



Rhode Island Department of Human Services

SNAP Annual Cost of Living Adjustment

Effective October 1, 2026

What is the SNAP COLA?

At the beginning of every federal fiscal year, the United States Department of Agriculture's Food and Nutrition Administration (USDA FNA) adjusts maximum Supplemental Nutrition Assistance Program (SNAP) benefits, deductions and income eligibility standards. These adjustments are known as the "SNAP Cost of Living Adjustment (COLA)." The SNAP COLA is based on changes in the cost of living and takes effect on October 1st of each year. The following elements of the COLA will change effective October 1, 2026.

Income Eligibility Standard Changes

The federal poverty level increased, resulting in an increase to the income eligibility standards. Below is a comparison of last year's and this year's gross income limits. SNAP has two income levels: one for households *without* an older adult (someone age 60 or older) or someone with a disability (185%), and one for households *with* an older adult or someone with a disability (200%).

	October 2025- September 2026	*NEW* October 2026- September 2027	October 2025- September 2026	*NEW* October 2026- September 2027
Household size	Maximum monthly gross income (185%) (Households without an older adult or someone with a disability)*		Maximum monthly gross income (200%) (Households with an older adult or someone with a disability)*	
1	\$2,414	\$2,461	\$2,610	\$2,660
2	\$3,262	\$3,337	\$3,526	\$3,608
3	\$4,109	\$4,212	\$ 4,442	\$ 4,554
4	\$4,958	\$5,088	\$ 5,360	\$ 5,500
5	\$5,805	\$5,964	\$ 6,276	\$ 6,448
6	\$6,653	\$6,839	\$ 7,192	\$ 7,394
Additional	Approx. \$849 for each addtl. person	Approx. \$877 for each addtl. person	Approx. \$918 for each addtl. person	Approx. \$948 for each addtl. person

*Households with a member who is elderly or disabled may have higher gross incomes as long as they meet the net.

Deduction Changes

Deductions are used to establish a net income. The net income is used as a measure of eligibility as well as the basis of benefit calculation. Households may experience an increase in benefits as a result of the changes below.

Standard Deduction: A flat amount deducted from everyone's income by household size. The standard deduction has increased.

Household Size	October 2025-September 2026	*NEW* October 2026-September 2027
1-3	\$209	\$217
4	\$223	\$229
5	\$261	\$268
6+	\$299	\$308

Standard Utility Allowance: A flat amount entered into the excess shelter deduction calculation for any household paying a heating or cooling bill or who receives a LIHEAP grant. The standard utility allowance (SUA) has increased from \$844 to \$874.

Maximum Shelter Deduction: the maximum shelter deduction available to a household where no one is elderly or disabled. The maximum shelter deduction has increased from \$744 to \$769.

Homeless Shelter Deduction: The homeless shelter deduction, for homeless households that have some shelter expenses, has increased from \$198.99 to \$205.66.

Standard Medical Deduction: Older adults (age 60 and over) and/or disabled individuals in a SNAP household who have allowable, unreimbursed medical expenses greater than \$35 per month combined for all qualifying household members, but no more than \$218 per month, are entitled to a Standard Medical Deduction of \$183.

Minimum and Maximum Benefit Amounts

Current Minimum Benefit	\$24
New Minimum Benefit	\$25

Household Size	Current Maximum Benefit (October 1, 2025 – September 30, 2026)	*New* Maximum Benefit October 2026 – September 2027
1	\$298	\$306
2	\$546	\$562
3	\$785	\$808
4	\$994	\$1,023
5	\$1,183	\$1,217
6	\$1,421	\$1,463
7	\$1,561	\$1,616
8	\$1,789	\$1,841
Each additional person	\$218	\$225

Have More Questions?

Visit our website: www.dhs.ri.gov

Call: 1-855-MY-RIDHS (1-855-697-4347) M – F, except holidays, from 8:30AM-3:00PM Electronic Benefit Transfer (EBT) Customer Service: 1-888-979-9939