2027 Supplemental Security Income (SSI) and New York State Supplement Program (SSP) Maximum Monthly Benefit Levels

(reflects the 3.6% federal COLA increase, effective January 1, 2027)

Fed Code	State Code	New York State Living Arrangement	Federal Benefit-Individual	State Benefit-Individual	Total Benefit-Individual[1]	Federal Benefit-Couple	State Benefit-Couple	Total Benefit-Couple[1]
A	A	Living Alone	$1,029	$87	$1,116	$1,544	$104	$1,648
A, C	B	Living with Others	$1,029	$23	$1,052	$1,544	$46	$1,590
B	F	Living in the Household of Another[2]	$686	$23	$709	$1,029.34	$46	$1,075.34
A	C	Congregate Care Level 1- *Family Care* (NYC, Nassau, Rockland, Suffolk, and Westchester Counties)	$1,029	$266.48	$1,295.48	$1,544	$1,046.96	$2,590.96
A	C	Congregate Care Level 1- *Family Care* (Rest of State)	$1,029	$228.48	$1,257.48	$1,544	$970.96	$2,514.96
A	D	Congregate Care Level 2- *Residential Care* (NYC, Nassau, Rockland, Suffolk, and Westchester Counties)	$1,029	$435	$1,464	$1,544	$1,384	$2,928
A	D	Congregate Care Level 2- *Residential Care* (Rest of State)	$1,029	$405	$1,434	$1,544	$1,324	$2,868
A	E	Congregate Care Level 3- *Enhanced Residential Care*	$1,029	$694	$1,723	$1,544	$1,902	$3,446
D	Z	Title XIX (Medicaid Certified) Institutions[3]	$30	$0[4]	$30	N/A	N/A	N/A
A	Z	See Next Page[5]	$1,029	$0	$1,029	$1,544	$0	$1,544

Statutory References: Chapter 56 of the Laws of 2026
Revised November 2026

Personal Needs Allowance (PNA)[6]

Facility Level	Monthly Amount
Congregate Care Level 1	$198
Congregate Care Level 2	$227
Congregate Care Level 3	$271

Student Earned Income Exclusion (SEIE)[7]

Student Earned Income Exclusion	Amount
Monthly Exclusion	$2,500
Maximum Exclusion for Calendar Year	$10,080

Social Security Administration (SSA) Substantial Gainful Activity (SGA)[8]

Nature of Disability	Maximum Monthly Amount
Non-Blind Individuals	$1,770
Statutorily Blind Individuals	$2,950

SSA COUNTABLE RESOURCES

The SSA sets the countable resource limit for SSI at $2,000 for an individual and $3,000 for a couple. For more information on what SSA deems countable resources, visit: www.ssa.gov/ssi.

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[1] The maximum combined federal SSI and state SSP benefits provided to eligible individuals and eligible couples.
[2] The Living in the Household of Another category includes recipients whose federal benefit has been reduced by the "value of 1/3 reduction" 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).
[3] 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.
[4] Recipients in nursing homes licensed by the Department of Health receive an additional monthly benefit of $25 issued by the Office of Temporary and Disability Assistance called a State Supplement Personal Needs Allowance (SSPNA). Residents of other medical facilities receive an SSPNA benefit of $5.
[5] No SSP payments are issued: a) when an SSI recipient is residing in a private medical facility and Medicaid is paying for more than 50% of the cost of care, or b) when a recipient resides in certain publicly operated residential facilities that serve 16 or fewer residents.
[6] Individuals who reside in these facilities receive a monthly PNA for clothing and incidentals. The type of facility the individual resides in determines the amount of the PNA.
[7] The SEIE allows an individual who is under age 22 and regularly attending school to have certain earnings, as calculated by the SSA, excluded from income. For more information on SEIE, visit Student Earned Income Exclusion for SSI.
[8] For information on SGA, visit Substantial Gainful Activity for SSI.