
Public Benefits for Children and Families

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January 11, 2001

The Honorable Thomas V. Mike Miller, Jr., President of the Senate
The Honorable Casper R. Taylor, Jr., Speaker of the House of Delegates
The Honorable Members of the General Assembly

The attached report, titled *Public Benefits for Children and Families*, catalogues the benefits available to low-income families across Maryland. Tables comparing the after tax income and value of benefits provided to families of income levels ranging from below poverty to the State median income are provided for illustrative purposes. Tables are included for every county as variations in local tax rates and the value of certain forms of assistance such as housing vouchers and subsidized child care result in significant differences among jurisdictions.

One must be cautioned that the tables include numerous assumptions about family circumstances and the availability of benefits. Changes in any of the assumptions will alter the bottom line and in most cases will decrease the value of benefits for the low-income families. Therefore, please view the tables as a mere snapshot of the sample family depicted and review the notes closely before reaching any conclusions.

The goal in providing you this data is to provide a comprehensive source of information on the programs which benefit low-income families and the impact of these programs on families of different incomes. We hope you find it both informative and useful.

This report was prepared by Sandra E. Steele and David A. Smulski, under the general direction of David C. Romans. Maria S. Hartlein provided administrative support. Your questions and comments are welcomed.

Sincerely,

Karl S. Aro
Executive Director

KSA/DCR/msh

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Public Benefits for Children and Families

Introduction

Public Benefits for Children and Families catalogues and describes the benefits available to low-income families across Maryland. Tables comparing the after tax income and the value of benefits provided to families of income levels ranging from below poverty to the State median income supplement the guide. Tables are included for every county as variations in local tax rates and the value of certain forms of assistance, such as housing vouchers and subsidized child care, result in significant differences among jurisdictions.

The Department of Legislative Services prepares this report on an annual basis to enhance legislator and staff understanding of the existing safety net programs and to serve as a starting point for an informed debate concerning the value of benefits received by Maryland's poorest families.

The first section of the report provides a snapshot of the various State and federally funded tax credit and assistance programs which target low-income families. A brief program description is supplemented by information on eligibility, participation, benefit levels, regional variations, accessibility, and funding. County programs are not considered which may understate the value of the benefits available in a certain jurisdiction, but should not skew the findings significantly.

The second section provides an estimate of the public benefits received and taxes paid by families with the same income across jurisdictions. All of the comparisons assume a family of three consisting of a mother and two children (ages three and seven). The family size reflects the composition of typical welfare family. Differences are found among the counties with the variations driven by regional differences in the cost of child care and housing.

A comparison of the combined value of after tax income and public benefits provided to families of different income levels is provided for each county in the final section. Families of three with no income, income equivalent to the federal poverty level for 2000, income at 200 percent of the poverty level, and the 1999 State median income are utilized in the comparison. These four income levels were selected as they allow for analysis of the advantages/disadvantages of working versus simply receiving welfare benefits and the changes in tax liability and the availability of benefits as a family increases its income.

The comparisons in Section 3, which also form the basis for the charts in Section 2, include numerous assumptions which are documented through extensive

footnotes. Each of the assumptions has a significant impact on the bottom-line and thus should be considered carefully by the reader before any conclusions are drawn. Notable assumptions include:

- counting housing subsidies as a benefit received by eligible families despite the long-waiting lists for public housing in most parts of the State;
- excluding the value of employer sponsored benefits (pension contributions and health insurance) from the calculations for working families despite the likelihood that at least some families at 200 percent of poverty and the State's median income will receive such benefits;
- presuming that families eligible for the federal and State earned income tax credits will apply for the credits;
- the age of the children. Older children will cost less as demand for child care subsidies with both children in school will decline. In contrast, the value of Medicaid, child care, and WIC would rise if an infant was included in place of the three year old;
- basing the value of the child care subsidy on center-based care rather than in informal care which is cheaper and center care which more expensive. Demand for the type of care is split fairly evenly among the three options; and
- exclusion of less direct public benefits such as Head Start and employment training for welfare recipients. These benefits are not utilized by all families and are difficult to quantify.

Given these caveats, section three does provide a sense of the differences in the benefits available to families of different incomes. The most notable finding is that families with incomes equivalent to 200 percent of the poverty level fare poorly in comparison to poverty level families who access all of the available benefits. Families at the State median income, however, are generally better off than any other group in the study.

Section I

Program Descriptions

Federal Earned Income Credit

Program Description:	A refundable tax credit for certain workers to offset some of the increases in living expenses and social security taxes. Other workers simply receive a credit against tax liabilities.
Legal Basis:	Federal law.
Funding Source:	Federal revenues reduced by amount of credit.
Fiscal 2001 Budget:	Maryland taxpayers qualified for \$495.3 million in non-refundable credits in 1998 and \$421.6 million in refundable credits. No estimate is available for fiscal 2001.
Eligibility:	To claim the credit in tax year 1999, an individual must have earned income, less than \$2,350 of investment income, and a modified federal adjusted gross income of less than \$10,200 with no qualifying children, \$26,928 with one qualifying child, or \$30,580 with two or more qualifying children. The credit is not available to married individuals filing separately.
Participants:	324,565 Marylander tax returns in 1998 claimed the credit.
Value of Benefit:	In tax year 1999, the maximum credit was \$347 with no qualifying children, \$2,312 with one qualifying child, and \$3,816 with two or more qualifying children.
Cost Sharing:	None.
Accessibility:	Available to all eligible applicants.
Regional Variations:	None.

Source: Internal Revenue Service; Statistics of Income Bulletin, Spring 2000

Maryland Earned Income Credit

- Program Description:** A tax credit for certain workers receiving the federal earned income credit. Beginning in tax year 1998, the credit is partially refundable.
- Legal Basis:** Annotated Code of Maryland, Tax-General, Section 10-704.
- Funding Source:** State revenues reduced by amount of offset. Refundable amounts are drawn from the general fund.
- Fiscal 2001 Budget:** For tax year 1999, returns processed as of September 1, 2000, the non-refundable earned income tax credits totaled \$58.4 million and the refundable earned income credits totaled \$22.6 million.
- Eligibility:** To claim the credit a taxpayer must be eligible for the federal earned income credit, and only taxpayers with dependents are eligible for the refundable credit.
- Participants:** According to the Office of the Comptroller, Revenue Administration Division, for tax year 1999 returns processed by September 1, 2000, there were 218,010 returns claiming a non-refundable earned income credit, and 128,011 claiming a refundable earned income credit.
- Value of Benefit:** The non-refundable portion of the credit allowed against the State income tax is 50 percent of the federal earned income credit allowed. In tax year 1999, the maximum credit was \$174 with no qualifying children, \$1,156 with one qualifying child, and \$1,908 with two or more qualifying children. Beginning in tax year 1998, a taxpayer can receive a refund of that portion, up to 10 percent of the federal earned income credit, which exceeds the State tax liability. The percentage of the federal earned income credit on which the **refundable** portion of the State credit is based increases to 15 percent for tax year 2001 and subsequent tax years.
- Cost Sharing:** Prior to 1999, the non-refundable portion of the earned income credit allowed against the State income tax operated to reduce county income tax liability. It reduced county income tax revenues by approximately \$31.7 million for tax year 1998. For tax year 1999 and subsequent years, the credit allowed against the State income tax no longer affects the computation of the county income tax. Instead, a separate non-refundable credit is allowed against the county income tax, in an amount roughly equal to 25 percent of the federal earned income credit allowed, depending on the county income tax rate. The refundable portion of the credit is not allowed against the county income tax.

Maryland Earned Income Credit (Continued)

Accessibility: Available to all eligible applicants.

Regional Variations: None.

Source: Comptroller of the Treasury; Department of Legislative Services

Poverty Level Income Credit

- Program Description:** A tax credit for certain workers intended to ensure that workers earning less than the poverty level do not pay State income taxes.
- Legal Basis:** Annotated Code of Maryland, Tax-General, Section 10-709.
- Funding Source:** State general fund revenues are reduced by amount of credit.
- Fiscal 2001 Budget:** Based on tax year 1999 returns, revenues are expected to decrease by \$2 million in fiscal 2001. Based on returns processed as of September 1, 2000, for tax year 1999, the poverty level income credits totaled \$1.7 million.
- Eligibility:** An individual must have federal adjusted gross income and earned income less than a poverty standard based upon the number of exemptions.
- Participants:** According to the Revenue Administration Division of the Office of the Comptroller, there were 17,901 tax year 1999 returns processed by September 1, 1999, which claimed the poverty level income limit.
- Value of Benefit:** The maximum credit is up to five percent of the poverty standard, not to exceed the State tax liability after any earned income credit has been taken against tax liability.
- Cost Sharing:** Prior to 1999, a poverty level income subtraction modification allowed against the State income tax operated to reduce county income tax liability, reducing county income tax revenues by approximately \$880,000 for tax year 1998. For tax year 1999 and subsequent years, the credit allowed against the State income tax no longer affects the computation of the county income tax. Instead, a separate poverty level income credit is allowed against the county income tax, in an amount roughly equal to 50 percent of the State credit allowed, depending on the county income tax rate.
- Accessibility:** Available to all eligible applicants.
- Regional Variations:** None.

Source: Office of the Comptroller; Department of Legislative Services

Child Tax Credit

- Program Description:** A tax credit for families with children to offset the decline in value (in constant dollars) of the personal exemption, and to recognize the financial responsibilities of raising dependent children.
- Legal Basis:** Federal law. Internal Revenue Code, Section 24.
- Funding Source:** Federal revenues are reduced by amount of credit.
- Fiscal 2001 Budget:** Credits will reduce federal revenues by an indeterminate amount.
- Eligibility:** All taxpayers with eligible children. An eligible child: is under age 17; is a citizen or resident of the United States; can be claimed by the taxpayer as a dependent; and is the taxpayer's son, daughter, stepson or stepdaughter, grandchild, or eligible foster child. The credit begins to phase out at incomes of \$75,000 (\$110,000 for joint returns), and there are additional limitations for certain types of income and other credits.
- Participants:** No data available.
- Value of Benefit:** In tax year 1999, the first year of the credit, the maximum credit is \$500 per child. The credit is phased out based upon modified federal adjusted gross income, and is limited to tax liability if the taxpayer has fewer than three children. For taxpayers with three or more children a portion of the credit is refundable.
- Cost Sharing:** None.
- Accessibility:** Available to all eligible applicants.
- Regional Variations:** None.

Source: Internal Revenue Service

Federal Child and Dependent Care Tax Credit

Program Description:	A tax credit for families to offset the expenses for child and dependent care.
Legal Basis:	Internal Revenue Code Section 21.
Funding Source:	Federal revenues are reduced by amount of credit.
Fiscal 2001 Budget:	Not in federal budget, reflected as a reduction in federal revenues.
Eligibility:	All taxpayers with child and dependent care expenses for qualifying persons if the expenses are incurred to enable the taxpayer to be gainfully employed. A qualifying person is a child under age 13 who can be claimed as a dependent, a disabled spouse, or any disabled person not able to care for his or herself who can be claimed as a dependent. Eligible expenses for the credit are \$2,400 for the first qualifying person, with a maximum of \$4,800 for all qualifying persons.
Participants:	In tax year 1998, 162,094 federal tax returns from Maryland claimed \$80,242,000 in child and dependent care credits.
Value of Benefit:	The maximum value of the credit is 30 percent of the qualifying expenses. For two or more qualifying persons, this is capped at \$1,440. However, because the credit percentage is phased down based on income, this value is only available to taxpayers with earned income of less than \$10,000. For taxpayers with earned income of \$28,000 or more, the maximum benefit for two or more qualifying persons is \$960. The credit is also limited by employer provided child and dependent care benefits such as spending accounts.
Cost Sharing:	Not applicable.
Accessibility:	All eligible individuals qualify.
Regional Variations:	None.

Source: Internal Revenue Service; Statistics of Income Bulletin, Spring 2000

Maryland Dependent Care Credit

- Program Description:** A non-refundable credit against the State income tax for qualified child and dependent care expenses. The credit is in addition to the dependent care subtraction modification allowed under current law.
- Legal Basis:** Annotated Code of Maryland, Tax-General, Section 10-716.
- Funding Source:** State revenues are reduced by amount of credit.
- Fiscal 2001 Budget:** The Department of Legislative Services estimates that general fund revenues will decrease by \$7.0 million in fiscal 2001, which reflects the impact of tax year 2000 (the first tax year for which the credit is allowed).
- Eligibility:** The credit is available to qualified individuals whose federal adjusted gross income (FAGI) is at or below \$50,000, or \$25,000 if married filing separately; the full credit is available to those with FAGI of \$40,000 or less (\$20,000 or less if married filing separately), and it phases out for incomes between \$40,000 and \$50,000 (\$20,000 and \$25,000 if married filing separate returns).
- Participants:** New Program.
- Value of Benefit:** The maximum credit allowed for child and dependent care expenses is up to 32.5 percent of the federal child and dependent care credit claimed by the individual for that taxable year, but cannot exceed the State income tax for the taxable year.
- Cost Sharing:** None.
- Accessibility:** Available to all eligible participants.
- Regional Variations:** None.

Source: Comptroller of the Treasury; Department of Legislative Services

Temporary Cash Assistance

Program Description:	As one of the components of the Family Investment Program, Temporary Cash Assistance (TCA) provides cash assistance to needy families with dependent children when available resources do not fully address the family's needs. Some families, which need only short-term assistance, receive a welfare avoidance grant equivalent to three months of TCA benefits. The avoidance grant is provided as a one-time lump sum payment.
Legal Basis:	The federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996 and Article 88A of the Laws of Maryland, Sections 5, 44A - 53, 62, and 65A.
Funding Source:	Federal and State funds.
Fiscal 2001 Budget:	\$96.6 million (\$43.4 million federal funds, \$39.2 million general funds, and \$15.5 million special funds).
Eligibility:	<p>Adults with dependent children applying for or receiving TCA must meet financial and technical eligibility requirements. Conditions of eligibility include cooperation with child support, participation in work activities, and compliance with substance abuse provisions. Countable earned and unearned income cannot exceed the benefit level paid for the assistance unit size, and assets are limited to \$2,000. Each family can have one vehicle. Sanctions may be imposed for program noncompliance.</p> <p>Generally, families with incomes above 40 percent of the federal poverty level are ineligible for TCA.</p>
Participants:	Fiscal 2001 budget assumes an average of 63,479 recipients per month.
Value of Benefit:	Fiscal 2001 budget assumes an average of \$137.20 per month per recipient.
Cost Sharing:	None.
Accessibility:	Applications must be filed, face-to-face interviews are conducted, and all financial and technical eligibility factors must be met prior to benefit issuance.
Regional Variations:	None.

Source: Department of Human Resources

Emergency Assistance to Families with Children

- Program Description:** The program is a component of the Family Investment Program and provides cash assistance to families in distress in order to avoid destitution of a child younger than 21. The emergency cannot result from quitting a job and there must be no other resources available to the family. Local departments of social services must submit an annual plan detailing procedures for the payment of cash benefits.
- Legal Basis:** The federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996 and Article 88A of the Laws of Maryland, Sections 3(a), 44A - 53.
- Funding Source:** Federal and State funds.
- Fiscal 2001 Budget:** \$4 million (\$2 million federal and \$2 million State general funds).
- Eligibility:** Adults with dependent children applying for the assistance must meet the financial and technical eligibility requirements outlined in a local plan. The cash payment may be in addition to Temporary Cash Assistance or a Welfare Avoidance Grant.
- Participants:** Fiscal 2001 budget assumes that about 1,500 grants will be distributed.
- Value of Benefit:** The average grant for fiscal 2001 will be about \$220.
- Cost Sharing:** None.
- Accessibility:** The benefit is not an entitlement. Applications must be filed, face to face interviews are conducted, and all eligibility criteria must be met before payment of benefits.
- Regional Variations:** Benefits vary by county based on local department plans.

Source: Department of Human Resources

Food Stamp Program

- Program Description:** Food stamps help low-income households buy the food they need for good health, and are used like cash to purchase food. In Maryland, food stamp benefits are accessed through the Electronic Benefit Transfer System.
- Legal Basis:** The program is a federal entitlement (Food Stamp Act of 1977, 7 U.S.C. Sections 2011-2036). State authority is granted under Article 88A of the Laws of Maryland, Sections 88 and 89. A State only program for legal immigrant children is authorized by the Welfare Innovation Act of 1997.
- Funding Source:** The food stamp benefits are 100 percent federally funded. Administrative costs are 50 percent federal/ 50 percent State. Food stamps for legal immigrant children are 100 percent State funded.
- Fiscal 2001 Budget:** \$265.3 million in federal funds for benefits, \$250,000 general funds for legal immigrant children, and \$34.5 million (17.3 federal funds and \$17.2 general fund) for the administrative costs.
- Eligibility:** There are several eligibility requirements that include resource and income limits. Households may have up to \$2,000 in countable resources, which includes a bank account. If a member of a household is 60 or older, countable resources increase to \$3,000.
- Most households must meet both a gross income test (130 percent of poverty) and a net income test (100 percent of poverty). If the household includes an elderly person or a person receiving disability benefits only the “net test” must be met.
- Households receiving Temporary Cash Assistance, Supplemental Security Income, Transitional Emergency Medical and Housing Assistance, or Public Assistance to Adults, are automatically eligible for food stamps.
- Deductions from Gross income include: 20 percent of earned income; a \$134 standard deduction; a dependent care deduction; any medical expenses in excess of \$35 for elderly or disabled household members; and housing and legally owed child support expenses.
- Participants:** Fiscal 2001 budget assumes an average of 56,000 public assistance households per month, and an average of 71,000 non-public assistance households per month. The State only program anticipates 278 children per month.

Food Stamp Program (Continued)

- Value of Benefit: Fiscal 2001 budget assumes an average grant of \$163.35 per month per household. The maximum benefit for a three-person household is \$335, which will increase to \$341 on October 1, 2001.
- Cost Sharing: None. The program, however, is intended to supplement, not supplant, food purchases.
- Accessibility: The program is a federal entitlement accessed through the electronic benefits transfer system.
- Regional Variations: None.

Source: Department of Human Resources

Refugee Cash Assistance

Program Description:	The program provides cash assistance to newly arrived refugees, who are not eligible for Temporary Cash Assistance, for the first eight months after arrival.
Legal Basis:	Federal Refugee Act of 1980 (45 CFR Part 400).
Funding Source:	Federal Funds.
Fiscal 2001 Budget:	\$2.8 million in federal funds.
Eligibility:	Temporary Cash Assistance rules apply.
Participants:	Approximately 250 to 300 refugees per month qualify for the program.
Value of Benefit:	Monthly grants for individuals are \$195, for a maximum of eight months.
Cost Sharing:	None.
Accessibility:	Entitlement program.
Regional Variations:	None.

Source: Department of Human Resources

Purchase of Care

- Program Description:** The program provides child care subsidies for recipients of Temporary Cash Assistance (TCA) and low-income families who meet eligibility requirements.
- Legal Basis:** Title VI of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996; Article 88A of the Laws of Maryland, Sections 3 and 5; and Code of Maryland Regulations 07.04.06.
- Funding Source:** Federal and State funds.
- Fiscal 2001 Budget:** \$121.6 million (\$91.7 federal funds/ \$29.9 State general funds).
- Eligibility:** TCA recipients must be working or enrolled in a work-related activity. Low-income families must be working, enrolled in a public school or enrolled in a training program, and meet income guidelines. Income guidelines vary by family size. A family of three will qualify for the program with an income of up to \$18,409.
- Participants:** The fiscal 2001 budget assumes that 30,583 children per month will receive Purchase of Care funds.
- Value of Benefit:** The average cost per child per year in fiscal 2001 is expected to be \$3,495. Cost of care varies by type of care, age of child, and region of the State.
- Cost Sharing:** Non-TCA families must make a co-payment. The co-payment is on a sliding scale based on family size and income.
- Accessibility:** The program is not an entitlement and funding is limited. Priorities for service are: (1) TCA eligible families; (2) families that are working and transitioning off TCA; and (3) families that meet income guidelines and are at risk of going on welfare. Presently, all eligible applicants for assistance are receiving subsidies.
- Regional Variations:** Eligibility and co-payment rates are standard across the State. The subsidy rates vary regionally and are based on 1999 market rates.

Source: Department of Human Resources

Child and Adult Care Food Program

- Program Description:** Free, paid, and reduced price meals and snacks served to children and eligible adults. Meals must meet meal pattern requirements (U.S. Department of Agriculture requirements regarding the amount and types of food served for each meal for each age group).
- Legal Basis:** Federal entitlement program (Child and Adult Care Food Program, 42 U.S.C.) authorized in Code of Maryland Regulations 13A.06.01.
- Funding Source:** Federal funds to licensed nonprofit day care centers, family day care homes, or certain for-profit centers providing nonresidential care for each meal served to enrolled children or adults. Amount of funding is based on number of free, reduced price, or paid meals served. Funding is also available for after-school snacks in certain situations.
- Fiscal 2001 Budget:** The fiscal 2001 budget includes \$34.1 million in federal funds for child and adult day care centers, after-school programs, and family day care homes in Maryland.
- Eligibility:** Children from birth through age 12 and functionally impaired adults who are enrolled in licensed public or private nonprofit day care centers, family day care homes, or certain for-profit centers providing nonresidential care. Free meals and snacks are available to individuals whose family income is less than 130 percent of poverty; reduced price meals and snacks are available to individuals whose family income is between 130 percent and 185 percent of poverty. A modest subsidy is also provided for those with incomes above 185 percent of poverty.
- Participants:** In fiscal 2000, 31 million meals or snacks were served in Maryland through the program.

Child and Adult Care Food Program (Continued)

Value of Benefit: Reimbursement rates for *non-family day care providers* are as follows: Free meals - \$1.12 for breakfast, \$2.02 for lunch/supper, and 55 cents for snack. Reduced price meals - 82 cents for breakfast, \$1.62 for lunch/supper, and 27 cents for snack. Paid meals - 21 cents for breakfast, 19 cents for lunch/supper, and 5 cents for snack. The maximum daily benefit per individual eligible for free meals is \$3.69 (or \$886 a year, assuming 240 days). The maximum daily benefit per individual eligible for reduced price meals is \$2.71 (or \$650 a year, assuming 240 days). The maximum daily benefit per individual for paid meals is 45 cents (or \$108 a year, assuming 240 days).

Family day care providers receive different reimbursement rates. Tier 1 family day care providers (low-income providers or providers who live in a low-income area) receive \$1.72 for all lunches and suppers served, 94 cents for breakfasts, and 51 cents for snacks. Higher income family day care providers receive \$1.04 for all lunches and suppers served, 35 cents for breakfasts, and 14 cents for snacks. Administrative payment rates also apply, depending on the number of homes per sponsor. For Tier 1 providers, the maximum daily benefit per individual is \$3.17 (or \$761 a year, assuming 240 days). For higher income providers, the maximum daily benefit per individual is \$1.53 (or \$367 a year, assuming 240 days).

Note: These benefits are received by the providers and are not available directly to families. The subsidy is assumed to benefit families indirectly through reduced day care costs charged to families and enhanced nutrition services for enrollees.

Cost Sharing: None, but day care costs are reduced by amount of subsidy provided.

Accessibility: Entitlement program.

Regional Variations: Benefits and eligibility criteria are standard across the State.

Source: Maryland State Department of Education

School Breakfast Program

- Program Description:** Paid, free, and reduced price school breakfasts.
- Legal Basis:** Federal entitlement program (School Breakfast Program, 42 U.S.C.) authorized in Title 7 of the Education Article of the Annotated Code of Maryland.
- Funding Source:** Federal funds to schools for each breakfast served to students if the breakfast meets nutrition standards (U.S. Dietary Guidelines for Americans established by the U.S. Department of Agriculture and the American Academy of Sciences). State funds are used to supplement federal funds to meet a federal maintenance of effort requirement.
- Fiscal 2001 Budget:** Funding is based on number of paid, free, or reduced price meals served. The school breakfast fiscal 2001 budget includes \$23.3 million in federal funds. State general funds available for the combined school lunch and breakfast programs total \$4.3 million in fiscal 2001 (separate lunch and breakfast State funding amounts are not available).
- Eligibility:** All children up to the age of 21 who are enrolled in public schools, private nonprofit schools, or residential child care institutions. A basic subsidy is provided for all meals served to students. Additionally, free or reduced price breakfasts are available to children from families meeting income eligibility guidelines: family income of less than 130 percent of poverty qualifies a child for a free breakfast while family income of between 130 percent and 185 percent of poverty qualifies a child for a reduced price breakfast.
- Participants:** In fiscal 1999, the number of meals served included 2 million paid breakfasts, 1.3 million reduced price breakfasts; and 11 million free breakfasts.

School Breakfast Program (Continued)

Value of Benefit: Schools are identified as either regular or severe need (low-income). For regular schools, federal reimbursement rates are 21 cents for paid breakfasts, 82 cents for reduced price breakfasts, and \$1.12 for free breakfasts. For severe need schools, federal reimbursement rates are 21 cents for paid breakfasts, \$1.03 for reduced price breakfasts, and \$1.33 for free breakfasts. State funds reimburse an additional .1325 cents for each free or reduced price breakfast served in regular schools and 5 cents for each free or reduced price breakfast served in severe need schools. The State reimbursement rate per meal is an estimated figure derived from the total amount of State funds available divided by the estimated number of meals that will be served.

The maximum federal/State benefit for a free breakfast is \$1.2525 per breakfast served in a regular school or \$1.38 per breakfast served in a severe need school (or \$225 a year in regular schools and \$248 a year in severe need schools, assuming 180 school days). The maximum federal/State benefit for a reduced price breakfast is 95 cents per breakfast served in a regular school or \$1.08 per breakfast served in a severe need school (or \$171 a year in regular schools and \$194 a year in severe need schools, assuming 180 school days). The maximum federal/State benefit for a paid breakfast is 21 cents per breakfast served in a regular or severe need school (or \$38 a year, assuming 180 school days).

Cost Sharing: For reduced price breakfasts, cost sharing represents the cost of breakfast minus any federal/State/local subsidies. The price to a paying child is determined locally by each school system, depending on the extent to which each local jurisdiction contributes a subsidy.

Accessibility: Entitlement program available in almost all Maryland elementary schools and most secondary schools. By State law, every elementary school is required to offer the school breakfast program unless it meets certain standards of exemption.

Regional Variations: Benefits and eligibility criteria are standard across the state. The price to a paying child is determined locally by each school system, depending on the extent to which each local jurisdiction contributes a subsidy.

School Lunch Program

- Program Description:** Paid, free, and reduced price school lunches.
- Legal Basis:** Federal entitlement program (National School Lunch Program, 42 U.S.C.) authorized in Title 7 of the Education Article of the Annotated Code of Maryland.
- Funding Source:** Federal funds to schools for each lunch served to students if the lunch meets nutrition standards (U.S. Dietary Guidelines for Americans established by the U.S. Department of Agriculture and the American Academy of Sciences). State funds are used to supplement federal funds to meet a federal maintenance of effort requirement.
- Fiscal 2001 Budget:** Funding is based on number of paid, free, or reduced price meals served. The school lunch program fiscal 2001 budget includes \$81.5 million in federal funds. State general funds available for the combined school lunch and breakfast programs total \$4.3 million in fiscal 2001 (separate lunch and breakfast State funding amounts are not available).
- Eligibility:** All children up to the age of 21 who are enrolled in public schools, private nonprofit schools, or residential child care institutions. A basic subsidy is provided for all meals served to students. Additionally, free or reduced price lunches are available to children from families meeting income eligibility guidelines: family income of less than 130 percent of poverty qualifies a child for a free lunch or snack while family income of between 130 percent and 185 percent of poverty qualifies a child for a reduced price lunch or snack.
- Participants:** In fiscal 2001, the estimated number of meals to be served include 29 million paid lunches, 5.6 million reduced price lunches; and 25.8 million free lunches.
- Value of Benefit:** Federal reimbursement rates are currently 19 cents for paid lunches, \$1.62 for reduced price lunches, and \$2.02 for free lunches. State funds reimburse an additional 11.5 cents (approximately) for each free and reduced price lunch served. The State reimbursement rate per meal is an estimated figure derived from the total amount of State funds available divided by the estimated number of meals that will be served. The maximum federal/State benefit is \$2.13 per free lunch (or \$383 a year assuming 180 school days), \$1.73 per reduced price lunch (or \$311 a year assuming 180 school days), and 19 cents for paid lunches (or \$34.20 a year assuming 180 school days).

School Lunch Program (Continued)

- Cost Sharing:** For reduced price lunches and snacks, cost sharing represents the cost of lunch/snack minus any federal/State/local subsidies. The price to a paying child is determined locally by each school system, depending on the extent to which each local jurisdiction contributes a subsidy.
- Accessibility:** Entitlement program that is available in all Maryland public and nonprofit private schools.
- Regional Variations:** Benefits and eligibility criteria are standard across the State. The price to a paying child is determined locally by each school system.

Source: Maryland State Department of Education

Summer Food Service Program

- Program Description:** Funds meals and snacks served to children enrolled in eligible summer programs. The meals and snacks must meet federal meal pattern requirements (U.S. Department of Agriculture requirements regarding the amount and types of food served for each meal for each age group).
- Legal Basis:** Federal entitlement program (Summer Food Service Program, 42 U.S.C.) authorized in Code of Maryland Regulations 13A.06.01. Federal authorization is not permanent.
- Funding Source:** Federal funds. Amount of funding is based on number of meals and snacks served.
- Fiscal 2001 Budget:** The fiscal 2001 budget includes \$3.6 million in federal funds for Summer Program sponsors.
- Eligibility:** All children enrolled in summer programs sponsored by public or nonprofit schools, local government agencies, camps, or similar institutions. Sponsors must document that 50 percent of the children enrolled in the facility are eligible for free or reduced price school meals or that 50 percent of children in an area served by the site are approved for free or reduced price meals.
- Participants:** In fiscal 1999, 1.6 million meals and/or snacks were served.
- Value of Benefit:** Federal reimbursement rates are currently \$1.25 for breakfast, \$2.18 for lunch/supper, and 50 cents for snacks. The maximum daily benefit is \$3.93 (or \$157 a year, assuming 40 days). NOTE: These benefits are received by the providers and are not available directly to families. The subsidy is assumed to benefit families indirectly through reduced activity costs charged to families and by improved nutritional services.
- Cost Sharing:** None.
- Accessibility:** Entitlement program.
- Regional Variations:** Benefits and eligibility criteria are standard across the State.

Source: Maryland State Department of Education

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC Program)

Program Description:	A preventive health program designed to ensure the healthy growth and development of young children by providing nutrition assessments and education, supplemental foods, and health care referrals to pregnant, post-partum and breastfeeding women, as well as infants and children less than five-years old.
Legal Basis:	Federal grant program under the Child Nutrition Act of 1966 as amended (42 U.S.C. 1786).
Funding Source:	67.8 percent Federal, 30.8 percent Manufacturer Rebates, 1.4 percent State.
Fiscal 2001 Budget:	\$51.9 million federal funds; \$1 million State funds; \$23.6 million in manufacturer rebates.
Eligibility:	Children under the age of five, or pregnant women, or women who gave birth within the last six months or who are breastfeeding up to one year after the date of birth; have a nutritional risk, such as poor diet or anemia; and have a family income below 185 percent of federal poverty level or are receiving Medical Assistance benefits or Food Stamps.
Participants:	Fiscal 2001 budget assumes an average monthly participation of 95,300.
Value of Benefit:	In State fiscal 2000, participants received food benefits averaging \$51.78 per month. The benefits related to the nutritional assessment and education provided are a part of the Nutrition Services and Administrative funding, which was \$11.83 per month per participant in fiscal 2000; it is assumed that participants receive approximately 20 percent of the nutritional assessment and education benefit.
Cost Sharing:	None.
Accessibility:	The number of participants is limited by the funds allocated. Estimates for federal fiscal 2001 indicate that Maryland will serve 85 percent of the eligible infants, 59 percent of eligible women, and 45 percent of eligible children under five.
Regional Variations:	Eligibility criteria are standard across the State. Benefits vary by health/nutritional status of individual being served.

Source: Department of Health and Mental Hygiene

Medical Assistance (Medicaid)

- Program Description:** Comprehensive health care insurance program for the indigent. Covered services include in-patient hospital, out-patient hospital, pharmacy, physician, nursing homes, medical day care, personal care, mental health, and substance abuse treatment.
- Legal Basis:** Federal entitlement program (Title XIX of Social Security Act) authorized in Title 15 of the Health-General Article of Annotated Code of Maryland.
- Funding Source:** 50 percent federal/50 percent State.
- Fiscal 2001 Budget:** \$2,465.4 million (\$1,241.2 million general funds, \$15 million special funds, \$1,207.4 million federal funds, \$1.8 million reimbursable funds).
- Eligibility:** Recipients of Temporary Cash Assistance and federal Supplemental Security Income (SSI) benefits automatically qualify for Medicaid. Pregnant women and children under the age of 19 with household incomes below 200 percent of the federal poverty level also qualify for Medicaid. Other eligible populations include adults with dependent children if they experience extraordinary medical expenses or their family income falls below 38 percent of the federal poverty level, certain low-income Medicare recipients, and indigent disabled and elderly adults who are not receiving SSI.
- Participants:** Fiscal 2001 budget assumes 423,000 enrollees per month.
- Value of Benefit:** Average cost per enrollee was \$6,703 in fiscal 2000. Costs vary by health care needs of beneficiaries with elderly and disabled recipients incurring higher than average costs and welfare recipients (generally women and children) incurring lower than average costs. The average cost per welfare recipient in fiscal 2000 was \$2,313.
- Cost Sharing:** Co-payments are required of adults for prescriptions.
- Accessibility:** Entitlement program.
- Regional Variations:** Benefits and eligibility criteria are standard across the State.

Source: Department of Health and Mental Hygiene

Children and Families Health Care Program

- Program Description:** Expands comprehensive health insurance coverage to uninsured low-income children through enrollment in either the Medicaid program or a private health insurance plan.
- Legal Basis:** Authorized in Title 15 of the Health-General Article of Annotated Code of Maryland.
- Funding Source:** 65 percent federal/35 percent State.
- Fiscal 2001 Budget:** \$70.8 million (\$40.1 million federal funds, \$30.7 million State general funds). The budget was developed before federal match for all participants became 65 percent federal. Previously many enrollees were eligible for only 50 percent federal funding.
- Eligibility:** Uninsured children from birth up to age 19 and pregnant and two months postpartum women from families with income at or below 200 percent of the federal poverty level. Chapter 16 of the Acts of 2000 raises the eligibility standard to 300 percent of poverty for children and 250 percent for pregnant women effective July 1, 2001.
- Participants:** 82,500 children and 1,200 pregnant women.
- Value of Benefit:** The average cost per child in fiscal 1999 was \$1,317.
- Cost Sharing:** No premiums are required of families with incomes at or below 200 percent of poverty. However, families with incomes between 200 and 250 percent of poverty will be required to pay roughly \$37 per month and families with incomes between 250 percent and 300 percent of poverty will pay about \$46 per month.
- Accessibility:** Entitlement program.
- Regional Variations:** Benefits and eligibility criteria are standard across the State.

Source: Department of Legislative Services

Maryland Pharmacy Assistance Program

- Program Description:** Pharmacy benefit program for Maryland residents not eligible for Medical Assistance that pays for certain maintenance drugs used to treat long term illnesses, anti-infective drugs, insulin, and syringes.
- Legal Basis:** §15-124 Annotated Code of Maryland.
- Funding Source:** 100 percent State.
- Fiscal 2001 Budget:** \$43 million (\$49.7 million in expenditures - \$6.7 million in drug rebates).
- Eligibility:** Eligibility for the Maryland Pharmacy Assistance Program is based on the financial resources of the family unit.

Income Standard:

The current (January 2000) annual maximum income limits are:

Family of one (1)	\$ 9,650
Family of two (2)	\$10,450
Family of three (3)	\$11,150
Each additional individual	\$ 1,800

An amendment to the original legislation allowed the program to increase the maximum gross income scale annually at the time Social Security benefits are increased, by the larger of either the Social Security cost-of-living percentage increase, or the dollar amount which the Medical Assistance income scale is increased by the State.

Asset Standard:

The asset standard is 1.5 times the asset standard for the Medical Assistance Program. The current Maximum asset levels are:

Family of one (1)	\$3,750
Family of two (2)	\$4,500
Each Additional Individual	\$ 150

- Participants:** Fiscal 2001 budget assumes 33,846 enrollees per month.
- Value of Benefit:** Average cost per enrollee was \$1,240 in fiscal 2000.
- Cost Sharing:** Co-payments of \$5.00 per prescription.
- Accessibility:** Entitlement program.
- Regional Variations:** Benefits and eligibility criteria are standard across the State.

Source: Department of Health and Mental Hygiene

Section 8 Housing

Program Description:	<p>The program provides rental assistance through a voucher that subsidizes the rent of low-income families. Voucher recipients may choose any type of rental housing that meets certain safety and health quality standards. In 1998 HUD regulations merged the Section 8 Certificate Program with the Section 8 Rental Voucher Program, and began converting all existing certificates and vouchers to the new program on a rolling schedule. As of October 2001, all Section 8 certificates and Section 8 rental vouchers will be converted to Housing Choice (Section 8) vouchers.</p> <p>The program also provides housing assistance for low-income tenants living in housing projects constructed under the Section 8 program and for projects rehabilitated under the program. Eventually families living in housing projects assisted by these programs will be transferred into the Housing Choice voucher program and may choose to find new housing or remain in their current unit, using the voucher.</p>
Legal Basis:	U.S. Housing Act of 1937, Public Law 93-383, Sections 8(b) and 89(d).
Funding Source:	Federal funds.
Federal Fiscal 2000 Budget:	\$11.4 billion nationwide. No Maryland specific data are available.
Eligibility:	Households with annual incomes of 50 percent or less of the area median income or the State non-metro median income, whichever is higher, are eligible for the program. The median income in Maryland for a family of four is \$64,300.
Participants:	About 24,000 units in Maryland are occupied by residents receiving Section 8 housing choice vouchers.

Section 8 Housing (Continued)

**Value of Benefit/
Cost Sharing:** Local housing authorities determine a payment standard for each area. With a Housing Choice voucher, eligible families may choose a housing unit that rents for more or less than the payment standard for that area. Housing assistance payments paid under the Housing Choice voucher program are the difference between the local payment standard and 30 percent of the family's adjusted income, and thus will vary from family to family. Families pay the difference between the actual rent charged by the landlord for the unit they select and the housing assistance payment. Rents vary by region, unit size (number of bedrooms), and size of the household. In Maryland, the average tenant payment as of November 2000, was \$229 per month and the average assistance payment was \$457 per month. The housing choice voucher program also provides an allowance for utility costs paid either directly to the landlord or to the tenant for payment of monthly utility bills.

Average assistance payment information is not tracked for the rehabilitation and construction programs.

Accessibility: The program is available to all State residents who fall within the income requirements. The demand for the program, however, exceeds the supply of resources. All counties and local housing authorities have waiting lists for Section 8 subsidies. For example: Anne Arundel County's waiting list is about 4,960; Baltimore City's waiting list is about 26,170; Baltimore County's waiting list is about 7,740; Montgomery County's waiting list is about 5,540; and Prince George's County's waiting list is 785, which is the result of a lottery taken from 17,000 applications in 1998. All jurisdictions maintain waiting lists, and many applicants appear on both the Section 8 and Public Housing waiting lists in each jurisdiction.

Regional Variations: Rents and income limits vary by region, Assistance payments, as explained above, are adjusted to reflect these variations.

Source: The federal Department of Housing and Urban Development; the State's Department of Housing and Community Development; and local housing authorities

Public Housing

Program Description:	This federal program provides a subsidy to public housing agencies for operating and maintaining public housing units.
Legal Basis:	U.S. Housing Act of 1937, Public Law 93-383.
Funding Source:	Federal funds.
Federal Fiscal 2000 Budget:	\$2.9 billion, nationwide. No Maryland specific data are available.
Eligibility:	Limited to “low income” and “very low income” households. Households with annual incomes of 50 percent or less of the area median income are considered “very low income.” Households with annual incomes of 80 percent of the area median income are considered “low income”.
Participants:	There are about 25,000 public housing units in Maryland, which are occupied by predominantly very low income, or low income residents. While many of these residents are on welfare, some residents may be senior citizens or the disabled.
Value of Benefit:	This program subsidizes housing authorities, there are no direct assistance payments. The main benefit to the tenant is affordable housing.
Cost Sharing:	The tenant’s rent cannot exceed 30 percent of their monthly household adjusted income.
Accessibility:	The program is available to all State residents who fall within the income requirements. As with Section 8, the demand for public housing exceeds the supply. All counties and local housing authorities have waiting lists for public housing units. For example: Anne Arundel County’s waiting list is about 3,000; Baltimore City’s waiting list is about 9,241; Baltimore County has no public housing; Montgomery County’s waiting list is about 3,600; and Prince George’s County’s waiting list is 3,000, which is the result of a lottery taken from 17,000 applications. All jurisdictions maintain waiting lists, and many applicants appear on both the Section 8 and Public Housing waiting lists.
Regional Variations:	Wages and income limits vary by region, rent payments, as explained above, are adjusted to reflect these variations.

Source: Federal Department of Housing and Urban Development

Rental Allowance Program

- Program Description:** This State program provides grants to local governments to provide flat rent subsidies to low-income families who are homeless or have an emergency housing need. The program enables these households to move from homelessness or temporary emergency housing into more permanent housing. The program is linked to other social services provided by local governments and a portion is targeted to families leaving welfare for work. Eligible housing can include rooms, apartments, group homes, single family houses, and mobile homes.
- Legal Basis:** Article 83B of the Laws of Maryland, Sections 2-901 - 2-907.
- Funding Source:** State general funds.
- Fiscal 2001 Budget:** \$2.3 million in general funds.
- Eligibility:** Residents who are low-income families, in danger of becoming homeless, or in need of emergency housing. Incomes of households cannot exceed 30 percent of the Statewide or area median income, whichever is higher. In the Baltimore region, which includes Anne Arundel, Baltimore, Carroll, Harford, Howard, and Queen Anne's Counties, and Baltimore City, the income limit is \$18,100 per year for a three-person household. In the Washington region, which includes Calvert, Charles, Frederick, Montgomery, and Prince George's Counties, the income limit is \$21,750 per year for a three-person household. Cecil County has a \$17,800 income limit per year for a three-person household. The remaining counties all have \$18,100 per year income limits for a three-person household.
- Participants:** The fiscal 2001 budget expects about 1,250 households will receive assistance.
- Value of Benefit:** The value of the benefit is based on household size and region. The median value Statewide is \$250. In the high cost region (defined under Regional Variations section), for a three- to four-person household, the benefit is \$300 per month. In the medium cost region, for a three- to four-person household, the benefit is \$250 per month. In the low cost region, for a three- to four-person household, the benefit is \$175 per month. Payments may be increased or decreased up to 10 percent at the discretion of the local jurisdiction.
- Cost Sharing:** Local governments pay for the cost of administration. Households pay any difference in rent between the Rental Allowance Program payment and the total rent for the housing unit.

Rental Allowance Program (Continued)

Accessibility: Households can only receive payments for 12 months, the period may be extended for an additional six-months at the discretion of the local jurisdiction. If the household is receiving Section 8 housing assistance, it is ineligible for this program.

Regional Variations: The high cost region includes Anne Arundel, Calvert, Charles, Frederick, Howard, Montgomery, and Prince George's Counties. The medium cost region includes Baltimore City, and Baltimore, Carroll, Cecil, Harford, Queen Anne's, St. Mary's, and Talbot Counties. The low cost region includes Allegany, Caroline, Dorchester, Garrett, Kent, Somerset, Washington, Wicomico, and Worcester Counties.

Source: Department of Housing and Community Development

Electric Universal Service Program

- Program Description:** The program helps the State's vulnerable populations and other traditionally underserved populations pay their electric bills; minimize crises; and reduce their electric costs. Benefits include: bill payment assistance, arrearage retirement, and referrals for weatherization services. Conservation techniques and budget counseling are also provided.
- Legal Basis:** The Electric Competition and Customer Choice Act of 1999. Authority: Article 41, §6-104(b); Public Utility Commission Article, §7-512; Annotated Code of Maryland.
- Funding Source:** Funding for the program is provided through fees collected by electric companies.
- Fiscal 2001 Budget:** Funding for the program is set at \$34 million per year through fiscal 2003.
- Eligibility:** Families with incomes at or below 150 percent of poverty with an electric bill responsibility and who are United States citizens.
- Participants:** 90,000 families are expected to be served in fiscal 2001.
- Value of Benefit:** The average benefit for fiscal 2001 is anticipated to be \$250. Participants may also receive a grant for electric arrearages which accumulated prior to July 1, 2000. Selected households will receive assistance in reducing their electric usage through a variety of measures, including weatherization services.
- Cost Sharing:** The program will pay between 17 and 58 percent of participants' fiscal 2001 electric bills. The remainder is paid by the participant.
- Accessibility:** The program is open to all eligible individuals on a first-come, first-serve basis. A single application is required for this program and the Maryland Energy Assistance Program.
- Regional Variations:** None.

Source: Department of Human Resources

Maryland Energy Assistance Program

- Program Description:** The program, administered by the Office of Home Energy Programs, helps the State's vulnerable populations pay their heating bills; minimize crises; and make heating costs more affordable. Benefits include: cash payments, a utility service protection program, referrals to weatherization, refrigerator and furnace efficiency services, waivers on utility fees, and discounts on fuel purchases. Conservation techniques and budget counseling are also provided.
- Legal Basis:** Low Income Home Energy Assistance Act (LIHEAP), Title XXVI of the Omnibus Budget Reconciliation Act of 1981, Public law 97-35, as amended.
- Funding Source:** Federal funds.
- Fiscal 2001 Budget:** The State fiscal 2001 appropriation is \$17.2 million.
- Eligibility:** Families with incomes at or below 150 percent of poverty with a heating bill responsibility and who are United States citizens.
- Participants:** 70,000 families are expected to participate in fiscal 2001.
- Value of Benefit:** The average benefit for fiscal 2001 is anticipated to be \$316. Participants may also receive discounts on fuel purchases, waivers on utility fees, credits on utility bills, and access to other energy-related services.
- Cost Sharing:** The program pays between 36 to 51 percent of participants' fiscal 2001 heating bills. The remainder is paid by the participant. Families participating in the refrigerator efficiency service must pay \$50 to \$150 depending on household income.
- Accessibility:** Program is open to all eligible individuals on a first-come, first-serve basis. Only one application is required for this program and the Electric Universal Service Program.
- Regional Variations:** In Garrett County, payments are 125 percent of the State level.
- In Prince George's County, \$72 (a rebate from a local energy tax) is added to the payment.
- All other payments are the same.

Weatherization Assistance Program

Program Description:	The program, administered by the Department of Housing and Community Development, helps eligible low-income households, through the installation of energy conservation materials, to reduce energy consumption and maintenance costs.
Legal Basis:	Federal law.
Funding Source:	Federal funds.
Fiscal 2001 Budget:	\$1.5 million federal funds.
Eligibility:	Household must be at or below 150 percent of poverty and the residents must prove ownership. If it is a rental unit, the landlord must prove ownership and be willing to participate and invest in the program.
Participants:	In fiscal 2001, 832 units will receive assistance.
Value of Benefit:	The federal government requires that the average amount of assistance be \$1,950 per household for fiscal 2001.
Cost Sharing:	None.
Accessibility:	Accessibility is limited to the above income limits and amount of funds available.
Regional Variations:	The State distributes the federal funds to local entities, who then distribute the funds to eligible households. The distribution statewide is based on the number of low-income people in each jurisdiction.

Source: Department of Housing and Community Development

Section II

Comparisons Across Jurisdictions of Benefits Received and Taxes Paid For Families of Selected Incomes

Comparison for Family of Three With No Income*

	<u>Income After Taxes**</u>	<u>Cash Benefits/ Food Stamps</u>	<u>Child Care Subsidy</u>	<u>Health Coverage</u>	<u>Other Benefits</u>	<u>Sub-Total</u>	<u>Housing***</u>	<u>Grand Total</u>
Allegany	\$0	\$9,244	\$5,024	\$6,559	\$2,861	\$23,688	\$6,072	\$29,760
Anne Arundel	0	9,244	7,104	6,559	2,861	25,768	7,932	33,700
Baltimore City	0	9,244	6,448	6,559	2,861	25,112	7,932	33,044
Baltimore Co.	0	9,244	7,536	6,559	2,861	26,200	7,932	34,132
Calvert	0	9,244	7,104	6,559	2,861	25,768	10,356	36,124
Caroline	0	9,244	5,168	6,559	2,861	23,832	6,012	29,844
Carroll	0	9,244	7,104	6,559	2,861	25,768	7,932	33,700
Cecil	0	9,244	6,144	6,559	2,861	24,808	8,436	33,244
Charles	0	9,244	7,104	6,559	2,861	25,768	10,356	36,124
Dorchester	0	9,244	5,168	6,559	2,861	23,832	6,012	29,844
Frederick	0	9,244	7,536	6,559	2,861	26,200	10,356	36,556
Garrett	0	9,244	5,024	6,559	2,861	23,688	6,012	29,700
Harford	0	9,244	7,536	6,559	2,861	26,200	7,932	34,132
Howard	0	9,244	9,296	6,559	2,861	27,960	7,932	35,892
Kent	0	9,244	5,168	6,559	2,861	23,832	6,636	30,468
Montgomery	0	9,244	9,296	6,559	2,861	27,960	10,356	38,316
Prince George's	0	9,244	7,104	6,559	2,861	25,768	10,356	36,124
Queen Anne's	0	9,244	6,144	6,559	2,861	24,808	7,932	32,740
Somerset	0	9,244	5,168	6,559	2,861	23,832	6,012	29,844
St. Mary's	0	9,244	6,144	6,559	2,861	24,808	8,328	33,136
Talbot	0	9,244	6,144	6,559	2,861	24,808	7,440	32,248
Washington	0	9,244	6,144	6,559	2,861	24,808	6,264	31,072
Wicomico	0	9,244	5,168	6,559	2,861	23,832	6,696	30,528
Worcester	0	9,244	5,024	6,559	2,861	21,642	6,024	27,666

*Family with one adult and two kids ages three and seven.

**Income minus taxes adjusted for both refundable and non-refundable credits.

***Housing subsidies are not available for new applicants in most jurisdictions.

Note: Detailed footnotes on assumptions are provided in Section 3.

Comparison for Family of Three With Income at 100 Percent Poverty*

	<u>Income After Taxes**</u>	<u>Cash Benefits/ Food Stamps</u>	<u>Child Care Subsidy</u>	<u>Health Coverage</u>	<u>Other Benefits</u>	<u>Sub-Total</u>	<u>Housing***</u>	<u>Grand Total</u>
Allegany	\$16,963	\$1,176	\$4,240	\$3,671	\$2,861	\$27,534	\$612	\$28,146
Anne Arundel	16,963	1,176	6,096	3,671	2,861	29,390	2,940	32,330
Baltimore City	16,963	1,176	5,504	3,671	2,861	28,798	2,940	31,738
Baltimore Co.	16,963	1,176	6,480	3,671	2,861	29,774	2,940	32,714
Calvert	16,963	1,176	6,096	3,671	2,861	29,390	3,828	33,218
Caroline	16,963	1,176	4,480	3,671	2,861	27,774	552	28,326
Carroll	16,963	1,176	6,096	3,671	2,861	29,390	2,940	32,330
Cecil	16,963	1,176	5,312	3,671	2,861	28,606	3,096	31,702
Charles	16,963	1,176	6,096	3,671	2,861	29,390	3,828	33,218
Dorchester	16,963	1,176	4,480	3,671	2,861	27,774	552	28,326
Frederick	16,963	1,176	6,480	3,671	2,861	29,774	3,828	33,602
Garrett	16,963	1,176	4,240	3,671	2,861	27,534	552	28,086
Harford	16,963	1,176	6,480	3,671	2,861	29,774	2,940	32,714
Howard	16,963	1,176	7,952	3,671	2,861	31,247	2,940	34,187
Kent	16,963	1,176	4,480	3,671	2,861	27,774	1,116	28,890
Montgomery	16,963	1,176	7,952	3,671	2,861	31,246	3,828	35,074
Prince George's	16,963	1,176	6,096	3,671	2,861	29,390	3,828	33,218
Queen Anne's	16,963	1,176	5,312	3,671	2,861	28,606	2,940	31,546
Somerset	16,963	1,176	4,480	3,671	2,861	27,774	552	28,326
St. Mary's	16,963	1,176	5,312	3,671	2,861	28,606	1,296	29,902
Talbot	16,963	1,176	5,312	3,671	2,861	28,606	2,724	31,330
Washington	16,963	1,176	5,312	3,671	2,861	28,606	804	29,410
Wicomico	16,963	1,176	4,480	3,671	2,861	27,774	1,236	29,010
Worcester	16,963	1,176	4,240	3,671	2,861	27,534	564	28,098

*Family with one adult and two kids ages three and seven.

**Income minus taxes adjusted for both refundable and non-refundable credits.

***Housing subsidies are not available for new applicants in most jurisdictions.

Note: Detailed footnotes on assumptions are provided in Section 3.

Comparison for Family of Three With Income at 200 Percent of Poverty*

	<u>Income After Taxes**</u>	<u>Cash Benefits/ Food Stamps</u>	<u>Child Care Subsidy</u>	<u>Health Coverage</u>	<u>Other Benefits</u>	<u>Sub-Total</u>	<u>Housing***</u>	<u>Grand Total</u>
Allegany	\$26,566	\$0	\$0	\$3,671	\$337	\$30,574	\$0	\$30,574
Anne Arundel	26,583	0	0	3,671	337	30,591	0	30,591
Baltimore City	26,584	0	0	3,671	337	30,592	0	30,592
Baltimore Co.	26,569	0	0	3,671	337	30,577	0	30,577
Calvert	26,583	0	0	3,671	337	30,591	1,656	32,247
Caroline	26,554	0	0	3,671	337	30,562	0	30,562
Carroll	26,569	0	0	3,671	337	30,577	0	30,577
Cecil	26,583	0	0	3,671	337	30,591	0	30,591
Charles	26,583	0	0	3,671	337	30,591	1,656	32,247
Dorchester	26,583	0	0	3,671	337	30,591	0	30,591
Frederick	26,583	0	0	3,671	337	30,591	1,656	32,247
Garrett	26,582	0	0	3,671	337	30,590	0	30,590
Harford	26,563	0	0	3,671	337	30,571	0	30,571
Howard	26,569	0	0	3,671	337	30,577	0	30,577
Kent	26,583	0	0	3,671	337	30,591	0	30,591
Montgomery	26,555	0	0	3,671	337	30,563	1,656	32,219
Prince George's	26,555	0	0	3,671	337	30,563	1,656	32,219
Queen Anne's	26,569	0	0	3,671	337	30,577	0	30,577
Somerset	26,554	0	0	3,671	337	30,562	0	30,562
St. Mary's	26,561	0	0	3,671	337	30,569	0	30,569
Talbot	26,625	0	0	3,671	337	30,633	0	30,633
Washington	26,583	0	0	3,671	337	30,591	0	30,591
Wicomico	26,555	0	0	3,671	337	30,563	0	30,563
Worcester	26,667	0	0	3,671	337	30,675	0	30,675

*Family with one adult and two kids ages three and seven.

**Income minus taxes adjusted for both refundable and non-refundable credits.

***Housing subsidies are not available for new applicants in most jurisdictions.

Note: Detailed footnotes on assumptions are provided in Section 3.

Comparison for Family of Three With Income of \$51,962 (State Median Income)*

	<u>Income After Taxes**</u>	<u>Cash Benefits/ Food Stamps</u>	<u>Child Care Subsidy</u>	<u>Health Coverage</u>	<u>Other Benefits</u>	<u>Sub-Total</u>	<u>Housing***</u>	<u>Total</u>
Allegany	\$40,968	\$0	\$0	\$5,285	\$337	\$46,590	\$0	\$52,212
Anne Arundel	41,105	0	0	5,285	337	46,727	0	52,349
Baltimore City	41,109	0	0	5,285	337	46,731	0	52,353
Baltimore Co.	40,993	0	0	5,285	337	46,615	0	52,237
Calvert	41,100	0	0	5,285	337	46,722	0	52,344
Caroline	40,878	0	0	5,285	337	46,500	0	52,122
Carroll	40,993	0	0	5,285	337	46,615	0	52,237
Cecil	41,100	0	0	5,285	337	46,722	0	52,344
Charles	41,100	0	0	5,285	337	46,722	0	52,344
Dorchester	41,100	0	0	5,285	337	46,722	0	52,344
Frederick	41,100	0	0	5,285	337	46,722	0	52,344
Garrett	41,092	0	0	5,285	337	46,714	0	52,336
Harford	41,100	0	0	5,285	337	46,722	0	52,344
Howard	41,147	0	0	5,285	337	46,769	0	52,391
Kent	41,100	0	0	5,285	337	46,722	0	52,344
Montgomery	40,891	0	0	5,285	337	46,513	0	52,135
Prince George's	40,891	0	0	5,285	337	46,513	0	52,135
Queen Anne's	40,993	0	0	5,285	337	46,615	0	52,237
Somerset	40,929	0	0	5,285	337	46,551	0	52,173
St. Mary's	40,882	0	0	5,285	337	46,504	0	52,126
Talbot	41,425	0	0	5,285	337	47,047	0	52,669
Washington	41,100	0	0	5,285	337	46,722	0	52,344
Wicomico	40,887	0	0	5,285	337	46,509	0	52,131
Worcester	41,746	0	0	5,285	337	47,368	0	52,990

*Family with one adult and two kids ages three and seven.
 **Income minus taxes adjusted for both refundable and non-refundable credits.
 ***Housing subsidies are not available for new applicants in most jurisdictions.

Note: Detailed footnotes on assumptions are provided in Section 3.

Section III

County-by-County Analysis of Benefits Received and Taxes Paid by Families With Selected Incomes

Allegany County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,323)	(11,342)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	5,024	4,240	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	6,072	612	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$29,760	\$29,523	\$30,574	\$46,590
Total With No Housing Assistance⁸	\$23,688	\$28,911	\$30,574	\$46,590

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is the calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Anne Arundel County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,306)	(11,205)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	7,104	6,096	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	7,932	2,940	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$33,700	\$33,707	\$30,591	\$46,727
Total With No Housing Assistance⁸	\$25,768	\$30,767	\$30,591	\$46,727

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is the calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Baltimore City

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,305)	(11,201)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	6,448	5,504	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	7,932	2,940	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus	\$33,044	\$33,115	\$30,592	\$46,731
Total With No Housing Assistance⁸	\$25,112	\$30,175	\$30,592	\$46,731

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Baltimore County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,320)	(11,317)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	7,536	6,480	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	7,932	2,940	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$34,132	\$34,091	\$30,577	\$46,615
Total With No Housing Assistance⁸	\$26,200	\$31,151	\$30,577	\$46,615

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Calvert County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,306)	(11,210)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	7,104	6,096	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	10,356	3,828	1,656	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$36,124	\$34,595	\$32,247	\$46,722
Total With No Housing Assistance⁸	\$25,768	\$30,767	\$30,591	\$46,722

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Caroline County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,335)	(11,432)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	5,168	4,480	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	6,012	552	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$29,844	\$29,703	\$30,562	\$46,500
Total With No Housing Assistance⁸	\$23,832	\$29,151	\$30,562	\$46,500

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is the calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Carroll County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,320)	(11,317)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	7,104	6,096	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	7,932	2,940	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$33,700	\$33,707	\$30,577	\$46,615
Total With No Housing Assistance⁸	\$25,768	\$30,767	\$30,577	\$46,615

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Cecil County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,306)	(11,210)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	6,144	5,312	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	8,436	3,096	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$33,244	\$33,079	\$30,591	\$46,722
Total With No Housing Assistance⁸	\$24,808	\$29,983	\$30,591	\$46,722

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Charles County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,306)	(11,210)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	7,104	6,096	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	10,356	3,828	1,656	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$36,124	\$34,595	\$32,247	\$46,722
Total With No Housing Assistance⁸	\$25,768	\$30,767	\$30,591	\$46,722

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Dorchester County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,306)	(11,210)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	5,168	4,480	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	6,012	552	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$29,844	\$29,703	\$30,591	\$46,722
Total With No Housing Assistance⁸	\$23,832	\$29,151	\$30,591	\$46,722

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Frederick County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,306)	(11,210)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	7,536	6,480	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	10,356	3,828	1,656	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$36,556	\$34,979	\$32,247	\$46,722
Total With No Housing Assistance⁸	\$26,200	\$31,151	\$30,591	\$46,722

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is the calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Garrett County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,307)	(11,218)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	5,024	4,240	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	6,012	552	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$29,700	\$29,463	\$30,590	\$46,714
Total With No Housing Assistance⁸	\$23,688	\$28,911	\$30,590	\$46,714

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Harford County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,306)	(11,210)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	7,536	6,480	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	7,932	2,940	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$34,132	\$34,091	\$30,591	\$46,722
Total With No Housing Assistance⁸	\$26,200	\$31,151	\$30,591	\$46,722

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Howard County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,300)	(11,163)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	9,296	7,952	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	7,932	2,940	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$35,892	\$35,563	\$30,597	\$46,769
Total With No Housing Assistance⁸	\$27,960	\$32,623	\$30,597	\$46,769

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is the calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Kent County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,306)	(11,210)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	5,168	4,480	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	6,636	1,116	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$30,468	\$30,267	\$30,591	\$46,722
Total With No Housing Assistance⁸	\$23,832	\$29,151	\$30,591	\$46,722

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is the calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Montgomery County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,334)	(11,419)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	9,296	7,952	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	10,356	3,828	1,656	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$38,316	\$36,451	\$32,219	\$46,513
Total With No Housing Assistance⁸	\$27,960	\$32,623	\$30,563	\$46,513

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Prince George's County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,334)	(11,419)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	7,104	6,096	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	10,356	3,828	1,656	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$36,124	\$34,595	\$32,219	\$46,513
Total With No Housing Assistance⁸	\$25,768	\$30,767	\$30,563	\$46,513

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Queen Anne's County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,320)	(11,317)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	6,144	5,312	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	7,932	2,940	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$32,740	\$32,923	\$30,577	\$46,615
Total With No Housing Assistance⁸	\$24,808	\$29,983	\$30,577	\$46,615

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Somerset County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,335)	(11,381)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	5,168	4,480	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	6,012	552	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$29,844	\$29,703	\$30,562	\$46,551
Total With No Housing Assistance⁸	\$23,832	\$29,151	\$30,562	\$46,551

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

St. Mary's County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,328)	(11,428)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	6,144	5,312	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	8,328	1,296	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$33,136	\$31,279	\$30,569	\$46,504
Total With No Housing Assistance⁸	\$24,808	\$29,983	\$30,569	\$46,504

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Talbot County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,264)	(10,885)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	6,144	5,312	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	7,440	2,724	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$32,248	\$32,707	\$30,633	\$47,047
Total With No Housing Assistance⁸	\$24,808	\$29,983	\$30,633	\$47,047

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Washington County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,306)	(11,210)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	6,144	5,312	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	6,264	804	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Total With No Housing Assistance⁸)	\$31,072	\$30,787	\$30,591	\$46,722

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is the calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Wicomico County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,334)	(11,423)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	5,168	4,480	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	6,696	1,236	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$30,528	\$30,387	\$30,563	\$46,509
Total With No Housing Assistance⁸	\$23,832	\$29,151	\$30,563	\$46,509

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

Worcester County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>State Median Income 1999</u>
Income	\$0	\$14,150	\$28,300	\$52,310
Federal, State, and Local Taxes ²	0	(1,082)	(2,222)	(10,564)
Federal EITC - Refundable Amount	0	3,575	589	0
State EITC - Refundable Amount	0	320	0	0
Temporary Cash Assistance (Cash)	5,004	0	0	0
Emergency Assistance (Cash)	220	0	0	0
Purchase of Care (Child Care) ^{3,4}	5,024	4,240	0	0
Food Stamps	4,020	1,176	0	0
School Lunch Program	383	383	34	34
School Breakfast Program	248	248	38	38
WIC	621	621	0	0
Child and Adult Care Food Dist. ⁵	886	886	108	108
Summer Food Program	157	157	157	157
Medicaid/CHIP ⁶	6,559	3,671	3,671	5,285
Section 8 Housing ⁷	6,024	564	0	0
MD Energy Assistance Program	316	316	0	0
Electric Universal Service Program	250	250	0	0
Total (Cash Value of Benefits Minus Taxes)	\$29,712	\$29,475	\$30,675	\$47,368
Total With No Housing Assistance⁸	\$23,688	\$28,911	\$30,675	\$47,368

¹Single mother with two children - ages seven and three. Families receive all benefits for which they are eligible.

²State, Federal, and local income and payroll taxes with Earned Income, Poverty, and Child Care Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources, or the family itemizes deductions, the results will differ.

³This scenario assumes that the parent with no income is performing community service as a welfare work activity and therefore qualifies for a child care subsidy.

⁴Center day care rate for two children, ages three and seven, minus the appropriate copayment.

⁵Assume children are receiving child care at a licensed center or family day care home. Younger child requires full-time care.

⁶Assume family at State median income receives employer sponsored coverage equivalent to State employee benefits program.

⁷The value for Section 8 Housing is calculated as the fair market value of two-bedroom rental housing in the jurisdiction minus the maximum gross rent that can be paid by a person. Households waiting for Section 8 Housing or Public Housing may receive Rental Allowance Program assistance of \$230 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸Total is understated for family at 100 percent of poverty as food stamp benefit rises when housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as Head Start are not included. Employment benefits such as pensions are not included as not all families will receive these benefits.

