <sup>4</sup>	\$30	N/A	N/A	N/A
A	Z	See Next Page <sup>5</sup>	\$994	\$0	\$994	\$1,491	\$0	\$1,491

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<sup>1</sup> The combined Federal and State SSI benefit provided to eligible individuals and eligible couples with no countable income.

<sup>2</sup> The *Living in the Household of Another* Category includes recipients whose federal benefit has been reduced by the “value of 1/3 reduction” (VTR) due to the federal determination that they are both: a) Living in someone else’s household *and b)* receiving some amount of free or subsidized food and shelter (room and board).

<sup>3</sup> Applies when an SSI recipient is residing in a medical facility, is not expected to return home within 90 days, and Medicaid is paying for at least 50% of the cost of care.

<sup>4</sup> Recipients in nursing homes licensed by DOH receive an additional monthly grant of \$25 issued by OTDA called a State

Supplement Personal Needs Allowance (SSPNA). Residents of other medical facilities receive a SSPNA of \$5.

<sup>5</sup> No State supplement is provided: a) when a SSI recipient is residing in a private medical facility and Medicaid is paying for less than 50% of the cost of care, or b) when a recipient resides in certain publicly operated residential facilities that serve fewer than 16 residents, or c) when a recipient resides in a public emergency shelter for 6 calendar months during a 9-month period.

### Personal Needs Allowances

Minimum Personal Needs Allowance	Amount
Congregate Care Level 1	\$191
Congregate Care Level 2	\$219
Congregate Care Level 3	\$262

### Countable Resources

Limits on Countable Resources	Amount
Individuals	\$2,000
Couples	\$3,000

Statutory References: Chapter 56 of the Laws of 2025