
Public Benefits for Children and Families

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January 6, 2004

The Honorable Thomas V. Mike Miller, Jr., President of the Senate
The Honorable Michael E. Busch, Speaker of the House of Delegates

Dear President Miller and Speaker Busch:

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 information contained in the program descriptions was updated during 2003 to reflect any federal or State changes in eligibility or funding. The tables, last updated in 2002, were not updated this year because the changes are largely incremental. The tables are updated biennially. However, the tables still provide a reasonably accurate portrayal of families in poverty, working poor families, and the benefits available to them.

The goal in providing you this data is to provide a comprehensive source of information on the programs that 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 Lisa A. Daigle, 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

Contents

Letter of Transmittal	iii
Introduction.....	1
Section I Program Descriptions.....	3
Section II Comparisons Across Jurisdictions of Benefits Received and Taxes Paid for Families of Selected Incomes.....	37
Section III County-by-County Analysis of Benefits Received and Taxes Paid by Families with Selected Incomes.....	43

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, staff, and citizen 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. In this report, Section I was updated to reflect any changes from the past legislative session. Sections II and III were not updated because most program changes are minor, and the information in these sections is still valid.

Section I 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.

Section II 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 Section III. Families of three with no income, income equivalent to the federal poverty level for 2002, income at 200 percent of the poverty level, and the estimated 2001 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 III, which also form the basis for the charts in Section II, 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 the Women, Infants, and Children Food Program (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 on 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 III 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 are reduced by amount of credit.
Fiscal 2004 Budget:	Maryland taxpayers qualified for \$500.0 million in non-refundable credits in 2001 and \$435.6 million in refundable credits. No estimate is available for fiscal 2004.
Eligibility:	To claim the credit in tax year 2002, an individual must have earned income, less than \$2,550 of investment income, and a modified federal adjusted gross income of less than \$11,060 with no qualifying children, \$29,201 with one qualifying child, or \$33,178 with two or more qualifying children. The phase-out range is currently \$1,000 higher for joint returns. The Economic Growth and Tax Reconciliation Act of 2001 increases the phase-out range for joint returns by \$1,000 for tax years 2005 through 2007, and by \$2,000 for tax years 2008 and later.
Participants:	312,451 Maryland tax returns in 2001 claimed the credit.
Value of Benefit:	In tax year 2002, the maximum credit was \$376 with no qualifying children, \$2,506 with one qualifying child, and \$4,140 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 2003

Maryland Earned Income Credit

Program Description:	A tax credit for certain workers receiving the federal earned income credit. Since tax year 1998, the credit has been partially refundable.
Legal Basis:	Annotated Code of Maryland, Tax-General, Section 10-704.
Funding Source:	State general fund revenues and county income tax revenues reduced by amount of offset. State general fund revenues reduced by refundable amounts.
Fiscal 2004 Budget:	For tax year 2002, returns processed as of September 1, 2003, the non-refundable earned income tax credits totaled \$61.6 million, and the refundable earned income credits totaled \$54.4 million.
Eligibility:	To claim the credit a taxpayer must be eligible for the federal earned income credit. Only taxpayers with dependents are eligible for the refundable credit.
Participants:	According to the Office of the Comptroller, Revenue Administration Division, for tax year 2002 returns processed by September 1, 2003, there were 231,141 returns claiming a non-refundable earned income credit, and 172,736 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 2002, the maximum credit was \$188 with no qualifying children, \$1,250 with one qualifying child, and \$2,070 with two or more qualifying children. A taxpayer can receive a refund of that portion, up to 16 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 18 percent for tax year 2003 and to 20 percent for tax year 2004 and subsequent years.

Maryland Earned Income Credit (Continued)

- 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.
- 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 and county income tax revenues are reduced by amount of credit.
Fiscal 2004 Budget:	Based on returns processed as of September 1, 2003, for tax year 2002, the poverty level income credits totaled \$1.6 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 16,756 tax year 2002 returns processed by September 1, 2003, which claimed the poverty level income limit.
Value of Benefit:	The maximum credit is up to 5 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 2004 Budget:	Maryland taxpayers qualified for \$446.3 million in tax credits in 2001. No estimate is available for fiscal 2004.
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 additional limitations exist for certain types of income and other credits claimed.
Participants:	535,532 Maryland tax returns in 2001 claimed the credit.
Value of Benefit:	<p>In tax year 2002 the maximum credit amount was \$600 per child, an increase of \$100 per child over tax year 2001. The maximum credit amount per child increases to \$1,000 per child for tax years 2003 and 2004. If no action is taken by Congress to continue the tax credit at this level, the maximum credit amount will decrease to \$700 per child in 2005 and gradually increase to \$1,000 by 2010 as prescribed in the Economic Growth and Tax Reconciliation Act of 2001.</p> <p>The credit is phased out based upon modified federal adjusted income. A portion of the tax credit is refundable by the amount of 10 percent of earned income over \$10,350 (indexed for inflation) for tax year 2002. The refundable amount of the credit will increase to 15 percent of eligible earned income for tax years 2005 and later.</p>
Cost Sharing:	None.
Accessibility:	Available to all eligible applicants.
Regional Variations:	None.

Source: Internal Revenue Service; Statistics of Income Bulletin, Spring 2003

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 2004 Budget:	Maryland taxpayers qualified for \$83.9 million in child and dependent care credits. No estimate is available for fiscal 2004.
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 one's self who can be claimed as a dependent. The Economic Growth and Tax Reconciliation Act of 2001 increased the amount of expenses eligible for the credit to \$3,000 for the first qualifying person (up from \$2,400) and to \$6,000 for all other qualifying persons (up from \$4,800), beginning in tax year 2003.
Participants:	167,751 Maryland tax returns in 2001 claimed the credit.
Value of Benefit:	For tax year 2003 and beyond, the maximum value of the credit is 35 percent of qualifying expenses (up from 30 percent); subject to a maximum of \$1,050 for one qualifying person (up from \$720) and \$2,100 (up from \$1,440) for two or more qualifying persons. For tax year 2002, the amount of the credit decreases by 1 percent for each \$2,000 of gross income over \$10,000 until gross income reaches \$28,000. The credit is 20 percent for gross incomes \$28,000 and above. Beginning in tax year 2002, nontaxable employee compensation is not included when figuring the amount of the credit. For tax year 2003, eligible nonworking spouses are treated as earning \$250 (up from \$200) a month for one qualifying person and \$500 (up from \$400) a month if there are two or more qualifying persons.
Cost Sharing:	Not applicable.
Accessibility:	All eligible individuals qualify.
Regional Variations:	None.

Source: Internal Revenue Service; Statistics of Income Bulletin, Spring 2003

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 2004 Budget:	Based on returns processed by September 1, 2002, for tax year 2002, the child and dependent care credits totaled \$5.3 million.
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 and filing separately; the full credit is available to those with FAGI of \$41,000 or less (\$20,500 or less if married and filing separately), and it phases out for incomes between \$41,000 and \$50,000 (\$20,500 and \$25,000 if married and filing separate returns).
Participants:	According to the Office of the Comptroller, Revenue Administration, for tax year 2002 returns processed by September 1, 2003, there were 42,659 returns which claimed the child and dependent care credit.
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 monetary help to needy families with dependent children when available resources do not fully address the family's needs. Some families, who need only short-term assistance, can receive a welfare avoidance grant equivalent to three months of TCA benefits. The avoidance grant is paid 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 2004 Budget:	\$122.3 million (\$64.0 million federal funds, \$47.0 million general funds, and \$11.3 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 minus disregards cannot exceed the benefit level paid for the assistance unit size, and assets are limited to \$2,000. All motor vehicles are excluded. Sanctions may be imposed for noncompliance with program requirements.</p> <p>Generally, families with incomes above 40 percent of the federal poverty level are ineligible for TCA.</p>
Participants:	The fiscal 2004 budget assumes an average of 70,904 recipients per month.
Value of Benefit:	The fiscal 2004 budget assumes an average of \$143.77 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 the customer must agree to use any available family resources to help resolve the emergency. 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:** State funds.
- Fiscal 2004 Budget:** \$7 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:** The fiscal 2004 budget assumes an average of 1,066 recipients per month.
- Value of Benefit:** The average grant for fiscal 2004 will be about \$545.41.
- Cost Sharing:** None.
- Accessibility:** The benefit is not an entitlement. Individuals requesting assistance must file an application and complete a face-to-face interview. The applicant must meet all eligibility criteria before the department issues the Emergency Assistance to Families with Children payments.
- 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 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 2004 Budget:** \$208 million in federal funds for benefits and \$165,000 general funds for legal immigrant children.
- 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. Vehicles do not count as a resource. If a member of a household is 60 or older, countable resources increase to \$3,000. Effective October 1, 2002, the \$3,000 limit was extended to households that include a disabled member.
- 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, Public Assistance to Adults, or a Temporary Assistance for Needy Families funded services or benefits are automatically eligible for food stamps.
- Deductions from gross income include: 20 percent of earned income; a standard deduction ranging from \$134 to \$168 depending on household size; 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.

Food Stamp Program (Continued)

Participants:	Fiscal 2004 budget assumes an average of 49,043 public assistance households per month, and an average of 53,306 nonpublic assistance households per month until October 1, 2003, when the federal food stamp program for immigrant children goes into effect and the State stops using general funds to provide this benefit.
Value of Benefit:	Fiscal 2004 budget assumes an average grant of \$169 per month per household. The maximum benefit for a three-person household is \$356.
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 (TCA), for the first eight months after arrival. Persons granted asylum (asylees) and persons who are victims of a severe form of trafficking ¹ are also eligible for this program, but their eligibility begins with the date asylum is granted rather than the date of arrival.
Legal Basis:	Federal Refugee Act of 1980 (45 CFR Part 400).
Funding Source:	Federal Funds.
Fiscal 2004 Budget:	\$484,251 estimated in federal funds.
Eligibility:	TCA rules apply, except as noted under Regional Variations below.
Participants:	Approximately 288 refugees per month qualify for the program.
Value of Benefit:	Monthly grants for individuals are \$211, for a maximum of eight months, with grants averaging \$176.99.
Cost Sharing:	None.
Accessibility:	Entitlement program.
Regional Variations:	Beginning October 1, 2001, in the jurisdictions listed below, refugee cash assistance was replaced by Refugee Transitional Cash Assistance (RTCA), administered by the voluntary agencies that resettle refugees. The monthly grant amount for individuals is \$195 for the first four months, dropping to \$180 for the final four months. Jurisdictions participating in this RTCA program are Baltimore City, and Baltimore, Carroll, Howard, Anne Arundel, and Harford counties.

Source: Department of Human Resources

¹ The federal Trafficking Victims Protection Act of 2000 defines “severe forms of trafficking people” as:

- sex trafficking in which a commercial sex act is induced by force, fraud, or coercion, or in which the person induced to perform such act has not attained 18 years of age; or
- the recruitment, harboring, transportation, provision, or obtaining of a person for labor or services, through the use of force, fraud, or coercion for the purpose of subjection to involuntary servitude, peonage, debt bondage, or slavery.

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 <i>Code of Maryland Regulations</i> 07.04.06.
Funding Source:	Federal and State funds.
Fiscal 2004 Budget:	\$109.2 million (\$79.3 million federal funds/\$29.9 million 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 \$29,990.
Participants:	Fiscal 2004 budget assumes an average of 27,465 children per month.
Value of Benefit:	Fiscal 2004 budget assumes an annual average cost per child per year of \$3,975. 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. The program stopped accepting non-TCA applicants on January 15, 2003.
Regional Variations:	Eligibility and co-payment rates are standard across the State. The subsidy rates vary regionally and are based on 2001 market rates.

Source: Department of Human Resources

Child and Adult Care Food Program

- Program Description:** The program subsidizes 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, and 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 2004 Budget:** The State fiscal 2004 budget includes \$32.6 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 and 185 percent of poverty. A modest subsidy is also provided for those with incomes above 185 percent of poverty.
- Participants:** In fiscal 2003, an estimated 30.4 million meals or snacks were served in Maryland through the program.

Child and Adult Care Food Program (Continued)

Value of Benefit: Reimbursement rates for fiscal 2004 for *non-family day care providers* are as follows: Free meals — \$1.20 for breakfast, \$2.19 for lunch/supper, and 60 cents for snack. Reduced price meals — 90 cents for breakfast, \$1.79 for lunch/supper, and 29 cents for snack. Paid meals — 22 cents for breakfast, 21 cents for lunch/supper, and 5 cents for snack. The maximum daily benefit per individual eligible for free meals is \$3.99 (or \$957.60 a year, assuming 240 days). The maximum daily benefit per individual eligible for reduced price meals is \$2.98 (or \$715.20 a year, assuming 240 days). The maximum daily benefit per individual for paid meals is 48 cents (or \$115.80 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 \$1.83 for all lunches and suppers served, 99 cents for breakfasts, and 54 cents for snacks. Higher income family day care providers receive \$1.10 for all lunches and suppers served, 37 cents for breakfasts, and 15 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 \$3.36 (or \$806.40 a year, assuming 240 days). For higher income providers, the maximum daily benefit per individual is \$1.62 (or \$388.80 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 2004 Budget:	Funding is based on the number of paid, free, or reduced price meals served. The school breakfast fiscal 2004 budget includes \$24.7 million in federal funds. State general funds available for the combined school lunch and breakfast programs total \$5.2 million in fiscal 2004.
Eligibility:	All children up to the age of 21 who are enrolled in K-12 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 2003, the number of meals served included 4.4 million paid breakfasts, 2.1 million reduced price breakfasts; and 12.4 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 22 cents for paid breakfasts, 90 cents for reduced price breakfasts, and \$1.20 for free breakfasts. For severe need schools, federal reimbursement rates are 22 cents for paid breakfasts, \$1.13 for reduced price breakfasts, and \$1.43 for free breakfasts. State funds reimburse an additional 0.1325 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 \$1.33 per breakfast served in a regular school or \$1.48 per breakfast served in a severe need school (or \$239.40 a year in regular schools and \$266.40 a year in severe need schools, assuming 180 school days). The maximum federal/State benefit for a reduced price breakfast is \$1.04 per breakfast served in a regular school or \$1.18 per breakfast served in a severe need school (or \$187.20 a year in regular schools and \$212.40 a year in severe need schools, assuming 180 school days). The maximum federal/State benefit for a paid breakfast is 22 cents per breakfast served in a regular or severe need school (or \$40 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.

Source: Maryland State Department of Education

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 2004 Budget:	Funding is based on number of paid, free, or reduced price meals served. The school lunch program fiscal 2004 budget includes \$79.7 million in federal funds. State general funds available for the combined school lunch and breakfast programs total \$5.2 million in fiscal 2003.
Eligibility:	All children up to the age of 21 who are enrolled in K-12 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 and 185 percent of poverty qualifies a child for a reduced price lunch or snack.
Participants:	In fiscal 2004, the estimated number of meals to be served include 35.6 million paid lunches, 7.5 million reduced price lunches; and 31.0 million free lunches.
Value of Benefit:	Federal reimbursement rates are currently 20 cents for paid lunches, \$1.74 for reduced price lunches, and \$2.14 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 \$2.26 per free lunch (or \$406.80 a year assuming 180 school days), \$1.86 per reduced price lunch (or \$334.80 a year assuming 180 school days), and 20 cents for paid lunches (or \$36 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 <i>Code of Maryland Regulations</i> 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 2004 Budget:	The fiscal 2004 budget includes \$3.4 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 2003, 1.8 million meals and/or snacks were served.
Value of Benefit:	Federal reimbursement rates are currently \$1.35 for breakfast, \$2.35 for lunch/supper, and 55 cents for snacks. The maximum daily benefit is \$4.25 (or \$170.00 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:	68.8 percent Federal, 31 percent Manufacturer Rebates, 0.2 percent State.
Fiscal 2004 Budget:	\$55.9 million federal funds; \$200,000 State funds; \$25.2 million in manufacturer rebates.
Eligibility:	Children under the age of five, pregnant women, 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:	Actual fiscal 2003 budget average monthly participation was 99,370.
Value of Benefit:	In State fiscal 2003, participants received food benefits averaging \$51.64 per month. The benefits related to nutritional assessment and education are a part of the Nutrition Services and Administrative funding, which was \$12.92 per month per participant in federal fiscal 2003.
Cost Sharing:	None.
Accessibility:	The number of participants is limited by the funds allocated. Estimates for federal fiscal 2003 indicate that Maryland will serve 100 percent of the eligible infants, 74 percent of eligible women, and 67 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 2004 Budget:	\$3,465.1 million (\$1,591.4 million general funds, \$118.1 million special funds, \$1,754.1 million federal funds, \$1.3 million reimbursable funds).
Eligibility:	Recipients of Temporary Cash Assistance and federal Supplemental Security Income (SSI) benefits automatically qualify for Medicaid. Low-income pregnant women and children under the age of 19 also qualify. Other eligible populations include adults with dependent children if they experience extraordinary medical expenses or their family income falls below 46 percent of the federal poverty level, certain low-income Medicare recipients, and indigent disabled and elderly adults who are not receiving SSI.
Participants:	Fiscal 2004 budget assumes 501,540 enrollees per month.
Value of Benefit:	Average cost per enrollee was \$6,714 in fiscal 2003. 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 2003 was \$2,519.
Cost Sharing:	Co-payments are required of adults for prescriptions and certain transportation services.
Accessibility:	Entitlement program.
Regional Variations:	Benefits and eligibility criteria are standard across the State.

Source: Department of Health and Mental Hygiene

Maryland Children's Health 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 2004 Budget:	\$153.9 million (\$99.2 million federal funds, \$53.4 million State general funds, and \$3.6 million in enrollee premiums)
Eligibility:	Uninsured children from birth up to age 19 from families with incomes above the Medicaid eligibility limit but at or below 300 percent of the federal poverty level and pregnant and two months postpartum women with incomes at or below 250% of the federal poverty level. For fiscal 2004 only, State law prohibits new applications for children with family incomes above 200 percent of the federal poverty level.
Participants:	121,000 children and 850 pregnant women will participate in fiscal 2004.
Value of Benefit:	The average cost per child in fiscal 2003 was \$1,282.
Cost Sharing:	No premiums are required of families with incomes at or below 185 percent of poverty. However, families with incomes between 185 and 200 percent of poverty pay roughly \$47 per month while families with incomes between 200 and 250 percent of poverty pay roughly \$51 per month and families with incomes between 250 and 300 percent of poverty pay about \$64 per month.
Accessibility:	Entitlement program.
Regional Variations:	Benefits and eligibility criteria are standard across the State.

Source: Department of Health and Mental Hygiene

Maryland Pharmacy Assistance Program

Program Description:	Pharmacy benefit program for Maryland residents not eligible for Medical Assistance that pays for most prescription drugs.
Legal Basis:	§15-124 Annotated Code of Maryland.
Funding Source:	50 percent State, 50 percent federal.
Fiscal 2004 Budget:	Effective October 1, 2002, the federal government pays 50 percent of program costs.
Eligibility:	Eligibility for the Maryland Pharmacy Assistance Program is based on the financial resources of the family unit.

Income Standard:

The current (July 2003) annual maximum income limits are:

Family of one (1)	\$10,417	Family of four (4)	\$18,408
Family of two (2)	\$12,120	Family of five (5)	\$21,540
Family of three (3)	\$15,264	Family of six (6)	\$24,684

Asset Standard:

The asset standard is not more than the level established by the Centers of Medicare and Medicaid Services (CMS) under the Qualified Medicare Beneficiary program. The current maximum asset levels are:

Family of one (1)	\$4,000	Family of four (4)	\$10,000
Family of two (2)	\$6,000	Family of five (5)	\$12,000
Family of three (3)	\$8,000	Family of six (6)	\$14,000

Participants:	The fiscal 2004 budget assumes 54,000 enrollees per month.
Value of Benefit:	Average cost per enrollee was \$1,328 in fiscal 2003.
Cost Sharing:	Co-payments of \$5.00 per prescription until October 1, 2003, when they will be \$2.50 for all generic drugs and brand-name drugs on the State's preferred drug list and \$7.50 for brand-name drugs not on the State's preferred drug list.
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: 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 Housing Choice voucher program on a rolling schedule. By October 1, 2001, all Section 8 certificates and Section 8 rental vouchers were converted to Housing Choice (Section 8) vouchers.

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. 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.

Legal Basis: U.S. Housing Act of 1937, Public Law 93-383, Sections 8(b) and 89(d).

Funding Source: Federal funds.

Federal Fiscal 2004 Budget: \$12.5 billion proposed nationwide. No Maryland specific data are available.

Eligibility: Households with annual incomes of 50 percent or less of the area median income are eligible for the program. Under federal rules, 75 percent of annual admissions must be families with annual incomes at or below 30 percent of the area median income. The median income in Maryland for a family of four is estimated at \$58,500.

Participants: About 30,633 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 from July 1, 2002, through July 31, 2003, was \$287 per month, and the average assistance payment was \$578 per month. The housing choice voucher program also provides an allowance for utility costs paid either directly to the landlord or to the tenant to assist in the payment of monthly utility bills.
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.
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

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.
Fiscal 2004 Budget:	\$3.6 billion proposed 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 22,200 public housing units in Maryland, which are occupied by 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. Each housing authority receives \$25 per occupied unit per year as part of the operating subsidy calculation to be used for resident activities.
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.
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 fixed 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 may 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 and special funds.
- Fiscal 2004 Budget:** \$1.8 million in special funds and \$500,000 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 \$19,700 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 \$23,500 per year for a three-person household. Cecil County has a \$20,500 income limit per year for a three-person household. The remaining counties all have \$19,700 per year income limits for a three-person household.
- Participants:** The fiscal 2004 budget expects about 1,500 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 per month. 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.

Rental Allowance Program (Continued)

- Cost Sharing: Local governments may use up to 10 percent of their total grant allocation towards the cost of administration. Households pay any difference in rent between the Rental Allowance Program payment and the total rent for the housing unit.
- Accessibility: Households can only receive payments for 12 months. DHCD may approve payment extensions not to exceed six months in cases that would result in undue hardship to the household. 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 weatherization services.
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 2004 Budget:	\$34 million special funds.
Eligibility:	Families with incomes at or below 150 percent of poverty with an electric bill responsibility.
Participants:	Fiscal 2004 budget assumes 72,000 families served.
Value of Benefit:	The average benefit for fiscal 2004 is anticipated to be \$378. Participants may also receive a grant for electric bill arrearages. 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 28 and 90 percent of participants' fiscal 2004 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: utility and fossil fuel payments, a utility service protection program, referrals to weatherization services, waivers on utility fees, and discounts on fuel purchases.
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 2004 Budget:	The State fiscal 2004 appropriation is expected to be \$35.7 million.
Eligibility:	Families with incomes at or below 150 percent of poverty with a heating bill responsibility and who are United States citizens.
Participants:	Fiscal 2004 budget assumes 76,000 families participating.
Value of Benefit:	Fiscal 2004 budget assumes an average benefit per family of \$275. 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:	It is anticipated that the program will pay 40 to 70 percent of participants' fiscal 2004 heating bills. The remainder is to be paid by the participant.
Accessibility:	The 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 average grant due to an earlier and longer heating season. In Prince George's County, \$72 (a rebate from a local energy tax) is added to the payment.

Source: Department of Human Resources

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 2004 Budget:	\$2.6 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 2003, 1,074 units will receive assistance.
Value of Benefit:	The federal government requires that the average amount of assistance not exceed \$2,614 per household for fiscal 2004.
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 census information 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	\$9,936	\$5,328	\$7,464	\$3,608	\$26,336	\$6,420	\$32,756
Anne Arundel	0	9,936	7,836	7,464	3,608	28,844	10,128	38,972
Baltimore City	0	9,936	6,864	7,464	3,608	27,872	10,128	38,000
Baltimore Co.	0	9,936	8,436	7,464	3,608	29,444	10,128	39,572
Calvert	0	9,936	7,836	7,464	3,608	28,844	13,848	42,692
Caroline	0	9,936	5,676	7,464	3,608	26,684	6,408	33,092
Carroll	0	9,936	7,836	7,464	3,608	28,844	10,128	38,972
Cecil	0	9,936	6,468	7,464	3,608	27,476	9,024	36,500
Charles	0	9,936	7,836	7,464	3,608	28,844	13,848	42,692
Dorchester	0	9,936	5,676	7,464	3,608	26,684	6,408	33,092
Frederick	0	9,936	8,436	7,464	3,608	29,444	13,848	43,292
Garrett	0	9,936	5,328	7,464	3,677	26,405	6,408	32,813
Harford	0	9,936	8,436	7,464	3,608	29,444	10,128	39,572
Howard	0	9,936	10,452	7,464	3,608	31,460	10,128	41,588
Kent	0	9,936	5,676	7,464	3,608	26,684	7,068	33,752
Montgomery	0	9,936	10,452	7,464	3,608	31,460	13,848	45,308
Prince George's	0	9,936	7,836	7,464	3,680	28,916	13,848	42,764
Queen Anne's	0	9,936	6,468	7,464	3,608	27,476	10,128	37,604
Somerset	0	9,936	5,676	7,464	3,608	26,684	6,408	33,092
St. Mary's	0	9,936	5,676	7,464	3,608	26,684	9,480	36,164
Talbot	0	9,936	6,468	7,464	3,608	27,476	7,920	35,396
Washington	0	9,936	6,468	7,464	3,608	27,476	6,876	34,352
Wicomico	0	9,936	5,676	7,464	3,608	26,684	7,128	33,812
Worcester	0	9,936	5,328	7,464	3,608	26,336	6,420	32,756

*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 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	\$17,662	\$1,220	\$5,032	\$3,824	\$3,063	\$30,801	\$504	\$31,305
Anne Arundel	17,681	1,220	7,500	3,824	3,063	33,288	4,740	38,028
Baltimore City	17,682	1,220	6,528	3,824	3,063	32,317	4,740	37,057
Baltimore Co.	17,666	1,220	8,064	3,824	3,063	33,837	4,740	38,577
Calvert	17,680	1,220	7,500	3,824	3,063	33,287	6,792	40,079
Caroline	17,679	1,220	5,424	3,824	3,063	31,210	492	31,702
Carroll	17,666	1,220	7,500	3,824	3,063	33,273	4,740	38,013
Cecil	17,666	1,220	6,192	3,824	3,063	31,965	2,868	34,833
Charles	17,663	1,220	7,500	3,824	3,063	33,270	6,792	40,062
Dorchester	17,680	1,220	5,424	3,824	3,063	31,211	492	31,703
Frederick	17,657	1,220	8,064	3,824	3,063	33,828	6,792	40,620
Garrett	17,678	1,220	5,052	3,824	3,132	30,906	492	31,398
Harford	17,651	1,220	8,064	3,824	3,063	33,822	4,740	38,562
Howard	17,687	1,220	9,996	3,824	3,063	35,790	4,740	40,530
Kent	17,681	1,220	5,424	3,824	3,063	31,212	2,532	33,744
Montgomery	17,659	1,220	9,996	3,824	3,063	35,762	6,792	42,554
Prince George's	17,652	1,220	7,500	3,824	3,135	33,331	6,792	40,123
Queen Anne's	17,666	1,220	6,192	3,824	3,063	31,965	4,740	36,705
Somerset	17,650	1,220	5,424	3,824	3,063	31,181	492	31,673
St. Mary's	17,649	1,220	5,424	3,824	3,063	31,180	3,600	34,780
Talbot	17,725	1,220	6,192	3,824	3,063	32,024	2,628	34,652
Washington	17,666	1,220	6,192	3,824	3,063	31,965	2,436	34,401
Wicomico	17,652	1,220	5,424	3,824	3,063	31,183	2,688	33,871
Worcester	17,754	1,220	5,052	3,824	3,063	30,913	1,980	32,893

*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	\$27,810	\$0	\$0	\$3,824	\$355	\$31,989	\$0	\$31,989
Anne Arundel	27,878	0	0	3,824	355	32,057	732	32,789
Baltimore City	27,881	0	0	3,824	355	32,060	732	32,792
Baltimore Co.	27,826	0	0	3,824	355	32,005	732	32,737
Calvert	27,874	0	0	3,824	355	32,053	4,452	36,505
Caroline	27,870	0	0	3,824	355	32,049	0	32,049
Carroll	27,824	0	0	3,824	355	32,003	732	32,735
Cecil	27,824	0	0	3,824	355	32,003	828	32,831
Charles	27,814	0	0	3,824	355	31,993	4,452	36,445
Dorchester	27,872	0	0	3,824	355	32,051	0	32,051
Frederick	27,793	0	0	3,824	355	31,972	4,452	36,424
Garrett	27,868	0	0	3,824	355	32,047	0	32,047
Harford	27,773	0	0	3,824	355	31,952	732	32,684
Howard	27,897	0	0	3,824	355	32,076	732	32,808
Kent	27,896	0	0	3,824	355	32,075	0	32,075
Montgomery	27,801	0	0	3,824	355	31,980	4,452	36,432
Prince George's	27,777	0	0	3,824	355	31,956	4,452	36,408
Queen Anne's	27,824	0	0	3,824	355	32,003	732	32,735
Somerset	27,769	0	0	3,824	355	31,948	0	31,948
St. Mary's	27,765	0	0	3,824	355	31,944	1,644	33,588
Talbot	28,028	0	0	3,824	355	32,207	0	32,207
Washington	27,824	0	0	3,824	355	32,003	0	32,003
Wicomico	27,775	0	0	3,824	355	31,954	0	31,954
Worcester	28,130	0	0	3,824	355	32,309	0	32,309

*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 \$58,500 (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	\$46,470	\$0	\$0	\$8,400	\$355	\$55,225	\$0	\$55,225
Anne Arundel	46,634	0	0	8,400	355	55,389	0	55,389
Baltimore City	46,643	0	0	8,400	355	55,398	0	55,398
Baltimore Co.	46,508	0	0	8,400	355	55,263	0	55,263
Calvert	46,624	0	0	8,400	355	55,379	0	55,379
Caroline	46,614	0	0	8,400	355	55,369	0	55,369
Carroll	46,504	0	0	8,400	355	55,259	0	55,259
Cecil	46,504	0	0	8,400	355	55,259	0	55,259
Charles	46,479	0	0	8,400	355	55,234	0	55,234
Dorchester	46,619	0	0	8,400	355	55,374	0	55,374
Frederick	46,426	0	0	8,400	355	55,181	0	55,181
Garrett	46,610	0	0	8,400	355	55,365	0	55,365
Harford	46,378	0	0	8,400	355	55,133	0	55,133
Howard	46,682	0	0	8,400	355	55,437	0	55,437
Kent	46,629	0	0	8,400	355	55,384	0	55,384
Montgomery	46,446	0	0	8,400	355	55,201	0	55,201
Prince George's	46,388	0	0	8,400	355	55,143	0	55,143
Queen Anne's	46,504	0	0	8,400	355	55,259	0	55,259
Somerset	46,369	0	0	8,400	355	55,124	0	55,124
St. Mary's	46,359	0	0	8,400	355	55,114	0	55,114
Talbot	47,000	0	0	8,400	355	55,755	0	55,755
Washington	46,504	0	0	8,400	355	55,259	0	55,259
Wicomico	46,383	0	0	8,400	355	55,138	0	55,138
Worcester	47,251	0	0	8,400	355	56,006	0	56,006

*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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,313)	(2,865)	(12,030)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	5,328	5,032	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	6,420	504	0	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$32,756	\$31,305	\$31,989	\$55,225
Total with No Housing Assistance⁸	\$26,336	\$30,801	\$31,989	\$55,225

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,294)	(2,797)	(11,866)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	7,836	7,500	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	10,128	4,740	732	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$38,972	\$38,028	\$32,789	\$55,389
Total with No Housing Assistance⁸	\$28,844	\$33,288	\$32,057	\$55,389

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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

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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,293)	(2,794)	(11,857)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	6,864	6,528	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	10,128	4,740	732	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$38,000	\$37,057	\$32,792	\$55,398
Total with No Housing Assistance⁸	\$27,872	\$32,317	\$32,060	\$55,398

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 \$250 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 the food stamp benefit rises when the 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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,309)	(2,849)	(11,992)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	8,436	8,064	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	10,128	4,740	732	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$39,572	\$38,577	\$32,737	\$55,263
Total with No Housing Assistance⁸	\$29,444	\$33,837	\$32,005	\$55,263

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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

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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,295)	(2,801)	(11,876)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	7,836	7,500	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	13,848	6,792	4,452	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$42,692	\$40,079	\$36,505	\$55,379
Total with No Housing Assistance⁸	\$28,844	\$33,287	\$32,053	\$55,379

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 \$250 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 the food stamp benefit rises when the 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

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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,296)	(2,805)	(11,886)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	5,676	5,424	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	6,408	492	0	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Cash Value of Benefits Minus Taxes)	\$33,092	\$31,702	\$32,049	\$55,369
Total with No Housing Assistance⁸	\$26,684	\$31,210	\$32,049	\$55,369

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 \$250 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 the food stamp benefit rises when the 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

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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,309)	(2,851)	(11,996)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	7,836	7,500	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	10,128	4,740	732	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$38,972	\$38,013	\$32,735	\$55,259
Total with No Housing Assistance⁸	\$28,844	\$33,273	\$32,003	\$55,259

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 \$250 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 the food stamp benefit rises when the 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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,309)	(2,851)	(11,996)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	6,468	6,192	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	9,024	2,868	828	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$36,500	\$34,833	\$32,831	\$55,259
Total with No Housing Assistance⁸	\$27,476	\$31,965	\$32,003	\$55,259

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,312)	(2,861)	(12,021)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	7,836	7,500	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	13,848	6,792	4,452	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$42,692	\$40,062	\$36,445	\$55,234
Total with No Housing Assistance⁸	\$28,844	\$33,270	\$31,993	\$55,234

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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

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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,295)	(2,803)	(11,881)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	5,676	5,424	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	6,408	492	0	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$33,092	\$31,703	\$32,051	\$55,374
Total with No Housing Assistance⁸	\$26,654	\$31,211	\$32,051	\$55,374

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,318)	(2,882)	(12,074)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	8,436	8,064	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	13,848	6,792	4,452	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$42,292	\$40,620	\$36,424	\$55,181
Total with No Housing Assistance⁸	\$29,444	\$33,828	\$31,972	\$55,181

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,297)	(2,807)	(11,890)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	5,328	5,052	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	6,408	492	0	0
MD Energy Assistance Program	344	344	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$32,813	\$31,398	\$32,047	\$55,365
Total with No Housing Assistance⁸	\$26,405	\$30,906	\$32,047	\$55,365

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,324)	(2,902)	(12,122)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	8,436	8,064	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	10,128	4,740	732	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$39,572	\$38,562	\$32,684	\$55,133
Total with No Housing Assistance⁸	\$29,444	\$33,822	\$31,952	\$55,133

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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

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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,288)	(2,778)	(11,818)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	10,452	9,996	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	10,128	4,740	732	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$41,588	\$40,530	\$32,808	\$55,437
Total with No Housing Assistance⁸	\$31,440	\$35,790	\$32,076	\$55,437

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,294)	(2,799)	(11,871)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	5,676	5,424	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	7,068	2,532	0	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$33,752	\$33,744	\$32,075	\$55,384
Total with No Housing Assistance⁸	\$26,684	\$31,212	\$32,075	\$55,384

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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

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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,316)	(2,874)	(12,054)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	10,452	9,996	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	13,848	6,792	4,452	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$45,308	\$42,554	\$36,432	\$55,201
Total with No Housing Assistance⁸	\$31,460	\$35,762	\$31,980	\$55,201

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,323)	(2,898)	(12,112)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	7,836	7,500	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	13,848	6,792	4,452	0
MD Energy Assistance Program	347	347	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$42,764	\$40,123	\$36,408	\$55,143
Total with No Housing Assistance⁸	\$28,916	\$33,331	\$31,956	\$55,143

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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

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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,309)	(2,851)	(11,996)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	6,468	6,192	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	10,128	4,740	732	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$37,604	\$36,705	\$32,735	\$55,259
Total with No Housing Assistance⁸	\$27,476	\$31,965	\$32,003	\$55,259

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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

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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,325)	(2,906)	(12,131)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	5,676	5,424	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	6,408	492	0	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$33,092	\$31,673	\$31,948	\$55,124
Total with No Housing Assistance⁸	\$26,684	\$31,181	\$31,948	\$55,124

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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

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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,326)	(2,910)	(12,141)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	5,676	5,424	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	9,480	3,600	1,644	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$36,164	\$34,780	\$33,588	\$55,114
Total with No Housing Assistance⁸	\$26,684	\$31,180	\$31,944	\$55,114

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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

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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,250)	(2,647)	(11,500)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	6,468	6,192	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	7,920	2,628	0	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$35,396	\$34,652	\$32,207	\$55,755
Total with No Housing Assistance⁸	\$27,476	\$32,024	\$32,207	\$55,755

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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

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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,309)	(2,851)	(11,996)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	6,468	6,192	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	6,876	2,436	0	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$34,352	\$34,401	\$32,003	\$55,259
Total with No Housing Assistance⁸	\$27,476	\$31,965	\$32,003	\$55,259

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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

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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,323)	(2,900)	(12,117)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	5,676	5,424	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	7,128	2,688	0	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$33,812	\$33,871	\$31,954	\$55,138
Total with No Housing Assistance⁸	\$26,684	\$31,183	\$31,954	\$55,138

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

⁸ Total is understated for family at 100 percent of poverty as the food stamp benefit rises when the 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

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 2001</u>
Income	\$0	\$15,020	\$30,040	\$58,500
Federal, State, and Local Taxes ²	0	(1,221)	(2,545)	(11,249)
Federal EITC - Refundable Amount	0	3,600	635	0
State EITC - Refundable Amount	0	355	0	0
Temporary Cash Assistance (Cash)	5,664	0	0	0
Emergency Assistance (Cash)	545	0	0	0
Purchase of Care (Child Care) ^{3, 4}	5,328	5,052	0	0
Food Stamps	4,272	1,220	0	0
School Lunch Program	396	396	36	36
School Breakfast Program	261	261	40	40
WIC	633	633	0	0
Child and Adult Care Food Dist. ⁵	934	934	113	113
Summer Food Program	166	166	166	166
Medicaid/CHIP ⁶	7,464	3,824	3,824	8,400
Section 8 Housing ⁷	6,420	1,980	0	0
MD Energy Assistance Program	275	275	0	0
Electric Universal Service Program	398	398	0	0
Total (Value of Benefits/Income Minus Taxes)	\$32,756	\$32,893	\$32,309	\$56,006
Total with No Housing Assistance⁸	\$26,336	\$30,913	\$32,309	\$56,006

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

² State, 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.

³ This 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.

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

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

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

⁷ The 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 \$250 per month not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

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