Acumen Fiscal Agent
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Employee Wages: Cost to You
MA PDP, AWP, DESE Rates & Employer Cost
Effective through December 31, 2026

This chart helps you decide how much to pay your employees based on the cost of the wage to you as the employer. The employer cost is the amount that will come out of your DDS Participant Directed Programs Individual Support Plan. This is the employee wage plus the taxes you are required to pay as an employer, which Acumen pays on your behalf.

Employee Wage	Cost to Budget
$15.00	$17.24
$15.50	$17.81
$16.00	$18.38
$16.50	$18.96
$17.00	$19.53
$17.50	$20.11
$18.00	$20.68
$18.50	$21.26
$19.00	$21.83
$19.50	$22.41
$20.00	$22.98
$20.50	$23.56
$21.00	$24.13
$21.50	$24.70
$22.00	$25.28
$22.50	$25.85

Employee Wage	Cost to Budget
$23.00	$26.43
$23.50	$27.00
$24.00	$27.58
$24.50	$28.15
$25.00	$28.73
$25.50	$29.30
$26.00	$29.88
$26.50	$30.45
$27.00	$31.02
$27.50	$31.60
$28.00	$32.17
$28.50	$32.75
$29.00	$33.32
$29.50	$33.90
$30.00	$34.47
$30.50	$35.05

Employee Wage	Cost to Budget
$31.00	$35.62
$31.50	$36.20
$32.00	$36.77
$32.50	$37.34
$33.00	$37.92
$33.50	$38.49
$34.00	$39.07
$34.50	$39.64
$35.00	$40.22
$35.50	$40.79
$36.00	$41.37
$36.50	$41.94
$37.00	$42.52
$37.50	$43.09
$38.00	$43.66
$38.50	$44.24

IS YOUR RATE NOT LISTED HERE? You may pay employees any amount you desire within state and program guidelines. To calculate the employer cost of a desired wage, multiply the wage by 1.14906 (details in table below) See Example:

Hourly Wage: $15.00

Cost to Budget at $15.00/hr. Wage: 15.00 x 1.14906 = $17.24 (always round up)/hr. Cost to Budget

Employer Cost Breakdown*

Social Security	**6.200%**
Medicare	**1.450%**
FUTA	**0.600%**
SUTA	**3.700%**
Workforce Training	**0.056%**
Workers Comp	**2.900%**
Total Cost	**14.91% (rounded)**

***Rates in the above cost breakdown are subject to annual change.**

3.17.26

For Relationship Exemptions, see the following.

If you are an Employer and your **Employee is your child between the age of 18 and 21**, you are exempt from Social Security, Medicare and FUTA. Your Employer Cost Breakdown *for those employees ONLY* is:

Social Security	**0.000%**
Medicare	**0.000%**
FUTA	**0.000%**
SUTA	**3.700%**
Workforce Training	**0.056%**
Workers Comp	**2.900%**
Total Cost	**6.656%**

If you are an Employer and your **Employee is your parent [(1)] or spouse**, you are exempt from Social Security, Medicare, FUTA, SUTA and Workforce Training:

Social Security	**0.000%**
Medicare	**0.000%**
FUTA	**0.000%**
SUTA	**0.000%**
Workforce Training	**0.000%**
Workers Comp	**2.900%**
Total Cost	**2.900%**

(1) Exemptions from Social Security and Medicare for parent employees may not apply if certain relationships situations apply. Please have your employee complete Acumen's Employee/Employer Relationship Disclosure for Tax Exemptions form for a complete analysis of your tax exemptions. You may also reference IRS Publication 926 for information on what wages do not count as Social Security and Medicare wages.