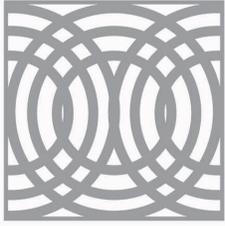


Circles®



2015

Assessing Income Eligibility by Statewide Assistance:



Staying Off the Cliff's Edge

Assessing Income Eligibility for Statewide Assistance: Staying Off the Cliff's Edge

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UNIVERSITY OF
ARKANSAS

COMMUNITY & FAMILY INSTITUTE



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Suggested citation:

Assessing Income Eligibility for Statewide Assistance:
Staying off the Cliff's Edge
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Printed in the United States of America
Printed by: PMC Solutions
University of Arkansas
Fayetteville, AR

The Community & Family Institute

About the Institute

The Community and Family Institute is located in the University of Arkansas' Department of Sociology and Criminal Justice. The Institute was founded in 1997 based on the principle that community improvement, initiative sustainability, and program success are closely tied to the assessment of needs, evaluation of community goals, and development of appropriate and pragmatic responses to problems. The Institute is dedicated to helping people build better communities by collecting meaningful data, facilitating information-based planning, and developing custom research strategies for exploring important social issues in the Northwest Arkansas region and beyond.

This assessment of statewide assistance programs and cliff effects is a prime example of the importance of carefully examining program and community needs. The goal of this project has been to stimulate dialogue about poverty, government assistance programs, and the risk of cliff effects facing at-risk families across the United States. At the same time, we hope this report encourages the development of informed strategies for shaping interventions and programming designed to make a difference in the lives of communities and families.

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Funding

This report was made possible through the financial and in-kind donations from the following organizations:

Harvey and Bernice Jones Charitable Trust

Circles USA

University of Arkansas:

J. William Fulbright College of Arts & Sciences

Department of Sociology & Criminal Justice

Community & Family Institute

Acknowledgements

This project is made possible by the continued funding and support of the Jones Trust and a gift from Circles USA.

We would like to thank all the project participants for their cooperation and support of this assessment. In addition, we want to thank the Community and Family Institute research staff for their contributions throughout this study.

Finally, we would like to thank Circles USA for their enthusiastic support of this project. Likewise, Scott Miller, Chief Executive Officer of Circles USA, Carol Gresham Chief Operating Officer, and their staff should also be commended. We appreciate their hard work on the project, and supporting our efforts to better understand the impact of cliff effects impacting families throughout the United States.

Circles USA

About Circles USA

Circles USA is an organization committed to alleviating poverty in America. Their mission is to inspire and equip families and communities to resolve poverty and thrive. Circles USA believes in the power and strength that families and communities hold and wish to utilize this power to end poverty. By providing the right tools and support, Circles USA believes that families and communities can take charge of their own destinies and achieve economic stability. Circles USA offers an environment that educates, empowers, and equips families to move up and out of poverty. Their approach to ending poverty combines individualized support and valuable community resources that allow members to regain economic stability. With locations in 23 states and Canada, Circles USA provides guidance for thousands of families and communities.

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Circles[®] USA

Thriving Families, Thriving Communities



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Introduction

Introduction

What is Poverty?

In 2013, the United States Census Bureau reported over 45 million people were living in poverty. This number is calculated by the government based on the minimum income a family needs to cover the basic necessities of life. Poverty is often interpreted by the thresholds and levels determined on a yearly basis; thresholds are an exact dollar amount that indicates whether a family's combined income is considered to be exceedingly poor. The Federal Poverty Level (FPL) is another way the federal government measures poverty in the United States. The FPL helps guide the development of financial eligibility for federally funded programs such as Medicaid and child care assistance.

Many federally funded programs look at the ratio of income to poverty for those applying for services. If a family earns less than their poverty threshold then they are considered to be living in poverty. When a family is at 100% of the FPL then their earnings are exactly at the poverty line. Any percentage below one hundred is considered to be below poverty. For example, in 2014, a family of four that earned \$23,850 annually was at 100% of the FPL. Most federally funded programs allow families to earn above 100% of the FPL, but the maximum income eligibility varies considerably from program to program and state to state.

What are Cliff Effects?

The National Center for Children in Poverty (NCCP) defines cliff effects as a situation when low-income or impoverished families qualify for government funded benefits such as Medicaid, child care assistance, food stamps, and other such programs to assist with the costs of basic needs for a family. However, as earnings for the family increase, the benefits begin to dwindle until the family's income is too high to receive benefits. The result can have devastating consequences for the family because they no longer have enough income to cover the basic costs of living and thus they fall off the "cliff" and are once again unable to care for their families even though they are earning more income. Even though parents earn more and work more, their families are worse off than they were when they were receiving benefits.

Solving the Cliff Effects Problem

The Cliff Effect problem results in a crisis for many families across the United States, but is not a well-known or recognized social problem. The NCCP and Wider Opportunities for Women have created calculators to determine cliff effects in twenty-six states and Washington D.C., but many of the states income information is outdated.

Also, several states, including Colorado and Indiana, have highlighted the Cliff Effect problem in their state in order to promote policy changes. Some believe that the Cliff Effect issue could be resolved if federal programs would wait until a household income at least 200% of the Federal Poverty Guidelines is achieved.

In order to solve the problem of Cliff Effects, it is important to first educate and define the problem of Cliff Effects and how it impacts people attempting to climb their way out of poverty. Many of the programs and service providers are unaware of the plunge back into poverty that their clients experience because of their income increase and loss of benefits.

Circles USA notes that there are a few strategies that would help alleviate the impact of Cliff Effects. The first is to gather testimonies of people who have experienced the Cliff Effects to educate those that can solve the problem. Another is to facilitate a national D.C. roundtable and collaboration of efforts to initiate an online tool that anticipates Cliff Effects for clients and to develop long-term solutions at the state and federal level. Other ideas include pro-rating the benefit schedules, extend grace periods so clients can adjust, and to allowing families to put increased earnings into escrow savings accounts like HUD's Project Self Sufficiency.

The Cliff Effects problem is such a big issue because it is not anticipated by the clients who use government funded services. When they apply for benefits, clients see the support as a solution to their economic strain that will allow them to move up and out of poverty. But in reality, many fall into poverty again because of the Cliff Effects they face as their income increases. In order to alleviate this issue, Circles USA proposes that a Cliff Effects calculator be created. It would be similar to the eligibility calculators that many states offer their citizens that predict the benefits they could receive based on their family size and annual income. The ideal Cliff Effects calculator would allow clients to enter various income levels to show the benefits that a household may receive in all the programs available. The calculator would also provide a benefit Cliff Effects schedule for the household so they could predict when benefits will be lost due to income increases.

Methodology

Methodology

Research Procedure

The research for this assessment began at the benefits.gov website provided by the federal government. This site categorizes state recourses such as SNAP, Medicaid, child care assistance, temporary assistance for needy families (TANF), and other programs found at the state level. Some eligibility requirements are listed under each type of benefit and specific links to the state government website that provides more information and applications for benefits are also provided.

Often times the benefits.gov website did not provide ample information for this assessment and the information had to be found through a variety of state government websites or it was found through a common set of search engines. It is also important to note that some information is not available online at all and was therefore not included in the statewide charts.

Sample Family

For the purposes of the research contained in this report, we highlight the process of obtaining benefits specifically for a family composed of four individuals. The family includes a mother, father, and two children. In many states, there are specific guidelines that are determined by the age of the children in the family. This report includes all age categories in order to offer a more detailed analysis of statewide benefits.

As a reference point, a family of four at 100 percent of the Federal Poverty Level in 2014 would earn approximately \$23,850 a year. Some states base their programs on the 2015 Federal Poverty Guidelines listing a family of four earning approximately \$24,250 at 100 percent of the Federal Poverty Level. States also use their median state income to determine eligibility for some services; any variation in income eligibility for this assessment is noted in the charts for each state.

Understanding the Chart

Each of the twenty-three states that Circles USA serves contains five common types of benefits offered in the designated state. The five categories located in column one of every chart include: Medicaid, Child Care, SNAP, Cash Assistance, and Home Energy Assistance. For each of these benefits the chart indicates the Maximum Yearly Income Eligibility (Column 2) for the sample family of four. Column 3 shows the Maximum Monthly Income Eligibility for the sample family of four. The last column represents the percentage of the Federal Poverty Limit that the maximum income represents.

Often times states only provide a monthly income eligibility limit or a yearly maximum income eligibility limit. In order to compute the yearly estimate the monthly estimate was multiplied by twelve months.

To find the monthly estimate, the yearly estimate was divided by twelve months. If the percent of the Federal Poverty Limit was not available, it was calculated based on the information for whichever year the guidelines as based on.

For example, to find the percent of the Federal Poverty Limit for 2014, for a family living in Alabama applying for SNAP, you would multiply their annual income of \$31,005 by 100 (percent poverty level), then take that sum and divide it by the 2014 Federal Poverty Limit. One hundred percent of Poverty annual income for a family of four is \$23,850. The result is 130 percent, as depicted in the chart below.

Chart Example

A family of four in Alabama at 130 percent of the 2014 Federal Poverty Guidelines that earns \$2,583.75 monthly and \$31,005 annually is eligible for SNAP. An example of the chart is listed below.

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|-------------|--|---|---------------------------|
| SNAP | \$31,005 | \$2,583.75 | 130% |

Rating Systems

In order to evaluate how easy it was to identify resources, the accessibility of online systems to apply for benefits, and the eligibility calculator for services in the twenty-three states that Circles USA is present, three rating systems were developed.

In all cases, it was about finding resources, the ease of accessing them, and finding eligibility calculators that creates these three separate rating systems. For all rating systems there is the possibility of getting as high as three stars. Individual rating questions that yield a response of “yes” receives one star, two questions receives two stars etc. Thus, each rating has the potential to earn up to three stars for the three questions and earn an “excellent” rating on the scale. If the response to a question is “no” then the state receives no stars. The eligibility calculator rating is structured base on how many services are included in the calculator. If all five services including Medicaid, child care assistance, SNAP, TANF, and utility assistance are provided in the eligibility calculator then five stars are awarded to the state. If a state has three to four of these services included then the state earns two stars. Only one or two services in the eligibility calculator receives one star and no eligibility calculator earns no stars.

Ease of Finding Resources Rating

- Can a resident find basic information on benefits for their state through the benefits.gov website? Medicaid, SNAP, Energy Assistance on benefits.gov website?

- Are all five benefits (Medicaid, Child Care Assistance, SNAP, TANF or other cash assistance, and LIHEAP or utility assistance) provided on the [benefits.gov](https://www.benefits.gov) website?
- Is it easy to find eligibility guidelines for more than half of resources online?

Eligibility Calculator

- Does the state provide an eligibility calculator of some kind to its residents to determine eligibility for services?
- If the state does have an eligibility calculator, does it include Medicaid, child care assistance, SNAP, TANF, and utility assistance?

Ease of Access Rating

- Can a resident apply for more than half of resources through one online source?
- Can a resident apply for half of resources online without needing to go through the county for specific services?
- Are the applications for services easy to understand?

Rating System

Easy to Find Resources, Apply for Benefits, and All 5 Services Included in the Eligibility Calculator



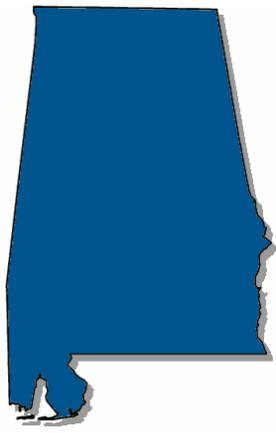
Some Difficulty Finding Resources, Applying for Benefits, and 3-4 Services Included in the Eligibility Calculator



Very Difficult to Find Resources, Apply for Benefits, and 1-2 Services Included in the Eligibility Calculator



States Listed Alphabetically



Alabama

22% of the population is between 100% and 199% of the FPL
 33% of the population is between 200% and 399% of the FPL

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|--|---|--|-----------------------------|
| Medicaid | \$35,412 | \$2,951 | 146% |
| Child Care | \$54,468 | \$4,539 | *85% of State Median Income |
| SNAP | \$31,005 | \$2,583.75 | 130% |
| TANF | \$2,940 | \$245 | 12% |
| Alabama Low-Income Home Energy Assistance Program (LIHEAP) | \$35,775 | \$2,981.25 | 150% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.

*Alabama state median income for family of four in 2013 = \$64,080.





Arkansas

26% of the population is between 100% and 199% of the FPL
 33% of the population is between 200% and 399% of the FPL

Circles USA Location: Northwest Arkansas National Headquarters

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|---|---|--|---|
| ARKids A (Children Under 6 Years) | \$30,656.40 | \$2,554.70 | 133% |
| ARKids A (Children Over 6 Years) | \$23,049.96 | \$1,920.83 | 96.65% |
| ARKids B | \$46,099.92 | \$3,841.66 | 200% |
| Child Care | \$32,645.88 | \$2,720.49 | 136.88% (60% of State Median Income) |
| SNAP | \$31,005 | \$2,583.75 | 130% |
| Transitional Employment Assistance | \$35,775 | \$2,981.25 | 150% |
| Utilities (Low Income Home Energy Assistance Program) | \$34,200 | \$2,850 | 143.39% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.





California

21% of the population is between 100% and 199% of the FPL
 28% of the population is between 200% and 399% of the FPL

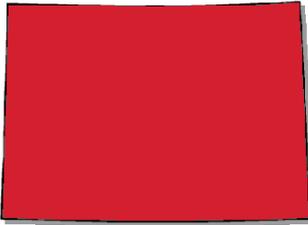
Circles USA Locations: Fresno, Napa, Thousand Oaks, Pasadena

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|---|---|--|--------------------------------------|
| Medi-Cal | \$32,913 | \$2,742.75 | 138% |
| CalFresh | \$31,005 | \$2,583.75 | 130% |
| CalWorks Region 1 (Urban Areas) (Child Care Included) | \$17,088 | \$1,424 | *70.47% |
| CalWorks Region 2 (Rural Areas) (Child Care Included) | \$16,260 | \$1,355 | *67.05% |
| California Low Income Home Energy Assistance Program (LIHEAP) | \$46,607 | \$3,883.92 | 195.42% (60% of State Median Income) |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.

*Programs based on the 2015 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$24,250.





Colorado

17% of the population is between 100% and 199% of the FPL
29% of the population is between 200% and 399% of the FPL

Circles USA Locations: Boulder, Lafayette, Longmont, Pogosa Springs

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|--|---|--|--------------------|
| Medicaid for Adults, Parents, & Caretaker Relatives (Boulder County) | \$31,728 | \$2,644 | 133% |
| Medicaid for Children up to 18 (Boulder County) | \$33,876 | \$2,823 | 142% |
| Child Care Assistance Program (CCAP) (Boulder County) | \$53,664 | \$4,472 | 225% |
| Colorado Food Assistance Program (Boulder County) | \$31,005 | \$2,583.75 | 130% |
| Colorado Works (TANF) for One-Parent Families (Boulder County) | \$6,120 | \$510 | 25.66% |
| Colorado Low Income Home Energy Assistance Program (Boulder County) | \$35,775 | \$2,982 | 150% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services⁵. 100% of poverty for a family of four = \$23,850.





Florida

20% of the population is between 100% and 199% of the FPL
 32% of the population is between 200% and 399% of the FPL

Circles USA Locations: Apalachicola, Boynton Beach, Orlando, Panama City, Pensacola

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|--|---|--|--------------------|
| Medicaid (Ages 0-1) | \$49,131 | \$4,094.25 | 206% |
| Medicaid (Ages 1-5) | \$33,390 | \$2,782.50 | 140% |
| Medicaid (Ages 6-18) | \$31,720.50 | \$2,643.37 | 133% |
| School Readiness Program | \$36,375 | \$3,031.25 | *150% |
| Florida Food Assistance Program | \$47,700 | \$3,975 | 200% |
| TANF | \$47,700 | \$3,975 | 200% |
| Florida Low-Income Home Energy Assistance Program (LIHEAP) | \$35,775 | \$2,981.25 | 150% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.

*Programs based on the 2015 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$24,250.





Georgia

21% of the population is between 100% and 199% of the FPL
 32% of the population is between 200% and 399% of the FPL

Circles USA Locations: Carrollton, Columbus, Decatur, LaGrange

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|--|---|--|--|
| Right from the Start Medicaid (RSM Children Ages 1-5) | \$36,144 | \$3,012 | 149% |
| Right from the Start Medicaid (RSM Children Ages 6-19) | \$32,256 | \$2,688 | 133% |
| Child Care | \$33,920 | \$2,826.67 | **160% |
| SNAP | \$31,005 | \$2,583.75 | 130% |
| TANF | | | |
| Georgia Regular Home Energy Assistance Program | \$40,441 | \$3,370.08 | 169.56% (Below 60% of state Median Income) |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services- 100% of poverty for a family of four = \$23,850.

*Programs based on the 2008 Federal Poverty Line determined by the U.S. Department of Health and Human services- 100% of poverty for a family of four = \$21,200.





Indiana

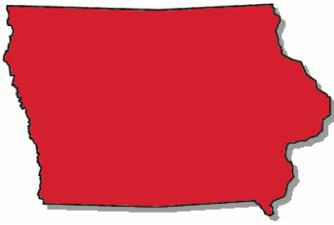
23% of the population is between 100% and 199% of the FPL
31% of the population is between 200% and 399% of the FPL

Circles USA Locations: Indianapolis, Marion, Muncie, Richmond, Scottsburg

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|--|---|--|--------------------|
| Hoosier Healthwise (HHW) for Low Income Parents/Caretakers | \$4,476 | \$373 | 18.77% |
| Healthy Indiana Plan (HIP) | \$33,864 | \$2,822 | 138% |
| Child Care | \$40,548 | \$3,379 | 170% |
| SNAP | \$31,525 | \$2,583.75 | 132.18% |
| TANF | \$8,574 | \$712.25 | 35.95% |
| Indiana Low Income Home Energy Assistance Program | \$34,575 | \$2,881.25 | 150% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.





Iowa

18% of the population is between 100% and 199% of the FPL
 35% of the population is between 200% and 399% of the FPL

Circles USA Location: Dubuque

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|---|---|--|---------------------------------|
| Family Medicaid | \$39,829.50 | \$3,319.13 | 167% |
| Hawk-i (Children's Insurance) | \$72,027 | \$6,002.25 | 302% |
| Child Care | \$34,582.50 | \$2,881.87 | 145% |
| SNAP | \$31,005 | \$2,583.75 | 130% |
| Cash Assistance Family Investment Program | \$21,889.20 | \$1,824.10 | 91.78 (185% of living costs) |
| Iowa Low Income Home Energy Program (LIHEAP) | \$35,775 | \$2,981.33 | 150% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.





Kansas

18% of the population is between 100% and 199% of the FPL
 35% of the population is between 200% and 399% of the FPL

Circles USA Locations: Chanute, Greensburg, Hutchinson, Lola, Manhattan, Marion, McPherson, Newton, Ottawa, Pittsburg, Pratt, Salina, Wichita

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|---|---|--|--------------------|
| KanCare Under Medicaid Ages 1-5 | \$31,332 | \$2,611 | *133% |
| KanCare Under Medicaid Plan Ages 6-18 | \$23,556 | \$1,963 | *100% |
| Child Care Subsidy Program | \$44,136 | \$3,678 | 185% |
| SNAP | \$31,005 | \$2,583.75 | 130% |
| TANF | | | |
| Kansas Low Income Energy Assistance Program (LIEAP) | \$31,005 | \$2,583.75 | 130% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.

*Programs based on the 2013 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,550.





Michigan

19% of the population is between 100% and 199% of the FPL
 30% of the population is between 200% and 399% of the FPL

Circles USA Location: Holland

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|---|---|--|--------------------|
| Medicaid | \$33,525 | \$2,793.75 | 150% |
| Healthy Michigan Ages 19-64 | \$32,913 | \$2,742.75 | 133% |
| Child Care | \$28,404 | \$2,367 | 119.09% |
| Michigan Food Assistance Program | \$31,005 | \$2,583.75 | 130% |
| Family Independence Program | Can Only Be determined by Family Independence Specialists | | |
| Michigan Low Income Home Energy Assistance Program (LIHEAP) | \$26,675 | \$2,222.92 | 111.84% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services: 100% of poverty for a family of four = \$23,850.





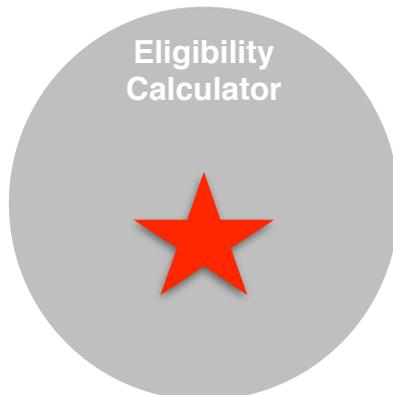
Missouri

17% of the population is between 100% and 199% of the FPL
 32% of the population is between 200% and 399% of the FPL

Circles USA Location: Joplin

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|---|---|--|--------------------|
| MO HealthNet for Kids (Ages1-18) | \$35,304 | \$2,942 | 148% |
| Child Care | \$29,340 | \$2,445 | 123% |
| SNAP | \$30,313 | \$2,526.08 | 127.09% |
| Temporary Assistance | | | |
| Missouri Low Income Home Energy Assistance Program (LIHEAP) | \$32,198 | \$2,683.17 | 135% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.





New Hampshire

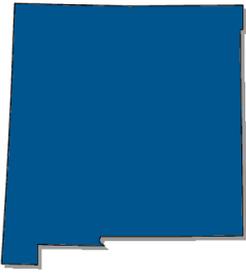
13% of the population is between 100% and 199% of the FPL
 29% of the population is between 200% and 399% of the FPL

Circles USA Location: Nashua

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|--|---|--|--------------------|
| New Hampshire Health Protection Program | \$32,256 | \$2,688 | 133% |
| Children's Medicaid | \$47,532 | \$3,961 | 196% |
| Expanded Children's Medicaid | \$77,124 | \$6,427 | 318% |
| Child Care | \$59,625 | \$4,969 | 250% |
| SNAP | \$31,005 | \$2,583.75 | 130% |
| Cash Programs and Emergency Assistance | \$8,856 | \$738 | 37.13% |
| New Hampshire Low Income Home Energy Assistance Program (LIHEAP) | \$47,700 | \$3,920 | 200% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services.
 100% of poverty for a family of four = \$23,850.





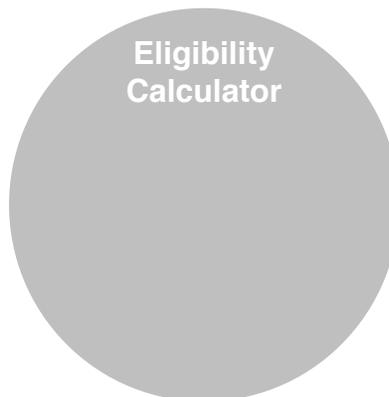
New Mexico

20% of the population is between 100% and 199% of the FPL
28% of the population is between 200% and 399% of the FPL

Circles USA Location: Albuquerque

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|---|---|--|--------------------|
| Medicaid Ages 0-6 | \$58,200 | \$4,850 | 240% |
| Medicaid Ages 6-19 | \$46,080 | \$3,840 | 190% |
| Child Care | \$47,100 | \$3,925 | 200% |
| SNAP | \$31,005 | \$2,584 | 130% |
| Cash Assistance and Support Services | \$23,856 | \$1,988 | 100% |
| New Mexico Low Income Home Energy Assistance Program (LIHEAP) | \$35,784 | \$2,982 | 150% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.





New York

20% of the population is between 100% and 199% of the FPL
 26% of the population is between 200% and 399% of the FPL

Circles USA Location: Utica

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|--|---|--|--------------------|
| Medicaid Ages 1-18 | \$37,356 | \$3,113 | *154% |
| Child Care | \$47,000 | \$3,916.67 | 197.06% |
| SNAP | \$31,008 | \$2,584 | 130% |
| New York State Family Assistance | | | |
| New York Home Energy Assistance Program (HEAP) | \$50,628 | \$4,219 | 212.28% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.

*Programs based on the 2015 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$24,250.



North Carolina

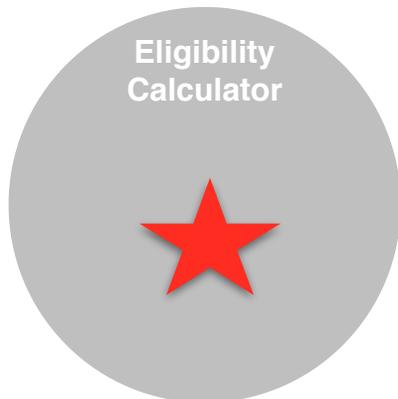


21% of the population is between 100% and 199% of the FPL
 32% of the population is between 200% and 399% of the FPL

Circles USA Locations: Morganton, Mooresville, Waynesville, Winston-Salem

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|---|---|--|--------------------|
| Medicaid for Infants Ages 0-5 | \$50,088 | \$4,174 | 210% |
| Medicaid for Children Ages 6-18 | \$31,728 | \$2,644 | 133% |
| Child Care Subsidy Children Ages 0-5 and Special Needs Children | \$47,700 | \$3,975 | 200% |
| Child Care Subsidy Children Ages 6-12 | \$31,716 | \$2,643 | 133% |
| SNAP (Income varies by county) | \$31,005 or \$47,112 | \$2,583.75 or \$3,926 | 130% or 200% |
| Work First (TANF) | \$7,128 | \$594 | |
| North Carolina Low-Income Energy Assistance Program (LIEAP) | \$31,005 | \$2,583.75 | 130% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.





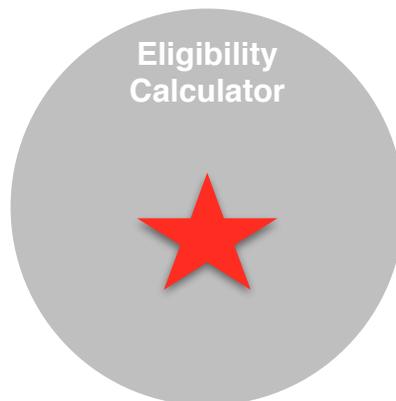
Ohio

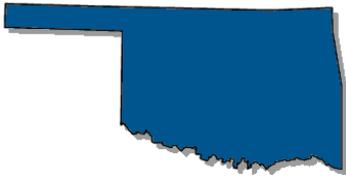
21% of the population is between 100% and 199% of the FPL
 33% of the population is between 200% and 399% of the FPL

Circles USA Locations: Akron, Coshocton, Kettering

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|---|---|--|--------------------|
| Healthy Families | \$21,465 | \$1,788.75 | 90% |
| <i>Healthy Start Uninsured Children Ages 0-19</i> | \$49,131 | \$4,094.25 | 206% |
| <i>Health Start Insured Children Ages 0-19</i> | \$37,206 | \$3,100.50 | 156% |
| Child Care | \$29,820 | \$2,485 | 125% |
| SNAP | \$31,005 | \$2,583.75 | 130% |
| Ohio Works First | \$11,929.77 | \$994.15 | 50.02% |
| Ohio Home Energy Assistance Program (HEAP) | \$44,354 | \$3,696.16 | 185.97% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.





Oklahoma

24% of the population is between 100% and 199% of the FPL
 31% of the population is between 200% and 399% of the FPL

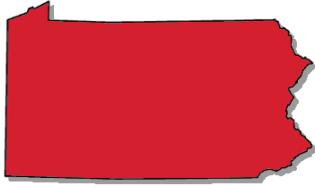
| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|---|---|--|--------------------|
| Medicaid | \$41,592 | \$3,446 | 185% |
| Child Care | \$35,100 | \$2,925 | 147.16% |
| SNAP | \$31,005 | \$2,583.75 | 130% |
| TANF | | | |
| Oklahoma Low Income Home Energy Assistance Program (LIHEAP) | \$26,675 | \$2,222.92 | 111.84% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.

Ease of Finding Resources Rating

Eligibility Calculator

Ease of Access Rating



Pennsylvania

17% of the population is between 100% and 199% of the FPL
30% of the population is between 200% and 399% of the FPL

Circles USA Locations: Chambersburg, Connellsville, Gettysburg, Lancaster, Palmyra, Pitcairn, Pittsburg

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|--|---|--|--------------------|
| Medicaid | \$33,465 | \$2,788.75 | *138% |
| Child Care | \$47,700 | \$3,975 | 200% |
| SNAP | \$31,005 | \$2,583.75 | 130% |
| TANF | | | |
| Pennsylvania Low Income Energy Assistance Program (LIHEAP) | \$35,775 | \$2,981.25 | 150% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.

*Programs based on the 2015 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$24,250.





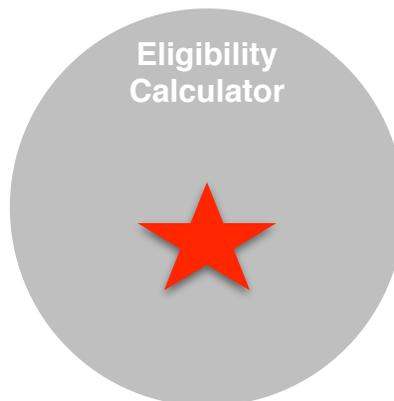
South Carolina

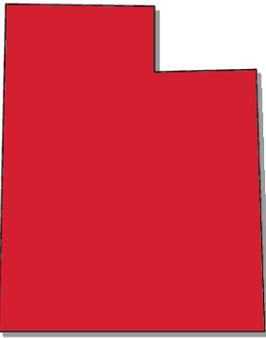
19% of the population is between 100% and 199% of the FPL
 35% of the population is between 200% and 399% of the FPL

Circles USA Locations: Greenville

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|---|---|--|--------------------|
| South Carolina's Healthy Connections Medicaid | \$47,700 | \$3,975 | 200% |
| South Carolina Voucher Program for Child Care | \$35,325 | \$2,943.75 | 150% |
| SNAP | \$31,005 | \$2,583.75 | 130% |
| Family Independence | | | |
| South Carolina Low Income Home Energy Assistance (LIHEAP) | \$35,775 | \$2,981.25 | 150% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.





Utah

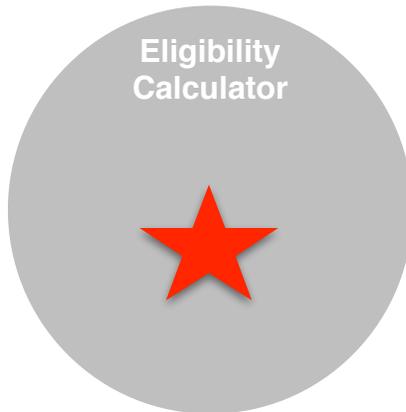
20% of the population is between 100% and 199% of the FPL
 36% of the population is between 200% and 399% of the FPL

Circles USA Locations: Provo, St. George, Clearfield

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|---|---|--|--------------------|
| Family Medicaid | \$9,564 | \$797 | 40% |
| CHIP Plan B | \$35,784 | \$2,982 | 150% |
| CHIP Plan C | \$47,700 | \$3,975 | 200% |
| Child Care | \$38,100 | \$3,175 | 160% |
| SNAP | \$31,005 | \$2,583.75 | 130% |
| TANF | \$9,662.56 | \$805.21 | *41.92% |
| Utilities (Utah Home Energy Assistance Training (HEAT) Program) | \$29,813-\$35,772 | \$2,484.42-\$2,981 | 125%-150% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.

*Program based on the 2012 Federal Poverty Line determined by the U.S. Department of Health and Human Services. 100% of poverty for a family of four = \$23,050.





Washington

19% of the population is between 100% and 199% of the FPL
 28% of the population is between 200% and 399% of the FPL

Circles USA Location: Edgewood

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|---|---|--|--------------------|
| Family Medical (Adults) | \$11,664 | \$972 | *48% |
| Apple Health for Kids | \$50,088 | \$4,174 | *210% |
| Child Care | \$47,112 | \$3,926 | **200% |
| SNAP | \$47,700 | \$3,975 | 200% |
| Diversion Cash Assistance | \$6,744 | \$562 | 28% |
| Washington Low Income Home Energy Assistance Program (LIHEAP) | \$29,813 | \$2,484 | 125% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.

*Programs based on the 2013 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,550.

**Programs based on the 2015 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$24,250.





West Virginia

22% of the population is between 100% and 199% of the FPL
 33% of the population is between 200% and 399% of the FPL

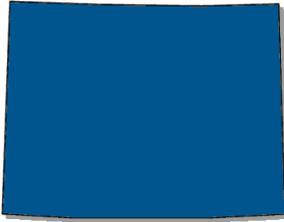
Circles USA Location: Parkersburg

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|--|---|--|--------------------|
| Medicaid | \$32,913 | \$2,742.75 | 138% |
| Child Care | \$35,772 | \$2,981 | 150% |
| SNAP | \$31,005 | \$2,583.75 | 130% |
| West Virginia Works (TANF) | \$8,186.43 | \$682.20 | *35.51% |
| West Virginia Low Income Home Energy Assistance (LIHEAP) | \$30,624 | \$2,552 | 128% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.

*Program based on the 2012 Federal Poverty Line determined by the U.S. Department of Health and Human Services. 100% of poverty for a family of four = \$23,050.





Wyoming

18% of the population is between 100% and 199% of the FPL
31% of the population is between 200% and 399% of the FPL

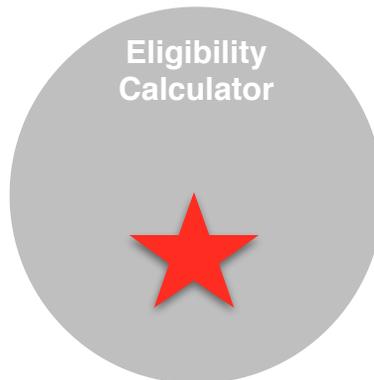
Circles USA Location: Cheyenne

| | Maximum Yearly Income Eligibility for Family of 4 | Maximum Monthly Income Eligibility for Family of 4 | % of Poverty Limit |
|--|---|--|--------------------|
| Child Medicaid (Under Age 6) | \$29,328 | \$2,444 | *133% |
| Child Medicaid (Ages 6-18) | \$22,056 | \$1,838 | *100% |
| Family Care Medicaid | \$7,908 | \$659 | *35.86% |
| Child Care | \$41,220 | \$3,435 | 175% |
| SNAP | \$31,005 | \$2,584 | 130% |
| TANF | \$11,474.29 | \$956.19 | **49.78% |
| Wyoming Low Income Energy Assistance Program (LIEAP) | \$38,569 | \$3,826 | 162% |

Programs based on the 2014 Federal Poverty Line determined by the U.S. Department of Health and Human services. 100% of poverty for a family of four = \$23,850.

*Program based on the 2009 Federal Poverty Line determined by the U.S. Department of Health and Human Services. 100% of poverty for a family of four = \$22,050.

**Program based on the 2012 Federal Poverty Line determined by the U.S. Department of Health and Human Services. 100% of poverty for a family of four = \$23,050.



Observations

Cliff Effects Overview

Throughout the research process for this assessment, it became very clear what programs were easy to find information on and apply for and what programs were more difficult to understand and access. Supplemental Nutrition Assistance Programs (SNAP) was consistently the easiest program to find information on and apply for. It also had the most consistent income eligibility guidelines and application process. Low Income Home Energy Assistance Programs (LIHEAP) were also very easy to find income eligibility guidelines for, but were often not grouped with other benefit programs and had separate application processes based on which county a person lives in. Medicaid benefits were inconsistent across the twenty-three states observed in the assessment. Many states offer several different types of expanded Medicaid programs for children, adults, elderly, and disabled citizens based on the needs of their citizens. Other states fail to offer expanded programming and follow the basic guidelines provided by the federal government Medicaid plan.

The two programs that were the most difficult to determining eligibility and apply for were child care assistance and Temporary Assistance for Needy Families (TANF). Both of these programs greatly varied from state to state both in terms of income eligibility and the application process and they were not listed on the [benefits.gov](https://www.benefits.gov) website. It was very difficult to locate any specific income eligibility guidelines for TANF and other cash assistance programs, and many states require interviews, very specific application processes, and often times TANF is only accessible through the county office.

Below are the results of the assessment for ease of access and finding resources. As you can see, no state received a perfect score for the first category. But, many states do offer some kind of eligibility calculator to its residents.

Ease of Finding Resources Rating Results

- 4 states received only one star
- 19 states received two stars
- 0 states received three stars

Eligibility Calculator Results

- 2 states did not have an eligibility calculator
- 6 states received one star
- 13 states received two stars
- 2 states received three stars

Ease of Access Rating Results

- 4 states received only one star
- 7 states received two stars
- 12 states received three stars

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- North Carolina Division of Social Services
 - <http://www.ncdhhs.gov/dss/foodstamp/index.htm#income>
- North Carolina Department of Health and Human Services
 - http://ncchildcare.nc.gov/parents/pr_sn2_diq.asp#Situational Criteria
- North Carolina Division of Social Services
 - <http://www.ncdhhs.gov/dss/workfirst/income.htm>
- benefits.gov
 - <http://www.benefits.gov/benefits/benefit-details/1564>

Ohio

- Kaiser Family Foundation
 - <http://kff.org/other/state-indicator/distribution-by-fpl://kff.org/other/state-indicator/distribution-by-fpl/>
- Ohio Department of Medicaid
 - <http://medicaid.ohio.gov/FOROHIOANS/Programs/ChildrenFamiliesandWomen.aspx>
- Ohio Department of Job and Family Services
 - http://emanuals.odjfs.state.oh.us/emanuals/GetDocument.do?doc=Document%28storage%3DREPOSITORY%2CdocID%3D%23Ref_CCMPL77%29&locSource=input&docLoc=%24REP_ROOT

%24%23Ref_CCMPL77&username=guest&password=guest&publicationName=e
manuals

- Department of Job and Family Services
 - <http://jfs.ohio.gov/factsheets/OWF.pdf>
- benefits.gov
 - <http://www.benefits.gov/benefits/benefit-details/1588>
- benefits.gov
 - <http://www.benefits.gov/benefits/benefit-details/1563>

Oklahoma

- Kaiser Family Foundation
 - <http://kff.org/other/state-indicator/distribution-by-fpl://kff.org/other/state-indicator/distribution-by-fpl/>
- Oklahoma Department of Human Services
 - <http://www.okdhs.org/NR/rdonlyres/B912C06C-548F-4BC3-9E73-EC1B4144C88B/0/C1.pdf>
- Oklahoma Department of Human Services
 - <http://www.okdhs.org/NR/rdonlyres/6C1E2B9A-A97A-45E3-BF42-7E0BB6360209/0/C4.pdf>
- Oklahoma Department of Human Services
 - <http://www.okdhs.org/programsandservices/snap/docs/snapeligible.htm>
- benefits.gov
 - <http://www.benefits.gov/benefits/benefit-details/1567>

Pennsylvania

- Kaiser Family Foundation
 - <http://kff.org/other/state-indicator/distribution-by-fpl://kff.org/other/state-indicator/distribution-by-fpl/>
- 2015 HHS Poverty Guidelines
 - <http://aspe.hhs.gov/poverty/15poverty.cfm>
- Pennsylvania Department of Human Services
 - <http://www.healthchoicespa.com>
- Pennsylvania Department of Human Services
 - <http://www.dhs.state.pa.us/forchildren/childcareearlylearning/childcareworkssubsidizedchildcareprogram/>
- benefits.gov
 - <http://www.benefits.gov/benefits/benefit-details/1169>
- benefits.gov
 - <http://www.benefits.gov/benefits/benefit-details/1536>

South Carolina

- Kaiser Family Foundation
 - <http://kff.org/other/state-indicator/distribution-by-fpl://kff.org/other/state-indicator/distribution-by-fpl/>
- benefits.gov
 - <http://www.benefits.gov/benefits/benefit-details/1342>

- South Carolina Child Care
 - <http://www.scchildcare.org/departments/sc-voucher.aspx>
- South Carolina Department of Family Services
 - <https://dss.sc.gov/content/library/manuals/fimanual.pdf>
- benefits.gov
 - <http://www.benefits.gov/benefits/benefit-details/1548>

Utah

- Kaiser Family Foundation
 - <http://kff.org/other/state-indicator/distribution-by-fpl://kff.org/other/state-indicator/distribution-by-fpl/>
- utah.gov Services
 - <http://jobs.utah.gov/customereducation/apply/incomecharts.html>
- 2012 HHS Poverty Guidelines
 - <http://aspe.hhs.gov/poverty/12poverty.shtml>
- Department of Workforce Services
 - http://jobs.utah.gov/Infosource/eligibilitymanual/Eligibility_Manual.htm
- HEAT Policy
 - http://jobs.utah.gov/housing/seal/documents/2014-15_Poverty_chart_only.pdf
- U.S. Department of Health and Human Services
 - <http://aspe.hhs.gov/poverty/14poverty.cfm>

Washington

- Kaiser Family Foundation
 - <http://kff.org/other/state-indicator/distribution-by-fpl://kff.org/other/state-indicator/distribution-by-fpl/>
- Washington Apple Health Medicaid Eligibility
 - http://www.hca.wa.gov/medicaid/publications/documents/22_315.pdf
- 2015 HHS Poverty Guidelines
 - <http://aspe.hhs.gov/poverty/15poverty.cfm>
- Washington State Department of Early Learning
 - http://www.del.wa.gov/publications/subsidy/docs/Subsidy_Eligibility_Chart.pdf
- 2013 HHS Poverty Guidelines
 - <http://aspe.hhs.gov/poverty/13poverty.cfm>
- Washington Food Help
 - http://foodhelp.wa.gov/basic_food.htm
- Washington Economic Services Administration
 - <https://www.dshs.wa.gov/esa/diversion-cash-assistance-dca>
- Washington State Department of Commerce
 - <http://www.commerce.wa.gov/Services/individualassistance/Low-Income-Home-Energy-Assistance-Program/Pages/Eligibility-Guidelines.aspx>

West Virginia

- Kaiser Family Foundation
 - <http://kff.org/other/state-indicator/distribution-by-fpl://kff.org/other/state-indicator/distribution-by-fpl/>

- West Virginia Bureau for Medical Services
 - <http://www.dhhr.wv.gov/bms/Pages/EligibleForMedicaid.aspx>
- West Virginia Bureau for Children and Families
 - http://www.wvdhhr.org/bcf/ece/earlycare/documents/AppendixA2011SlidingFeeScale_001.pdf
- benefits.gov
 - <http://www.benefits.gov/benefits/benefit-details/1591>
- Temporary Assistance for Needy Families (TANF): Eligibility and Benefit Amount in State TANF Cash Assistance Programs
 - <http://fas.org/sgp/crs/misc/R43634.pdf>
- 2012 HHS Poverty Guidelines
 - <http://aspe.hhs.gov/poverty/12poverty.shtml>
- West Virginia Department of Health and Human Resources
 - http://www.wvdhhr.org/bcf/family_assistance/documents/LIEAPFAC.pdf

Wyoming

- Kaiser Family Foundation
 - <http://kff.org/other/state-indicator/distribution-by-fpl/>
- 2009 HHS Poverty Guidelines
 - <http://aspe.hhs.gov/poverty/09poverty.shtml>
- Wyoming Department of Health
 - [file:///Users/CFI/Downloads/wy_medicaid_eligibility_overview%20\(1\).pdf](file:///Users/CFI/Downloads/wy_medicaid_eligibility_overview%20(1).pdf)
- Wyoming Department of Family Services
 - <https://docs.google.com/a/wyo.gov/viewer?a=v&pid=sites&srcid=d3lvLmdvdxlYXJseS1jaGlSZGNhcmUtYW5kLWxpY2Vuc2luZ3xneDo2NmNjY2NhNGlyZjl4NTBm>
- Wyoming Department of Family Services
 - <https://docs.google.com/a/wyo.gov/viewer?a=v&pid=sites&srcid=d3lvLmdvdxkZnN3ZWJ8Z3g6MmFjMjg4NjVhZTUxM2Vi>
- Temporary Assistance for Needy Families (TANF): Eligibility and Benefit Amount in State TANF Cash Assistance Programs
 - <http://fas.org/sgp/crs/misc/R43634.pdf>
- 2012 HHS Poverty Guidelines
 - <http://aspe.hhs.gov/poverty/12poverty.shtml>
- Wyoming Department of Family Services
 - <https://docs.google.com/viewer?a=v&pid=sites&srcid=d3lvLmdvdxkZnN3ZWJ8Z3g6MzFhOWRhNmIzNmY5YTJkYg>

