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


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**Online Guide Transmittal 2025-4  
February 3, 2025**

**To: Department of Transitional Assistance Staff**  
**From:  Sarah Stuart, Associate Commissioner for Change Management**  
**Re: Cross Programs: TAFDC and SNAP 2025 Federal Poverty Guidelines**

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**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>

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**Purpose**

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

- Federal Poverty Guidelines were published in the Federal Registry on January 17, 2025, and will be effective in BEACON on February 1.
  - Updates to websites regarding program eligibility charts and tables for TAFDC, SNAP; and
  - Updated Online Guide pages.
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**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:** Scheduled Mailing/Projects  
**Book:** Federal Poverty Guidelines  
**Page:** Federal Poverty Guidelines

**Topic:** Cross Programs  
**Page:** Helpful Charts and Figures

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**Obsolete  
Transmittal**

The Online Guide Transmittal 2024-08: *TAFDC and SNAP - The 2024 Federal Poverty Guidelines*, is obsolete.

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**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.

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## Need and Payment Standards

### INDEX

- [Need and Payment Standards Overview](#)
- [The Need Standard](#)
- [The Payment Standard](#)
- [Understanding the Benefit Calculation](#)
- [Calculating Incremental Need Standards for Large Households](#)
- [200% Federal Poverty Level Need and Payment Standards Chart](#)

### **Need and Payment Standards Overview** ([Back to Index](#))

There are two TAFDC financial standards, the:

- need standard; and
- payment standard.

### **The Need Standard** ([Back to Index](#))

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 [WorkRelated\\_Expense\\_Deduction](#), [Eligibility for the 50% Earned Income Disregard](#), and [Dependent\\_Care\\_Deduction](#). 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. If the net countable income is equal to or less than the need standard, the family is eligible. If the net countable income is greater than the need standard, the family is ineligible. The need and payment standards are posted at [www.mass.gov/dta](http://www.mass.gov/dta). To view the standards, select the Program Eligibility Charts and Tables under Key Resources.

The incremental need standard is used for a family with more than 10 people. For example, for a family with 13 people, that is exempt and eligible for a rent allowance, the need standard is as follows:

$$\text{Standard for 10} + ((13-10) \times \text{incremental standard}) =$$
$$\$1754.00 + (3 \times \$139.00) =$$

$$\begin{aligned} & \$1754.00 + \$417.00 = \\ & \$2171.00 \text{ (need standard for 13)} \end{aligned}$$

### **The Payment Standard** ([Back to Index](#))

The payment standard for each case is used to determine the amount of the client's cash grant amount. The need and payment standards are the same amounts.

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). Access the Financial tab to see the calculation.

To manually determine the TAFDC benefit amount:

- Determine the monthly gross income, if any.
- Subtract the applicable earned income deductions. See Eligibility 100 % Earned Income Disregard from Earnings, 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.
- Subtract the net countable income from the payment standard for the family size, and Rent Allowance, if the family is entitled to it. The difference between the net countable income from the payment standard is the TAFDC benefit amount.

Example: Raji (he/him) and his 3 children reapply for TAFDC. They have passed the needs standard test. His income is \$500 monthly from part time employment, no child support is received, and the family is living in subsidized housing. How to determine manually the family's TAFDC benefit amount:

$$\begin{aligned} & \$500 \text{ gross monthly income} \\ & -\$200 \text{ WRE} \\ & -\$150 \text{ 50\% Earned Income Disregard} \\ & = \mathbf{\$150 \text{ net earned income}} \\ & \$912 \text{ family of 4 Payment Standard} \\ & -\$150 \text{ net earned income} \\ & = \mathbf{\$762 \text{ benefit amount}} \end{aligned}$$

The following chart shows 200% FPL and payment standards with and without a rental allowance by household size.

Reminder	For clients to be eligible for the 100% Earned Income Disregard, they cannot have countable income that exceeds 200% FPL. If the client's household income is more than the 200% FPL for the household, it is ineligible for TAFDC. 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).
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**200% Federal Poverty Level Need and Payment Standards Chart** ([Back to Index](#))

Household Size	200% Federal Poverty Level	TAFDC Need and Payment Standard <i>without</i> Rent Allowance	TAFDC Need and Payment Standard <i>with</i> Rent Allowance
1	\$2,608	\$513	\$553
2	\$3,525	\$648	\$688
3	\$4,442	\$783	\$823
4	\$5,358	\$912	\$952
5	\$6,275	\$1045	\$1085
6	\$7,192	\$1183	\$1223
7	\$8,108	\$1316	\$1356
8	\$9,025	\$1448	\$1488
9	\$9,942	\$1580	\$1620
10	\$10,858	\$1714	\$1754

Each additional household member	+917	+139	+139
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[Need and Payment Standards Policy and Procedures](#)

**Last update: February 3, 2025**

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

### INDEX

- [Overview](#)
- [The Impact of Earned Income Disregard](#)
- [Household Size and Filing Units](#)
- [Income: What is Countable and What is Not Considered](#)
- [Federal Poverty Level Chart](#)

### **Overview** ([Back to Index](#))

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 Earned Income Disregard** ([Back to Index](#))

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 (FPG).

There are two possible outcomes:

- When the income is less than 200% of the FPG, 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 FPL, the TAFDC case will close for "countable earned income in excess of grant" or "countable earned income and support in excess of grant".

### **Household Size and Filing Units** ([Back to Index](#))

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 (AU), 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-citizens.

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

**Income: What is Countable and What is Not Considered** ([Back to Index](#))

To determine if a family is under 200% of the Federal Poverty Level threshold, you must consider the family’s income as it relates to its household size. The **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.

**Federal Poverty Level Chart** ([Back to Index](#))

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 shown in the two columns on the right.

<b>Household size</b>	<b>200% FPL</b>	<b>TAFDC Payment without Rent Allowance</b>	<b>TAFDC Payment with Rent Allowance</b>
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1	\$2,608	\$513	\$553
2	\$3,525	\$648	\$688
3	\$4,442	\$783	\$823
4	\$5,358	\$912	\$952
5	\$6,275	\$1045	\$1085
6	\$7,192	\$1183	\$1223
7	\$8,108	\$1316	\$1356
8	\$9,025	\$1448	\$1488
9	\$9,942	\$1580	\$1620
10	\$10,858	\$1714	\$1754
Each additional household member	\$917	+139	+139

<b>Reminder</b>	<p>To be eligible for the 100% Earned Income Disregard, clients cannot have countable income that is more than the 200% FPL.</p> <p>If the client's household income is <b>more</b> than the 200% FPL for the household, they are not eligible for TAFDC.</p>
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Need and Payment Standards

Employment Policy and Procedures

**Last updated: February 3, 2025**

## TAFDC and SNAP: 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 percent 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.

<b>Note</b>	If the FPGs are published in January, the effective date for these new standards is usually the first cyclical payment date in February.
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### 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>.

<b>Note</b>	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.
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See [Income from the Parents\(s\) of a Parent Under Age 18](#) [Income from the Parent\(s\) of a Parent Under Age 18 \(TAFDC\)](#), [The Earned Income Disregard 200% of the FPL test](#) [100%](#)

[Earned Income Disregard 200% of the FPL test \(TAFDC\)](#), and [Categorical Eligibility \(SNAP\)](#) for details on how the FPG are is applied to these programs.

[Federal Poverty Guidelines Policy and Procedures](#)

**Last updated: February 3, 2025**

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 2/1/25</i>	Last Year's Amounts	Current Amounts <i>Effective 10/1/24</i>	Last Year's Amounts	Current Amounts <i>Effective 10/1/24</i>	Last Year's Amounts	Current Amounts <i>Effective 10/1/24</i>	Last Year's Amounts	Current Amounts <i>Effective 10/1/24</i>	Last Year's Amounts	Current Amounts <i>Effective 10/1/24</i>	Last Year's Amounts
1	\$2,608	\$2,510	\$1,255	\$1,215	\$1,632	\$1,580	\$292	\$291	\$23	\$23	\$204	\$198
2	\$3,525	\$3,407	\$1,704	\$1,644	\$2,215	\$2,137	\$536	\$535	\$23	\$23	\$204	\$198
3	\$4,442	\$4,303	\$2,152	\$2,072	\$2,798	\$2,694	\$768	\$766	N/A	N/A	\$204	\$198
4	\$5,358	\$5,200	\$2,600	\$2,500	\$3,380	\$3,250	\$975	\$973	N/A	N/A	\$217	\$208
5	\$6,275	\$6,097	\$3,049	\$2,929	\$3,963	\$3,807	\$1,158	\$1,155	N/A	N/A	\$254	\$244
6	\$7,192	\$6,993	\$3,497	\$3,357	\$4,546	\$4,364	\$1,390	\$1,386	N/A	N/A	\$291	\$279
7	\$8,108	\$7,890	\$3,945	\$3,785	\$5,129	\$4,921	\$1,536	\$1,532	N/A	N/A	\$291	\$279
8	\$9,025	\$8,787	\$4,394	\$4,214	\$5,712	\$5,478	\$1,756	\$1,751	N/A	N/A	\$291	\$279
Add	+\$917	+\$897	+\$449	+\$429	+\$583	+\$557	+\$220	+\$219	N/A	N/A	+\$291	+\$279

Maximum Shelter Deduction	
Current Amount	Last Year's Amount
\$712	\$672

Homeless Shelter Deduction	
Current Amount	Last Year's Amount
\$190	\$180

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	\$890	\$852
Non-heating	\$542	\$520
Phone	\$62	\$59
Bay State CAP	\$890	\$852

Asset Limit for Non-Categorically Eligible Households		
Type	Current Amounts	Last Year's Amounts
Households with an Elderly/Disabled Member	\$4,500	\$4,250
Households without an Elderly/Disabled Member	\$3,000	\$2,750

Medicare Deductions		
Type	Current Amounts	Last Year's Amounts
Medicare Part A	State	State
Medicare Part B – Self	\$185.00	\$174.70
Medicare Part D – Standard	\$590	\$545

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 2/1/25</i>	TAFDC Eligibility for 100% Earned Income Disregard <i>Effective 2/1/25</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	\$2,608	\$2,608	\$401	\$121	\$72.80	\$401	\$72.80 + Per Diem*	\$258.80	\$267.30
2	\$648	\$688	\$3,525	\$3,525	\$521.70	\$241.90	N/A	\$521.70	N/A	N/A	\$347.80
3	\$783	\$823	\$4,442	\$4,442	N/A	N/A	N/A	N/A	N/A	N/A	\$428.30
4	\$912	\$952	\$5,358	\$5,358	N/A	N/A	N/A	N/A	N/A	N/A	\$508.90
5	\$1045	\$1085	\$6,275	\$6,275	N/A	N/A	N/A	N/A	N/A	N/A	\$589.60
6	\$1183	\$1223	\$7,192	\$7,192	N/A	N/A	N/A	N/A	N/A	N/A	\$669.80
7	\$1316	\$1356	\$8,108	\$8,108	N/A	N/A	N/A	N/A	N/A	N/A	
8	\$1448	\$1488	\$9,025	\$9,025	N/A	N/A	N/A	N/A	N/A	N/A	
9	\$1580	\$1620	\$9,942	\$9,942	N/A	N/A	N/A	N/A	N/A	N/A	
10	\$1714	\$1754	\$10,858	\$10,858	N/A	N/A	N/A	N/A	N/A	N/A	
Add	+139	+139	+\$917	+\$917	+121	+121	N/A	+\$121	N/A	N/A	+\$80.80

Last update: 2/3/2025

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

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

Gross Monthly Categorical Eligibility Income Standards (effective 02/01/2025)

Assistance Unit Size	200% of Federal Poverty Level
1	\$2,608
2	\$3,525
3	\$4,442
4	\$5,358
5	\$6,275
6	\$7,192
7	\$8,108
8	\$9,025
For each additional member	Add \$917

**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 02/01/2025)

<u>Family Size</u>	<u>Monthly Income Standards</u>
1	\$ 2,608
2	3,525
3	4,442
4	5,358
5	6,275
6	7,192
7	8,108
8	9,025
Each additional person	Add 917