



**Commonwealth of Massachusetts
Executive Office of Health and Human Services
Department of Transitional Assistance**

MAURA T. HEALEY
GOVERNOR

KATHLEEN E. WALSH
SECRETARY

KIMBERLEY DRISCOLL
LIEUTENANT GOVERNOR

JEFF McCUE
COMMISSIONER

**Online Guide Transmittal 2024-8
January 31, 2024**

To: Department of Transitional Assistance Staff
From: Sarah Stuart, Associate Commissioner for Change Management
Re: Cross Programs: TAFDC and SNAP 2024 Federal Poverty Guidelines

Overview

Each year, updates to the Federal Poverty Guidelines (FPG) are published in the Federal Register by the Department of Health and Human Services (HHS). Once the FPGs are published, BEACON is programmed to use new eligibility standards when calculating income eligibility for TAFDC parents under age 18 living with a parent, the gross monthly income test for clients for the 100% Earned Income Disregard, and categorically eligible SNAP households.

The applicable TAFDC and SNAP program eligibility charts and tables are posted on the following websites:

<https://www.mass.gov/lists/dta-program-eligibility-charts-and-tables>

<https://www.mass.gov/how-to/apply-for-tafdc>

<https://dtaconnect.eohhs.mass.gov/screening>

<https://dtaconnect.eohhs.mass.gov/pebt>

Purpose

The purpose of this transmittal is to inform staff of the following changes:

- Federal Poverty Guidelines published January 17, 2024;
 - Updates to websites regarding program eligibility charts and table for TAFDC and SNAP, and
 - Updated Online Guide pages.
-

Revised Online Guide Pages

Topic: TAFDC
Book: Financial Requirements
Chapter: Need and Payment Standards
Page: Need and Payment Standards

Topic: TAFDC
Book: Employment
Chapter: Income Disregards and Deductions
Page: The 100% Earned Income Disregard, 200% of the FPL Test

Topic: TAFDC
Book: Nonfinancial Requirements
Chapter: Parents Under 20
Page: Income from the Parent(s) of a Parent Under Age 18

Topic: Scheduled Mailing/Projects
Book: Federal Poverty Guidelines
Page: Federal Poverty Guidelines

Topic: Cross Programs
Page: Helpful Charts and Figures

Obsolete Transmittal

Online Guide Transmittal 2023-17: *TAFDC and SNAP - The 2023 Federal Poverty Guidelines*, is now obsolete.

Questions

If you have any policy or procedural questions, after conferring with the appropriate TAO personnel, please have your Systems Information Specialists or TAO management email them to [DTA.Procedural Issues](#).

Systems issues should be directed to the Systems Support Help Desk.

Need and Payment Standards

Every year, the Federal Poverty Guidelines (FPG, also known as the Federal Poverty Levels or FPLs) are published in the Federal Register by the Department of Health and Human Services (HHS). Clients who apply for TAFDC must demonstrate that their income is at or below the level of need to receive monthly TAFDC payments by meeting two TAFDC financial standards:

- The need standard; and
- The payment standard.

The Need Standard

The need standard for each case is used to determine eligibility. This test is sometimes called the net income eligibility test. To perform this test of eligibility:

- Determine the monthly gross income, if any.
- Subtract the applicable earned income deductions. See [Work-Related Expense Deduction, Eligibility for the 50% Earned Income Disregards from Gross Earnings, Dependent Care Expenses](#). The result is called the **net countable earned income**.
- Add the net countable earned income amount to any monthly countable, unearned income. Do not include the first \$50 a month in child support. The result is called **net countable income**.
- Compare the net countable income with the need standard for the family size, and [Rent Allowance](#), if the family is entitled to it.

Important	<p>If the countable net earned income is less than or equal to the need standard, the family is eligible.</p> <p>If the countable net earned income is greater than the need standard, the family is ineligible as this income exceeds 200% of the FPG.</p>
------------------	---

The need and payment standards are posted at <https://www.mass.gov/lists/dta-program-eligibility-charts-and-tables>. This link can be opened in another tab or window to view the standard. An example of a TAFDC Need Standard Breakdown is Table 1.

Example:

Raji and their 3 children apply for TAFDC. Their income is \$500 monthly from part time employment, no child support is received. After Work Related Expenses are deducted

from Raji's earnings and their earnings also disregarded at 50%, their net countable earned income is less than the Need Standard for a family of 4. They have passed the needs standard test, as they have demonstrated a need for economic assistance.

Table 1. TAFDC Need Standard Break down		
This is Raji's gross income from wages.	\$500	Monthly Gross Income
Earned income deductions are subtracted,	- 200 \$300	BEACON subtracts WRE (Work Related Expenses) from Raji's gross monthly income.
50% (half) of the earned income is disregarded,	\$300/2	After the 50% earned income disregard,
The difference between gross income and subtracted deductions.	=\$150	The remaining amount is also known as net countable earned income.

Calculating Incremental Need Standards for Large Households

The incremental need standard is used for a family with more than 10 people.

- First, locate the FPG Standard amount for the household of 10 on the chart below
- Then add the number of household members
- Subtract ten
- Multiply the difference by the incremental standard (consider whether the household resides in subsidized or unsubsidized housing for a correct calculation)
- The result will be the need standard for that household

For example, for a family with 13 people, that is exempt and eligible for a rent allowance, the need standard is as follows:

$$\begin{aligned}
 &\text{Standard for 10} + ((13-10) \times \text{incremental standard}) = \\
 &\$1754.00 + (3 \times \$139.00) = \\
 &\$1754.00 + \$417.00 = \\
 &\$2171.00 \text{ (need standard for 13)}
 \end{aligned}$$

The Payment Standard

After the client has demonstrated Need, the Payment Standard for each case is used to determine the grant amount.

A rent allowance of \$40 is applied to the payment amount when a client resides in an unsubsidized housing (private housing) unit to assist with the cost. A client who resides in a subsidized unit (public housing) does not receive this allowance.

You must ensure the correct housing type is selected the Shelter Expense window in BEACON for accurate benefit calculation.

Understanding the benefit calculation

Although the financial test of eligibility is performed automatically based on the financial information entered, to understand the calculation, go to the Result tab on the Electronic Case Folder (ECF), and access the Financial tab to see the calculation.

To manually determine the TAFDC monthly payment:

- Refer to Federal Poverty Guideline (FPG or also known as FPL) for the family/household size.
- Subtract the net countable income from the Need Standard for the household size, and Rent Allowance, depending on subsidized (public) or unsubsidized (private) housing type is selected.
- The result is the Payment Standard, as shown in Table 2.

Table 2. TAFDC Benefit Payment Standard (How to determine monthly benefit payment)		
Refer to Federal Poverty Guideline/Level for Household size *Check chart for rent allowance	\$912	Raji's family is a Household of 4 FPG chart shows a \$912 Need Standard. They live in subsidized housing.

Need Standard subtracted from net countable income	- 150 \$762	\$762 = Payment Standard (monthly benefit or grant amount)
--	------------------------------	--

Example:

After passing the Need Standard test of eligibility, you refer to the Federal Poverty Guidelines for a household of 4 and note that Raji’s family reside in public housing. You subtract the FPG amount from their net countable income and determine they are eligible for TAFDC monthly benefit payment.

Important	For clients to be eligible for the 100% Earned Income Disregard, they cannot have countable income that exceeds 200% FPL. (For purposes of the 200% FPL test household size is determined by filing unit size, please see the 200% FPL test page for detailed information).
------------------	--

Household size	* 200% FPL	TAFDC <u>without</u> Rent Allowance	TAFDC <u>with</u> Rent Allowance
1	\$2,510	\$513	\$553
2	\$3,407	\$648	\$688
3	\$4,303	\$783	\$823
4	\$5,200	\$912	\$952
5	\$6,097	\$1045	\$1085
6	\$6,993	\$1183	\$1223
7	\$7,890	\$1316	\$1356
8	\$8,787	\$1448	\$1488
9	\$9,684	\$1580	\$1620

10	\$10,581	\$1714	\$1754
Each additional household member	+897	+139	+139

The following chart shows 200% Federal Poverty Level Need and Payment Standards with and without a rental allowance by household size.

Note	<p>The FPG is updated every January with the new FPL on this chart.</p> <p>The monthly grant amounts do not increase at the beginning of the year as the FPL. Any benefit increase is subject to the annual TAFDC budget set by legislation.</p>
-------------	--

[Need and Payment Standards Policy and Procedures](#)

Last Update: January 31, 2024

The 100% Earned Income Disregard 200% of the FPL Test

To support families in gaining greater economic mobility before leaving TAFDC, certain clients with earnings are eligible to receive a 100% Earned Income Disregard to help with increased financial stability prior to transitioning from cash assistance.

The impact of the Earned Income Disregard

When a client is eligible for the 100% Earned Income Disregard, the total household income counted in the TAFDC calculation will be compared to the Federal Poverty Level (FPL), also known as Federal Poverty Guidelines. There are two possible outcomes:

- When the income is less than 200% of the FPL, the TAFDC case will remain active. The client will receive 6 months (or 12 cyclical payments) of their TAFDC benefit without a reduction in the grant amount, in addition to their earnings.

or

- If the countable income is more than 200% of the of the FPL, the TAFDC case will close for "countable earned income in excess of grant" or "countable earned income and support in excess of grant" as they have demonstrated greater economic freedom allowing for access to additional support (see [Transitional Support Services](#)) before leaving TAFDC.

To determine if a family is under 200% of the FPL threshold, you must consider the family's income as it relates to its household size. For purposes of the 200% FPL test, household size is determined by filing unit size.

The filing unit consists of:

- everyone in the assistance unit, and
- sanctioned individuals who would otherwise be assisted.

The following non-assistance unit members are not part of the filing unit:

- Individuals on SSI,
- Individuals for whom Foster Care payments are received, and;
- Ineligible non-citizen parents.

The total countable household income is determined by adding all income considered for the TAFDC grant calculation.

Countable household income includes the:

- ✓ gross income for any AU member,

- ✓ deemed portion of the income for a non-citizen parent, and
- ✓ gross income for sanctioned individuals who would otherwise be assisted.

The following income is not considered:

- All income paid to a recipient of SSI,
- Foster Care payments, and
- The portion of a non-citizen parent’s income that was not deemed to the AU.

The 200% of the FPL test will be reflected in the online calculation page at the Interview Wrap up EBC Results (Financial tab) and Result tab (Financial tab) and will be reflected in the client’s EBC notices calculation page.

Reminder	To be eligible for the 100% Earned Income Disregard, clients cannot have countable income that exceeds 200% FPL. If the client’s household income is more than the 200% FPL for the household, they are ineligible for TAFDC.
-----------------	---

The chart below shows the current annual 200% Federal Poverty Level, which is updated every January. The payment standards with and without a rental allowance by household size are also included in the chart, but these monthly amounts are updated when changes have occurred in legislation.

Household size	200% FPL	TAFDC No Rent Allowance	TAFDC with Rent Allowance
1	\$2,510	\$513	\$553
2	\$3,407	\$648	\$688
3	\$4,303	\$783	\$823
4	\$5,200	\$912	\$952
5	\$6,097	\$1045	\$1085
6	\$6,993	\$1183	\$1223
7	\$7,890	\$1316	\$1356

8	\$8,787	\$1448	\$1488
9	\$9,684	\$1580	\$1620
10	\$10,581	\$1714	\$1754
Each additional household member	\$897	+139	+139

[Need and Payment Standards](#)

[Employment Policy and Procedures](#)

[Transitional Support Services](#)

Last Update: January 31, 2024

Income from the Parent(s) of a Parent Under Age 18

Usually in late January, the federal Department of Health and Human Services (HHS) publishes the Federal Poverty Guidelines (FPG) in the Federal Register. States may use the FPG to set eligibility standards for certain public assistance programs.

DTA uses the FPG to determine TAFDC financial eligibility for parents under age 18 whose parents are not on TAFDC. DTA compares the monthly earned and unearned income of the parent(s) of a parent under 18 to 200 percent of the FPG. The parent under age 18 and their child(ren) are ineligible for TAFDC if the parents' verification of the income is not provided.

Note	The income of a stepparent living with the parent of the parent under age 18 is not countable.
-------------	--

When the FPG is published, the Eligibility Standards for determining TAFDC financial eligibility for a parent under age 18 living with their parent(s) are revised in BEACON and are used in the financial eligibility calculation. The Eligibility Standards are posted at www.mass.gov/dta.

That portion of the earned and unearned income from the parent(s) of the parent that exceeds 200 percent of the FPG for the appropriate household size is deemed to the client's filing unit monthly. See [Deeming Income from the Parents etc.](#)

How to Enter in BEACON

To deem the income to the parent under 18, Name Clearance must be performed on the parent(s) of the parent on the Assessed Person page. Each Assessed Person must be added to the AU Mandatory Responsibility page with the appropriate Mandatory inclusion, Mandatory inclusion reason, and Responsibility selected.

On the AU Mandatory Responsible page:

1. select the parent(s) of the teen parent for the TAFDC program
2. Applying select NO
3. Mandatory inclusion select Yes
4. Inclusion reason select Deemor
5. Responsibility select Parent of Teen Parent and
6. click Save.

Enter the income information for the parent(s) of the parent under 18 on the Earned Income page, and unearned income, if applicable, on the Other Income Status page in the Assessed Person Income and Expenses workflow

On the Deemor page in the Assessed Person Income and Expenses workflow, enter the number of tax dependents who are or could be claimed as tax dependents for federal income tax purposes by the parent(s) of the client. Exclude the TAFDC members. If the number is zero, enter 0.

The amount to be deemed is determined in the EBC calculation in Interview Wrapup.

Note	A parent under 18 who is ineligible for TAFDC due to their parent's deemed income is eligible to receive child care supports from DTA.
-------------	--

[Teen Parents Policy and Procedures](#)

Last Update: January 31, 2024

Federal Poverty Guidelines

Each year, the Federal Department of Health and Human Services (HHS) publishes the Federal Poverty Guidelines (FPGs) in the Federal Register. Publication of the FPGs usually occurs in late January. States may use the FPG to establish eligibility standards for certain public assistance programs.

For DTA, the FPGs are used to calculate the eligibility standards for the TAFDC and SNAP programs as follows:

- TAFDC: Income from the parent(s) of a Parent under age 18 (200 percent of the FPGs),
- TAFDC: Total countable household income from clients for the 100% Earned Income Disregard (200 percent of the FPGs) and
- SNAP: Gross Monthly Categorical Eligibility Income Standards (200 percent of the FPGs).

Once the new FPGs are published, BEACON is programmed to use new figures in the eligibility calculations for these TAFDC and SNAP eligibility standards.

Note	If the FPGs are published in January, the effective date for these new standards is usually for the first cyclical payment date in February.
-------------	--

Location of the eligibility standards

The TAFDC and SNAP program eligibility charts and tables affected by the FPGs are posted on the DTA website at: <https://www.mass.gov/lists/dta-program-eligibility-charts-and-tables>.

Note	State Letters 1346 and 1353 issued the change that moved the income eligibility tables from the regulations onto the DTA website. DTA will provide paper copies when requested.
-------------	---

See [Income from the Parent\(s\) of a Parent Under Age 18](#) (TAFDC), [100% Earned Income Disregard 200% of the FPL test](#) (TAFDC) and [Categorical Eligibility](#) (SNAP) for details on how the FPG are applied to these programs.

[Federal Poverty Guidelines Policy and Procedures](#)

Last Update: January 31, 2024

Helpful Charts and Figures

To facilitate the process of locating common DTA charts and figures, you can use this [Job Aid](#).

This job aid provides a quick reference to DTA program information such as income limits, asset limits, cyclical periods, deduction amounts, and so on.

Last Update: January 31, 2024

Helpful Charts and Figures—SNAP

Household Size	Standards for Categorically Eligible Households (200% of FPL)		Maximum Monthly Net Income Figures (100% of FPL)		Maximum Monthly Gross Income Levels (130% of FPL)		Maximum Benefit Levels		Minimum Benefit Levels for Eligible Households of One and Two		Standard Deduction (Household of 6 or more has same amount)	
	Current Amounts <i>Effective 2/1/24</i>	Last Year's Amounts	Current Amounts <i>Effective 10/1/23</i>	Last Year's Amounts	Current Amounts <i>Effective 10/1/23</i>	Last Year's Amounts	Current Amounts <i>Effective 10/1/23</i>	Last Year's Amounts	Current Amounts <i>Effective 10/1/23</i>	Last Year's Amounts	Current Amounts <i>Effective 10/1/23</i>	Last Year's Amounts
1	\$2,510	\$2,430	\$1,215	\$1,133	\$1,580	\$1,473	\$291	\$281	\$23	\$23	\$198	\$193
2	\$3,407	\$3,287	\$1,644	\$1,526	\$2,137	\$1,984	\$535	\$516	\$23	\$23	\$198	\$193
3	\$4,303	\$4,143	\$2,072	\$1,920	\$2,694	\$2,495	\$766	\$740	N/A	N/A	\$198	\$193
4	\$5,200	\$5,000	\$2,500	\$2,313	\$3,250	\$3,007	\$973	\$939	N/A	N/A	\$208	\$193
5	\$6,097	\$5,857	\$2,929	\$2,706	\$3,807	\$3,518	\$1,155	\$1,116	N/A	N/A	\$244	\$225
6	\$6,993	\$6,713	\$3,357	\$3,100	\$4,364	\$4,029	\$1,386	\$1,339	N/A	N/A	\$279	\$258
7	\$7,890	\$7,570	\$3,785	\$3,493	\$4,921	\$4,541	\$1,532	\$1,480	N/A	N/A	\$279	\$258
8	\$8,787	\$8,427	\$4,214	\$3,886	\$5,478	\$5,052	\$1,751	\$1,691	N/A	N/A	\$279	\$258
Add	+\$897	+\$857	+\$429	+\$394	+\$557	+\$512	+\$219	+\$211	N/A	N/A	=\$279	=\$258

Maximum Shelter Deduction	
Current Amount	Last Year's Amount
\$672	\$624

Homeless Shelter Deduction	
Current Amount	Last Year's Amount
\$180	\$167

Bay State CAP High Shelter Deduction	
Current Amount	Last Year's Amount
\$481	\$481

Bay State CAP Low Shelter Deduction	
Current Amount	Last Year's Amount
\$223	\$223

Standard Utility Allowance		
Type	Current Amounts	Last Year's Amounts
Heating/Cooling	\$852	\$860
Non-heating	\$520	\$525
Phone	\$59	\$60
Bay State CAP	\$852	\$860

Asset Limit for Non-Categorically Eligible Households		
Type	Current	Last Year's
Households with an Elderly/Disabled Member	\$4,250	\$4,250
Households without an Elderly/Disabled Member	\$2,750	\$2,750

Medicare Deductions		
Type	Current Amounts	Last Year's Amounts
Medicare Part A	State	State
Medicare Part B – Self	\$174.70	\$164.90
Medicare Part D – Standard	\$545	\$505

Cyclical Periods										
SSN Last Digit	0	1	2	3	4	5	6	7	8	9
Cyclical Begin Date	1	2	4	5	7	8	10	11	13	14
Cyclical End Date	*	1	3	4	6	7	9	10	12	13

Helpful Charts and Figures—Economic Assistance

Household Size	TAFDC Table of Need Payment Standards (without Rent Allowance)	TAFDC Table of Need Payment Standards (with Rent Allowance)	TAFDC Income Standard for Parent of a (Teen) Parent Under 18 <i>*Effective 1/2024</i>	TAFDC Eligibility for 100% Earned Income Disregard <i>*Effective 1/2024</i>	EAEDC Living Arrangement A Grant Calculation	EAEDC Living Arrangement B Grant Calculation	EAEDC Living Arrangement C Grant Calculation	EAEDC Living Arrangement D Grant Calculation	EAEDC Living Arrangement E Grant Calculation	EAEDC Living Arrangement F Grant Calculation	EAEDC Living Arrangement H Grant Calculation
1	\$513	\$553	\$2,510	\$2,510	\$401	\$121	\$72.80	\$401	\$72.80 + Per Diem*	\$258.80	\$267.30
2	\$648	\$688	\$3,407	\$3,407	\$521.70	\$241.90	N/A	\$521.70	N/A	N/A	\$347.80
3	\$783	\$823	\$4,303	\$4,303	N/A	N/A	N/A	N/A	N/A	N/A	\$428.30
4	\$912	\$952	\$5,200	\$5,200	N/A	N/A	N/A	N/A	N/A	N/A	\$508.90
5	\$1045	\$1085	\$6,097	\$6,097	N/A	N/A	N/A	N/A	N/A	N/A	\$589.60
6	\$1183	\$1223	\$6,993	\$6,993	N/A	N/A	N/A	N/A	N/A	N/A	\$669.80
7	\$1316	\$1356	\$7,890	\$7,890	N/A	N/A	N/A	N/A	N/A	N/A	
8	\$1448	\$1488	\$8,787	\$8,787	N/A	N/A	N/A	N/A	N/A	N/A	
9	\$1580	\$1620	\$9,684	\$9,684	N/A	N/A	N/A	N/A	N/A	N/A	
10	\$1714	\$1754	\$10,581	\$10,581	N/A	N/A	N/A	N/A	N/A	N/A	
Add	+139	+139	+\$897	+\$897	+121	+121	N/A	+\$121	N/A	N/A	+\$80.80

*Last update date 1/17/2024

*Per Diem = (rate established by rest home facility) x 4.333 x 7

Transitional Aid to Families with Dependent Children (TAFDC) Income Eligibility Standard for Parent of a Teen Parent Under Age 18 as referenced at 106 CMR 704.236.

Income from the Parent(s) of a Teen Parent Under Age 18 (effective 02/01/2024)

<u>Family Size</u>	<u>Monthly Income Standards</u>
1	\$ 2,510
2	3,407
3	4,303
4	5,200
5	6,097
6	6,993
7	7,890
8	8,787
Each additional person	Add 897

Gross Monthly Categorical Eligibility Income Standards as referenced at 106 CMR 364.976

Gross Monthly Categorical Eligibility Income Standards (effective 02/01/2024)

Assistance Unit Size	200% of Federal Poverty Level
1	\$2,510
2	\$3,407
3	\$4,303
4	\$5,200
5	\$6,097
6	\$6,993
7	\$7,890
8	\$8,787
For each additional member	Add \$897