

Key thresholds for ‘public charge’: 125% and 250% of the federal poverty level

The new “public charge” test aims to determine whether someone is “more likely than not” to need public benefits someday – even if they don’t receive any or are ineligible as immigrants. Income below 125% of the federal poverty level would weigh heavily **against** applicants; income above 250% of the FPL would weigh favorably. Other factors, such as age, health, education, English proficiency and credit rating, are also weighed.

Household size	125% of FPL	250% of FPL
1	\$15,950	\$31,900
2	\$21,550	\$43,100
3	\$27,150	\$54,300
4	\$32,750	\$65,500
5	\$38,350	\$76,700
6	\$43,950	\$87,900
7	\$49,550	\$99,100
8	\$55,150	\$110,300

Calculated by MIRA based on HHS table: [aspe.hhs.gov/poverty-guidelines](https://www.aspe.hhs.gov/poverty-guidelines).

How many Mass. residents have incomes below 125% and 250% of the FPL?

U.S. Census data show that the median household income in Massachusetts in 2014–2018 was \$77,378 (see www.census.gov/quickfacts/MA). Still, the consultancy Manatt estimates that about 1 in 7 Mass. residents and more than 1 in 4 non-citizens have incomes below 125% of the FPL, and almost a third and half, respectively, have incomes below 250% of the FPL.

Population group	Income level	Population estimate	% of total	Margin of error
All Mass. residents	All income levels	6,742,143	—	1,212
	< 125% FPL	982,240	14.6%	12,995
	< 250% FPL	2,044,845	30.3%	17,246
Non-citizens in Mass.	All income levels	507,234	—	9,025
	< 125% FPL	138,085	27.2%	5,598
	< 250% FPL	253,516	50.0%	7,435
Non-citizens in Mass. + family members	All income levels	866,556	—	13,624
	< 125% FPL	220,905	25.5%	8,574
	< 250% FPL	420,012	48.5%	11,023

Source: Manatt, 2018. Public Charge Proposed Rule: Potentially Chilled Population Data Dashboard. Available at: www.manatt.com/Insights/Articles/2018/Public-Charge-Rule-Potentially-Chilled-Population