

# PUBLIC BENEFITS FOR CHILDREN AND FAMILIES



DEPARTMENT OF LEGISLATIVE SERVICES DECEMBER 2014

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# **Public Benefits for Children and Families**

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**Department of Legislative Services  
Office of Policy Analysis  
Annapolis, Maryland**

**December 2014**

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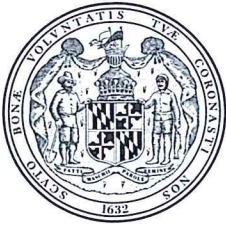
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DEPARTMENT OF LEGISLATIVE SERVICES  
OFFICE OF POLICY ANALYSIS  
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Director

December 16, 2014

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

Ladies and Gentlemen:

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 were updated during calendar 2014 to reflect any federal or State changes in eligibility or funding. The tables also were updated in calendar 2014.

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 Richard H. Harris, Kathleen P. Kennedy, Jason A. Kramer, Simon G. Powell, Robert J. Rehrmann, and Tonya D. Zimmerman, under the general direction of Jennifer B. Chasse and Erin R. Hopwood. Kamar Merritt provided administrative support. Your questions and comments are welcomed.

Sincerely,

Warren G. Deschenaux  
Director

WGD/SGP/km

cc: Mr. Karl S. Aro



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# Public Benefits for Children and Families

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## 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 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 lowest income families.

Section I of the report provides general observations about select programs included in the report. This information focuses on analysis of the households receiving benefits and the benefit levels to provide a more complete understanding of the programs.

Section II 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. Several program benefits included in this section are currently in the process of federal reauthorization (including Temporary Cash Assistance, Emergency Assistance to Families with Children, and the Child Care Subsidy Program). Reauthorization actions could alter the programs as described in this report. 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 III 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). Differences are found among the counties with the variations driven by regional differences in the cost of child care, housing, and energy assistance benefits.

Section IV presents a comparison of the combined value of after tax income and public benefits available to sample families of three in each county based on four different income levels: (1) no income; (2) income equivalent to 100% of federal poverty guidelines (FPG) for 2014 (\$19,790); (3) income equivalent to 200% FPG (\$39,580); and (4) income equivalent to the fiscal 2015 State median household income for a family of three (\$89,420) as used by the U.S. Department of Health and Human Services for certain eligibility calculations (based on a three-year average of the American Community Survey). 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 household income increases.

The comparisons in Section IV, which also form the basis for the charts in Section III, 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. Most notably, the analysis assumes that:

- families will apply for and receive all benefits for which they are eligible, including the federal and State earned income tax credits;
- housing subsidies are received by eligible families despite the long waiting lists for public housing in most parts of the State;
- the housing subsidy for households in subsidized housing *does not* include a portion for utility expenses. If a household's subsidy includes support for utility expenses, energy assistance benefits may be less. The household may be ineligible if the household is not responsible for utility expenses;
- the value of certain employer sponsored benefits (pension contributions, health care, and deferred compensation match) are excluded from the calculations for working families despite the likelihood that at least some families at 200% FPG and the State's median income will receive such benefits;
- the ages of the children in the sample household are three and seven. 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 Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefits would rise if an infant was included in place of the three year old;
- the older child receives meals through school programs and the Summer Food Program and the younger child through the Child and Adult Care Food Program year-round;
- the value of the child care subsidy is based on more expensive center-based care rather than on family or informal care, which are less expensive;
- households receiving Supplemental Nutrition Assistance Benefits (SNAP) also receive child care subsidies and Section 8 housing benefits. If shelter, including utility and child care expenses, are higher than what would be expected in these programs, the SNAP benefit level would rise; and
- less direct public benefits such as Head Start and employment training for welfare recipients are excluded.

Given these caveats, Sections III and IV do provide a sense of the differences in the benefits available to families of different incomes.

# **Section I**

## **Overview**



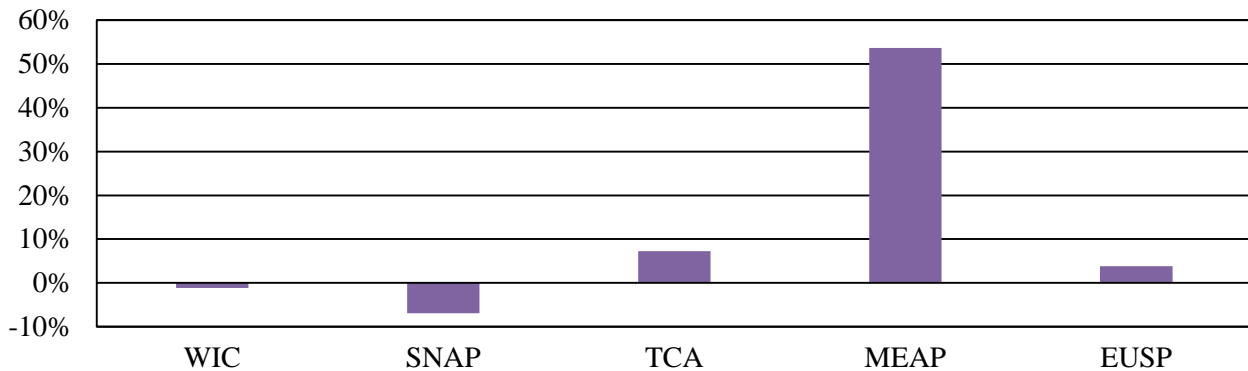
## General Observations

As shown in **Exhibit 1**, the maximum benefit levels in 2014 dollars for a three person household decreased for the Supplemental Nutrition Assistance Program (SNAP) and increased for the Temporary Cash Assistance (TCA) program compared to those reported in 2012. In Maryland, TCA benefits plus SNAP benefits must equal 61% of the Maryland Minimum Living Level, which is designed to represent the minimal standard of living if a household relies solely on public assistance. As a result of this requirement, when SNAP benefits decrease, TCA benefits must increase. Following the end of higher SNAP benefits due to the federal American Recovery and Reinvestment Act of 2009, TCA benefits increased.

As also shown in Exhibit 1, the average benefit in both the Electric Universal Service Program (EUSP) and the Maryland Energy Assistance Program (MEAP) increased from the 2012 report. MEAP increased by a larger amount due to a change in the percent of bills paid by MEAP between fiscal 2012 and 2013 (which carried over into fiscal 2014). However, in fiscal 2012, there was a supplemental benefit paid to some MEAP recipients, which is not included in the average benefit. Similarly, in fiscal 2014, there were supplemental benefits for certain recipients of EUSP bill payment assistance and MEAP, which are not included in the average benefit.

---

**Exhibit 1**  
**Change in Benefits from the 2012 to 2014 Report**  
(in 2014 Dollars)



EUSP: Electric Universal Service Program  
 MEAP: Maryland Energy Assistance Program  
 SNAP: Supplemental Nutrition Assistance Program  
 TCA: Temporary Cash Assistance  
 WIC: Special Supplemental Nutrition Program for Women, Infants, and Children

Source: Department of Human Resources; Department of Health and Mental Hygiene; Bureau of Labor Statistics; Department of Legislative Services

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## Medicaid

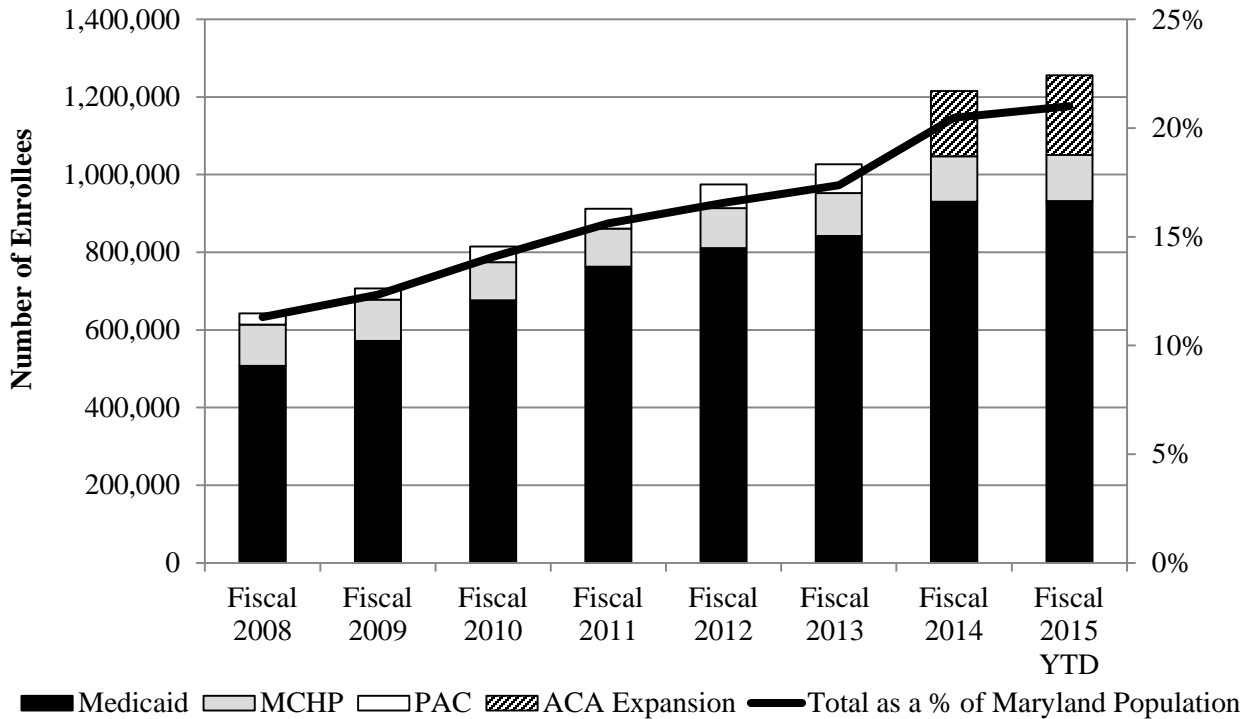
The Medical Assistance Program (Medicaid) provides comprehensive health insurance for the indigent including hospital, pharmacy, physician, nursing home, and mental health services.

### **Medicaid: A Growing Source of Health Care Coverage in Maryland**

Medicaid (which, for the purposes of this discussion, includes the Maryland Children's Health Program (MCHP)), is now the largest provider of public health care in Maryland covering 21% of the State population. As shown in **Exhibit 2**, the number of enrollees in the program has doubled since 2008. There are three primary drivers of this growth:

- the impact of the most recent recession (from December 2007 and through June 2009) and the relatively weak economic recovery (some economic indicators still remain below prerecession levels);
- the expansion of Medicaid benefits to parents of children on Medicaid up to 116% of FPG as provided in Chapter 7 of the 2007 special session. In December 2013, there were more than 106,000 enrollees in this eligibility category (although this number was obviously also impacted by the recession); and
- the expansion of Medicaid benefits to individuals up to 133% FPG (effectively, 138% FPG under the modified adjusted gross income calculation) made possible by the federal Patient Protection and Affordable Care Act (ACA) and codified in Maryland statute by Chapter 159 of 2013. As of October 2014, there were almost 203,000 enrollees in this eligibility category. Under the ACA, the initial cost of this new eligibility group is 100% federally funded, with federal fund support declining beginning in fiscal 2017, although never falling below 90%.

**Exhibit 2**  
**Medicaid Enrollment Trends**  
**Fiscal 2008-2015 YTD**



ACA: Patient Protection and Affordable Care Act  
MCHP: Maryland Children’s Health Program  
PAC: Primary Adult Care  
YTD: year-to-date

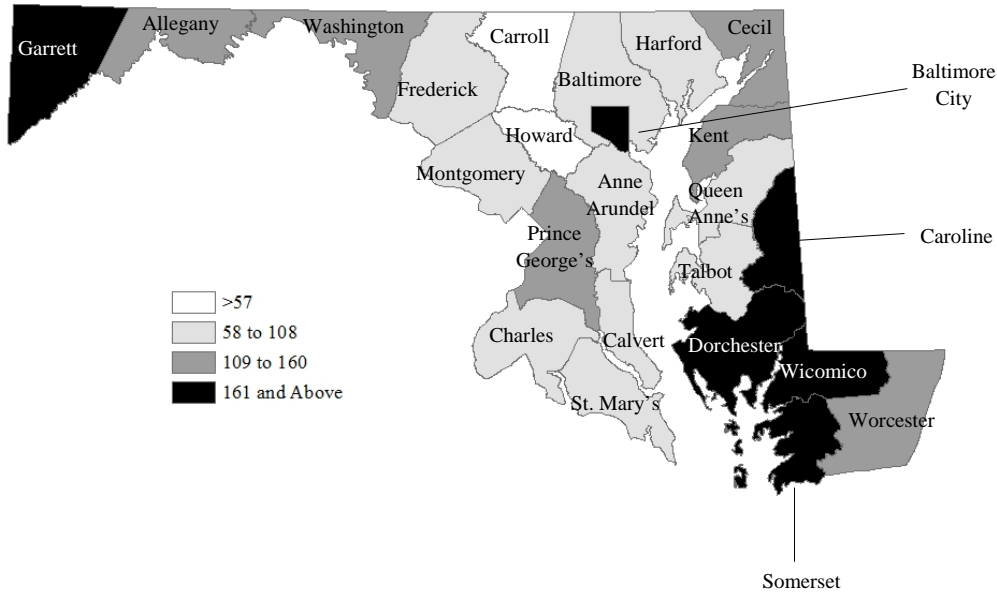
Source: Department of Legislative Services; Department of Health and Mental Hygiene

**Exhibit 3** illustrates the jurisdictional breakdown of Medicaid and MCHP enrollees (excluding the limited benefit package Primary Adult Care (PAC) program, family planning, and Employed Individuals with Disabilities program) at the beginning of the most recent recession and before both of the recent expansions. At that time, just under 11% of Maryland’s population was covered by Medicaid.

Five jurisdictions had significantly higher rates of enrollment (more than one standard deviation above the mean) than the statewide average: Baltimore City, and Caroline, Dorchester, Garrett, and Wicomico counties. Of these five jurisdictions, Baltimore City had the highest rate of enrollment: 260.4 per 1,000 population (almost three standard deviations above the mean).



**Exhibit 3**  
**County Medicaid and MCHP Enrollment Rates**  
**As of December 31, 2007**  
**(Enrollment per 1,000 Population)**



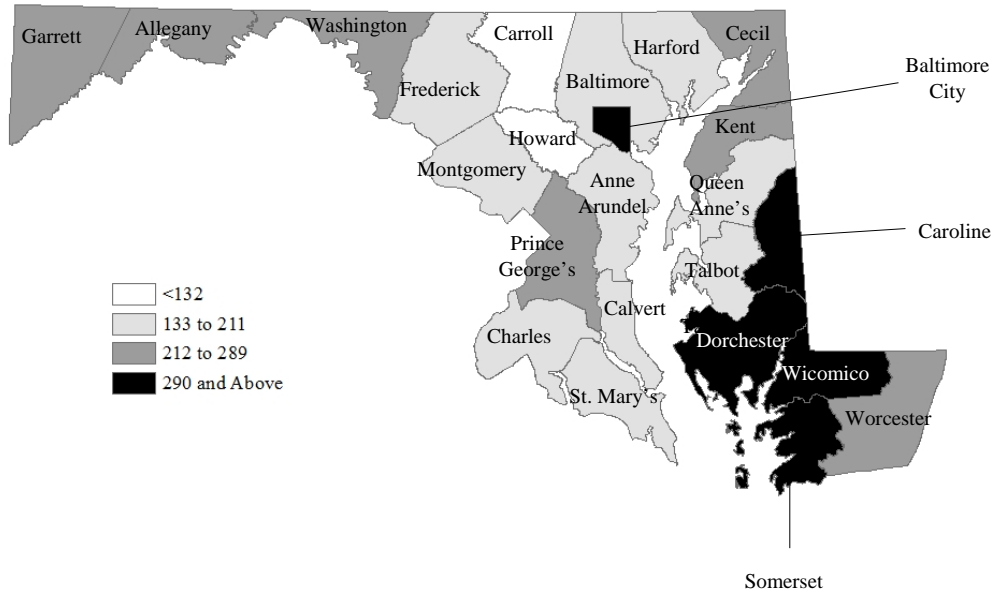
MCHP: Maryland Children's Health Program

Source: Department of Legislative Services; Department of Health and Mental Hygiene

Two jurisdictions had significantly lower rates of enrollment (more than one standard deviation below the mean) than the statewide average: Carroll County (53.5 per 1,000 population) and Howard County (54.4 per 1,000 enrollees).

As shown in **Exhibit 4**, the doubling of Medicaid/MCHP enrollment that occurred between December 2007 and July 2014 did not result in any major change in the jurisdictional distribution of Medicaid/MCHP enrollees. Baltimore City, and Caroline, Dorchester, and Wicomico counties still had relatively high levels of enrollment (all more than one standard deviation above the mean) compared to the statewide average, all above 290 per 1,000 population. Garrett County, however, was no longer part of this grouping, having slightly lower levels of enrollment, although still 263.6 per 1,000 population. Baltimore City continues to have the largest rate of enrollment in Medicaid/MCHP: 428.5 per 1,000 population, although the total growth in the program has reduced Baltimore City's overall share of program enrollment from 27% to 21%.

**Exhibit 4**  
**County Medicaid and MCHP Enrollment Rates**  
**As of July 31, 2014**  
**(Enrollment per 1,000 Population)**

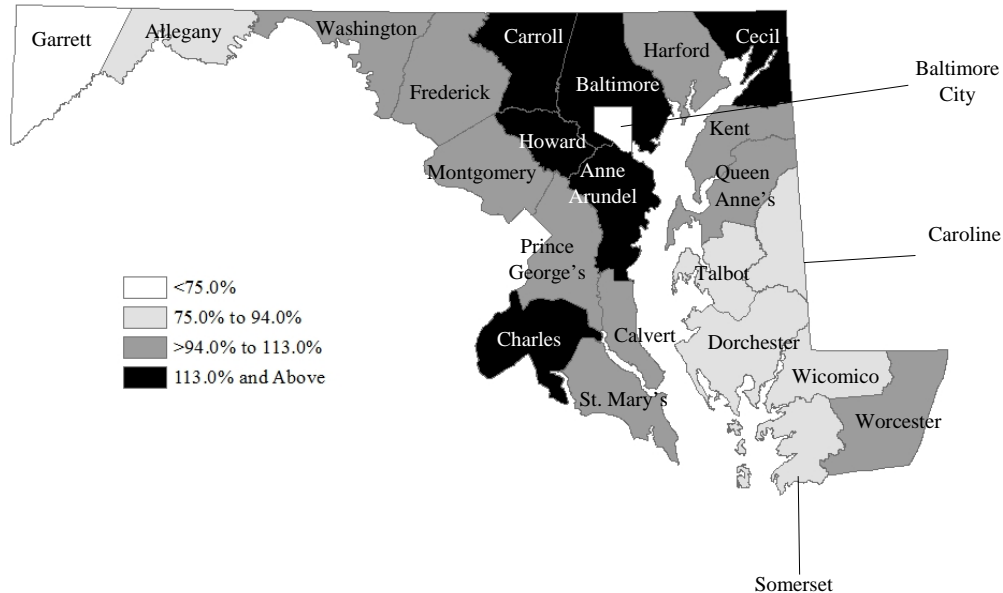


MCHP: Maryland Children's Health Program

Source: Department of Legislative Services; Department of Health and Mental Hygiene

Howard and Carroll counties continue to have the lowest levels of enrollment in the State, 120.8 and 122.0 per 1,000 population, respectively. However, these rates are more than twice the rate of enrollment in those counties in December 2007. Indeed, as shown in **Exhibit 5**, Howard and Carroll counties had the highest rates of enrollment growth between December 31, 2007, and July 31, 2014 (together with Anne Arundel, Baltimore, Cecil, and Charles counties).

**Exhibit 5**  
**County Medicaid and MCHP Enrollment Growth Rates**  
**December 31, 2007 to July 31, 2014**  
**(Percentage Growth)**

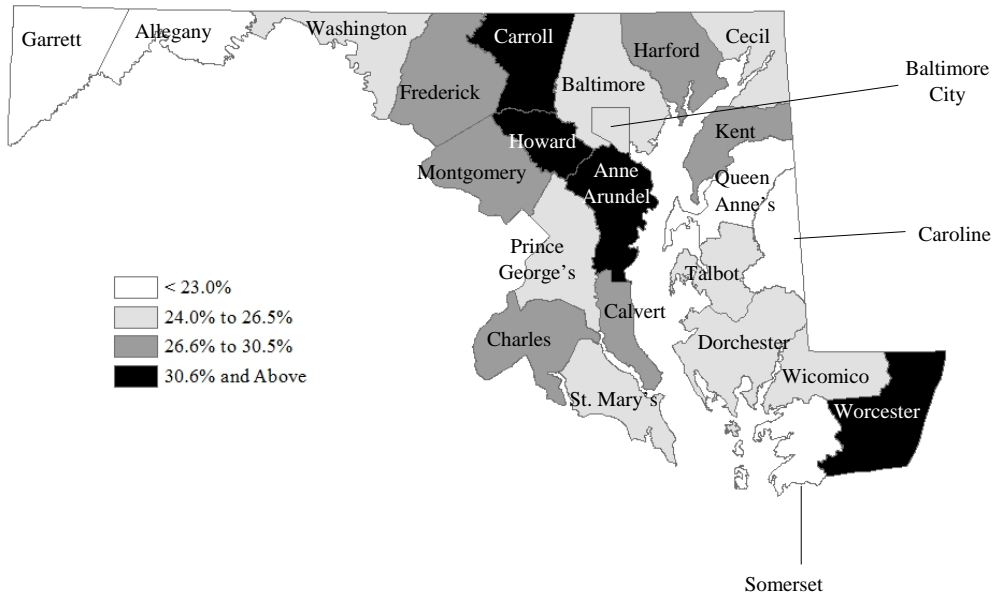


MCHP: Maryland Children's Health Program

Source: Department of Legislative Services; Department of Health and Mental Hygiene

It is interesting to note that the growth in new enrollment by jurisdiction prompted by the most recent expansion of Medicaid under the ACA did not necessarily mirror the most recent historical growth patterns. As shown in **Exhibit 6**, enrollment growth in the first seven months of calendar 2014 was relatively similar to that exhibited in the period December 31, 2007, to December 31, 2013, in 10 jurisdictions but different in 14 jurisdictions. In particular, 5 jurisdictions (Baltimore, Caroline, Cecil, Queen Anne's, and Washington counties) had significantly lower rates of growth following January 2014 than previously experienced in the period December 31, 2007, to December 31, 2013. One jurisdiction, Worcester County, had a significantly higher rate of growth following the January 1, 2014 expansion of Medicaid compared to the relative rate of growth experienced from December 31, 2007, to December 31, 2013.

**Exhibit 6**  
**County Medicaid and MCHP Enrollment Growth Rates**  
**December 31, 2013 to July 31, 2014**  
**(Percentage Growth)**



MCHP: Maryland Children's Health Program

Source: Department of Legislative Services; Department of Health and Mental Hygiene

**Conclusion**

Medicaid has become the most important public health care program in Maryland in terms of total coverage. While some of this growth relates to the depth of the most recent recession and the subsequent tentative economic recovery, the willingness of the State to expand Medicaid (both in 2007 and 2013) has also been significant. As a result, one in every five Marylanders are now covered by the Medicaid program, and a substantial portion of the State budget (20%) is consumed by supporting the program. Medicaid's share of the budget is likely to increase beginning in fiscal 2017 as the State must assume a portion of the costs associated with coverage of the new ACA expansion eligibility category. Furthermore, even though Maryland is still one of the wealthiest states in the nation, more than one-fifth of the State's population remains eligible for a poverty-based health care program.

## Temporary Cash Assistance

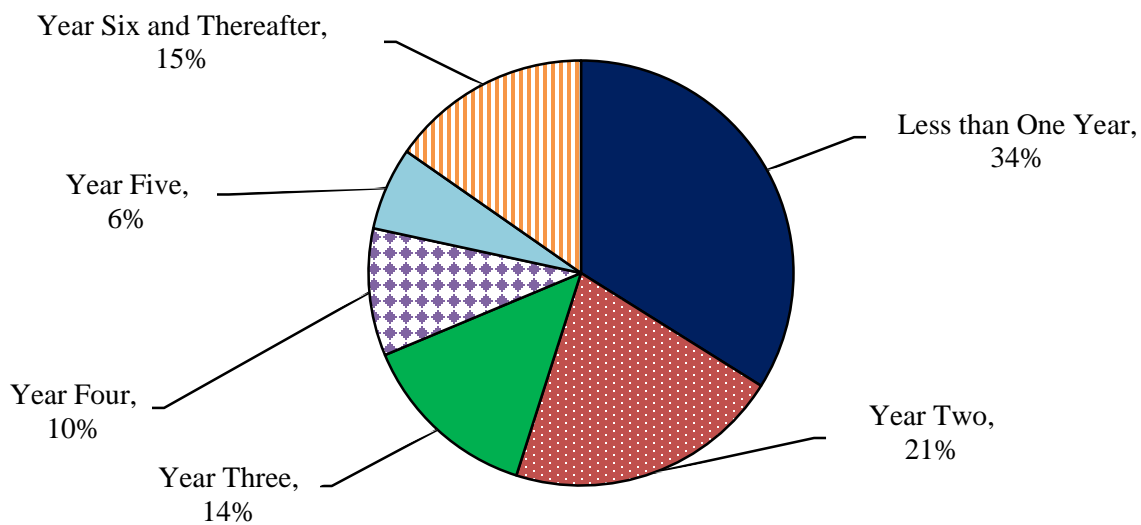
The TCA program provides cash assistance to eligible families with dependent children.

### Length of Time on the TCA Program

**Exhibit 7** shows the average length of time spent on the TCA program for cases that left the program (“leavers”) in July 2014. The majority of these cases (55%) were open for two years or less, and with the exception of cases that were open for greater than five years (15%), for each additional year the case was open the share of cases was lower. These data include all TCA cases, both family and child-only cases.

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**Exhibit 7**  
**Statewide Average Length of Time on Temporary Cash Assistance**  
**July 2014 Leavers**

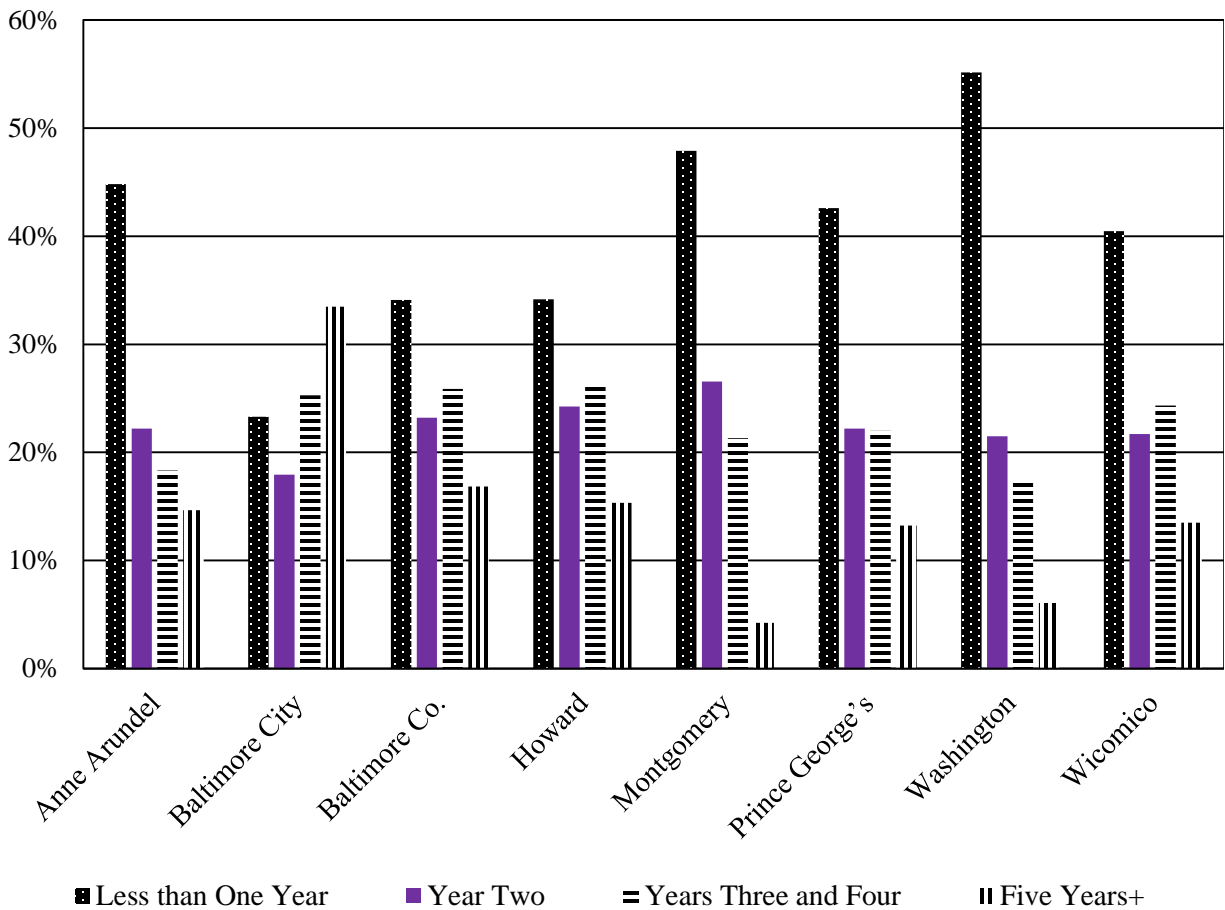


Source: Department of Human Resources

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The average length of time an individual spends on the TCA program varies by county. The statewide average is driven by those counties with the largest caseload numbers. **Exhibit 8** shows the eight counties with the most cases closed in July 2014, representing 86% of the total cases closed statewide (Baltimore City alone represented 47% of the total cases closed statewide). The exhibit shows variation throughout the State, with Baltimore City having the fewest cases closed in less than two years. On the other hand, more than three-quarters of the Washington County caseload had been in the program for less than two years before leaving.

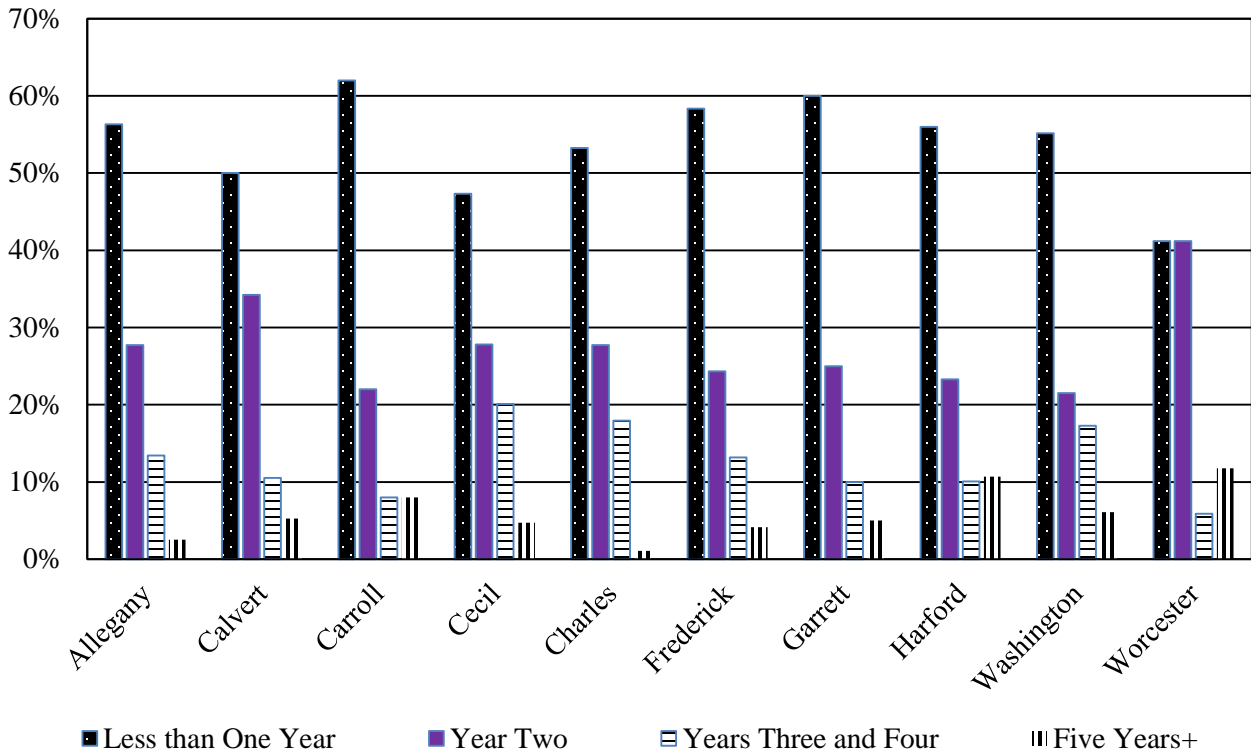
**Exhibit 8**  
**Average Length of Time on Temporary Cash Assistance**  
**Counties with Largest Number of Leavers**  
**July 2014 Leavers**



Source: Department of Human Resources

Although they represent a smaller share of the State’s total caseload, many other counties are more successful than those shown in Exhibit 3 at moving individuals off of TCA. As shown in **Exhibit 9**, 10 counties combined represent only 10% of all cases that left the TCA program in July 2014; however, in each of these counties, more than 75% of cases that left in July 2014 received TCA for less than two years. Carroll County had the highest share of cases that left in under one year (62%), whereas Garrett County had the highest share leave within two years (85%).

**Exhibit 9**  
**Average Length of Time on Temporary Cash Assistance**  
**Counties with Shortest Length of Time on Temporary Cash Assistance**  
**July 2014 Leavers**



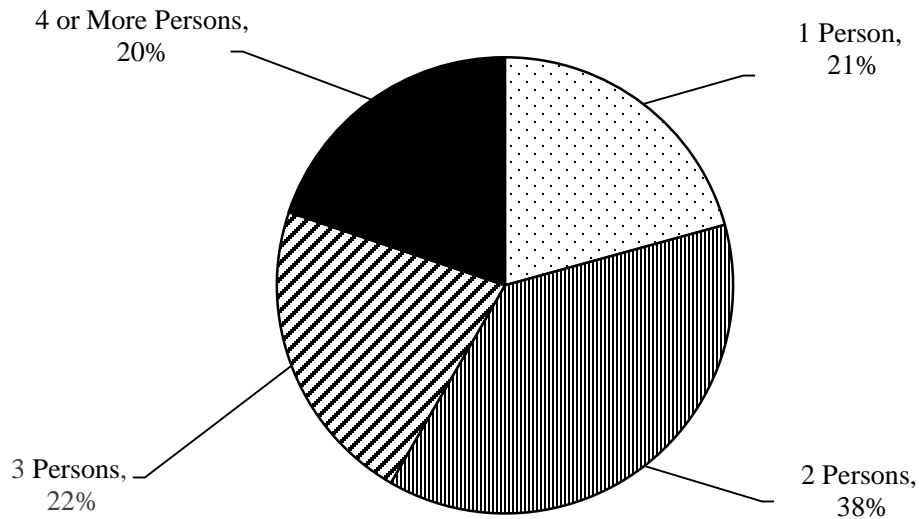
Source: Department of Human Resources

**Average Size of the Assistance Unit**

As shown in **Exhibit 10**, two-person cases are the most common size of assistance units (38%). The distribution of cases is likely impacted by child-only cases, which have a single person in the assistance unit. In total, 80.2% of the cases have three or fewer individuals in the assistance unit.

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**Exhibit 10**  
**Size of the Assistance Unit**  
**October 2013**



Source: Department of Human Resources

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## Energy Assistance

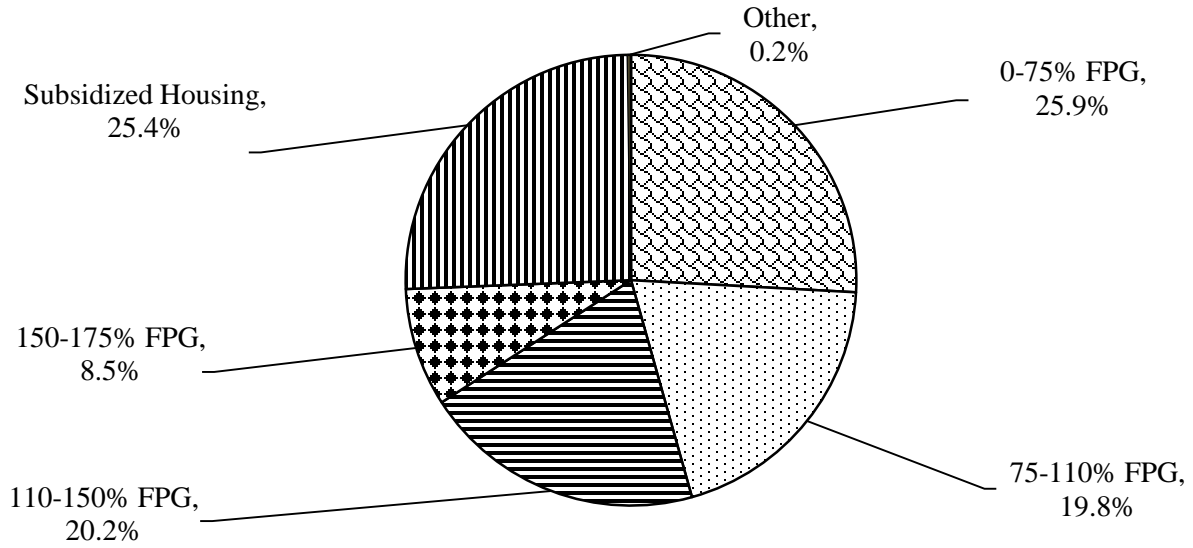
Maryland offers energy assistance through MEAP for heating fuels and EUSP, which offers both bill payment assistance and arrearage assistance. Households are eligible for MEAP and EUSP with incomes up to 175% FPG.

## Poverty Level

The share of households by benefit category (largely following income in relation to poverty) are nearly identical for EUSP bill payment assistance and MEAP, as shown in **Exhibits 11 and 12**. This would be expected given that many households receive both types of energy assistance. In each, the largest category is for those households with incomes between 0% and 75% FPG (26% of households), with the next largest category consisting of households living in subsidized housing.



**Exhibit 11**  
**EUSP Bill Payment Assistance Recipients by Benefit Category**  
**Fiscal 2014**



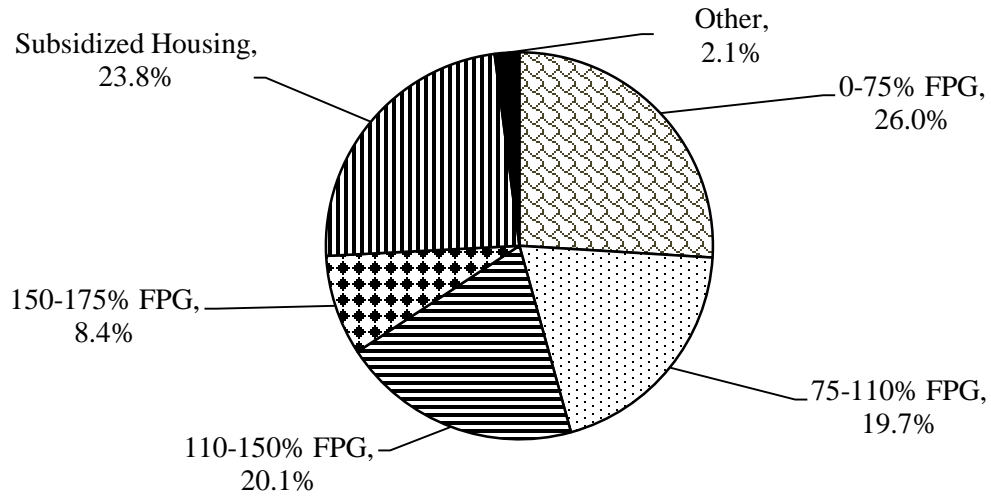
EUSP: Electric Universal Service Program  
FPG: Federal Poverty Guidelines

Source: Department of Human Resources

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**Exhibit 12**  
**MEAP Recipients by Benefit Category**  
**Fiscal 2014**



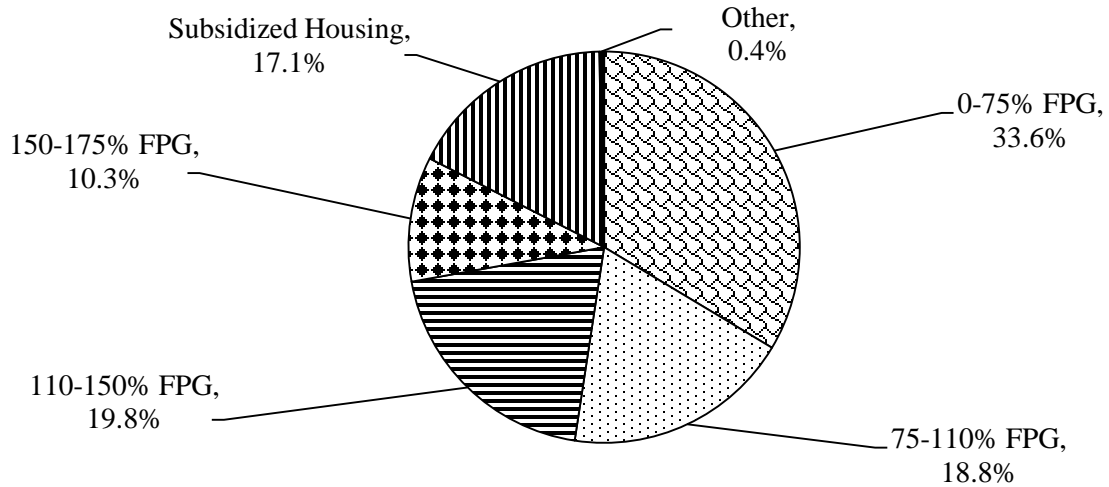
FPG: Federal Poverty Guidelines  
MEAP: Maryland Energy Assistance Program

Source: Department of Human Resources

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However, as shown in **Exhibit 13**, the distribution of benefits is slightly different for EUSP arrearage assistance. Households earning between 0% and 75% FPG and those earning between 150% and 175% FPG receive a higher share of EUSP arrearage assistance than these households receiving EUSP bill payment assistance, while households living in subsidized housing receive a smaller share of EUSP arrearage assistance than EUSP bill payment assistance.

**Exhibit 13**  
**EUSP Arrearage Assistance Recipients by Benefit Category**  
**Fiscal 2014**



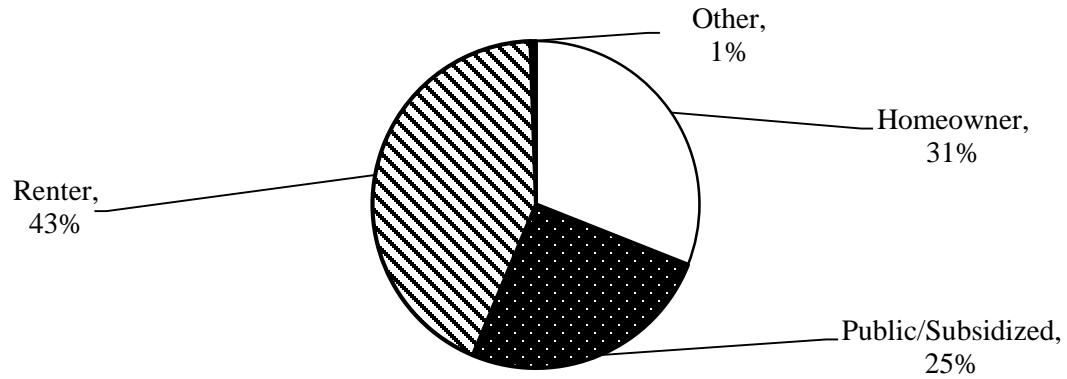
EUSP: Electric Universal Service Program  
 FPG: Federal Poverty Guidelines

Source: Department of Human Resources

### Living Arrangement

As shown in **Exhibits 14** and **15**, EUSP bill payment assistance and MEAP have a similar breakdown of living arrangements for recipients. For each, more than 40% of households rent, 31% own their home, and approximately 25% live in public or subsidized housing.

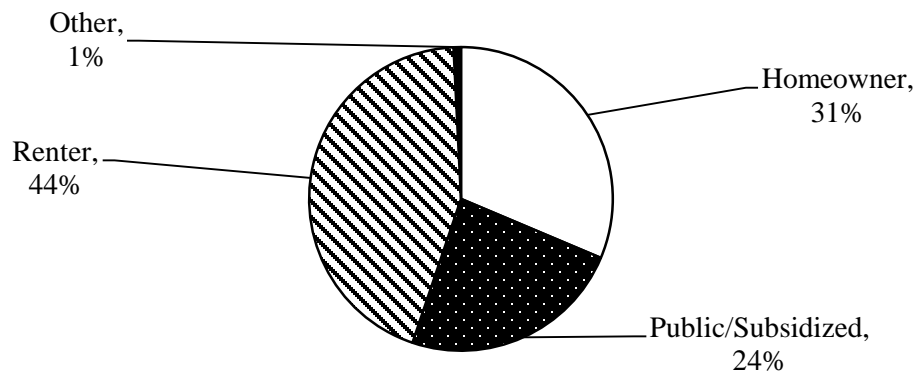
**Exhibit 14**  
**EUSP Bill Payment Assistance Recipients by Living Arrangement**  
**Fiscal 2014**



EUSP: Electric Universal Service Program

Source: Department of Human Resources

**Exhibit 15**  
**MEAP Recipients by Living Arrangement**  
**Fiscal 2014**



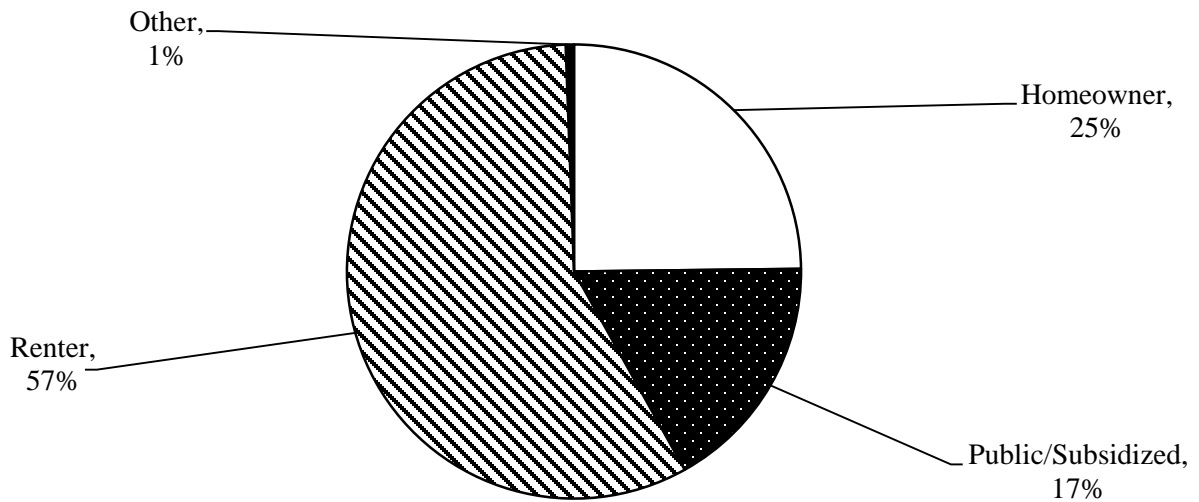
MEAP: Maryland Energy Administration Program

Source: Department of Human Resources

As shown in **Exhibit 16**, households receiving EUSP arrearage assistance are much more likely to rent (57% of households) than those receiving EUSP bill payment assistance or MEAP.

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**Exhibit 16**  
**EUSP Arrearage Assistance by Living Arrangement**  
**Fiscal 2014**



EUSP: Electric Universal Service Program

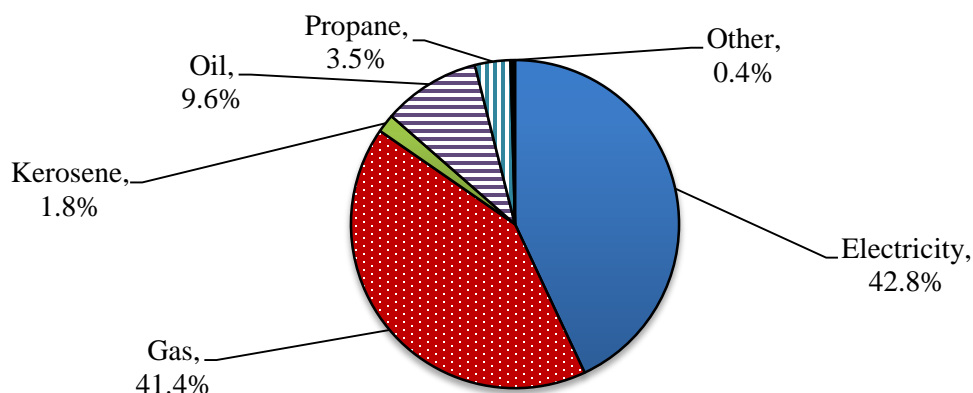
Source: Department of Human Resources

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## Fuel Source

MEAP benefits may be used for a variety of fuel sources while EUSP is available only for electricity usage. The majority of MEAP recipients heat with electricity or natural gas (a total of 84.2%), with the number of customers split nearly evenly between those two sources, as shown in **Exhibit 17**.

**Exhibit 17**  
**MEAP Recipients by Fuel Source**  
**Fiscal 2014**



MEAP: Maryland Energy Assistance Program

Source: Department of Human Resources

## Special Supplemental Nutrition Program for Women, Infants, and Children

WIC provides supplemental food and nutrition education to eligible women, infants, and children.

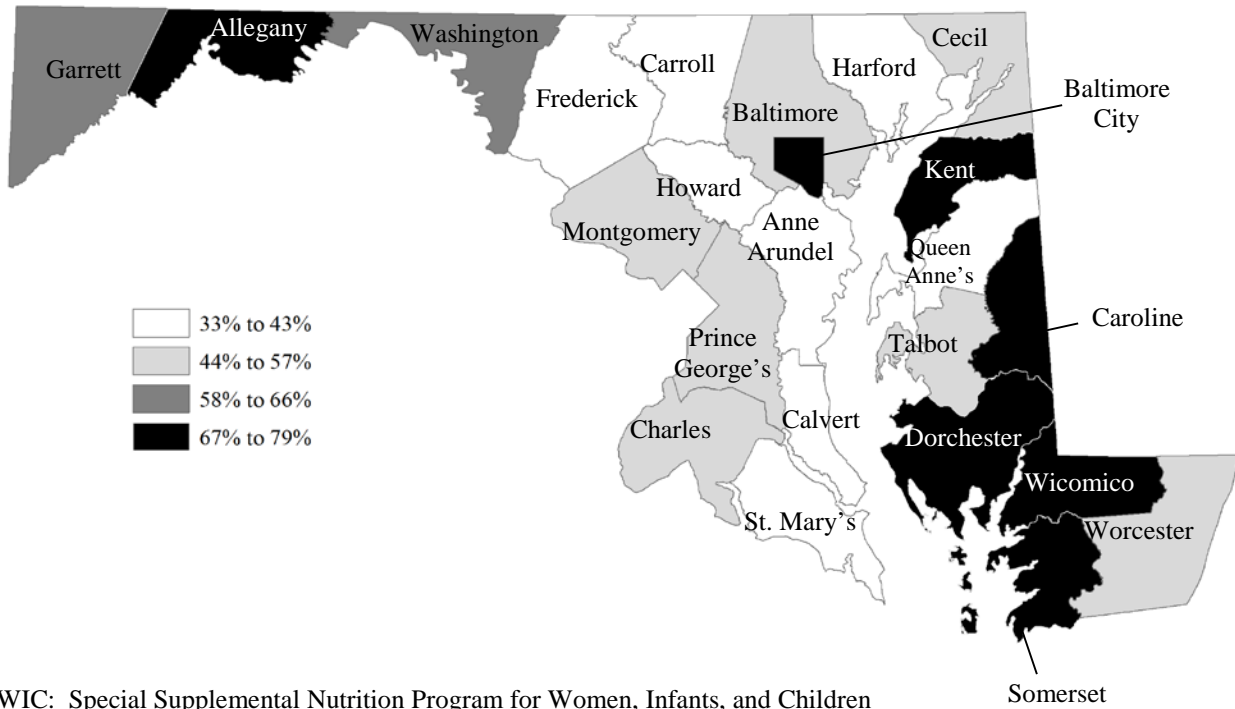
### General Observations

During fiscal 2014, an average of 140,830 individuals per month participated in Maryland's WIC program. Children between the ages of one and four were the largest group of participants (52%), followed by infants (24%). The statewide average of monthly participants was slightly lower than fiscal 2013 (144,992 individuals). This decrease in WIC participants was consistent with nationwide trends, but preliminary information indicates that WIC participation levels in Maryland appear to be increasing in fiscal 2015.

### Participants as a Percentage of the Population

WIC participation in Maryland varies substantially by county. As shown in **Exhibit 18**, the number of children born in calendar 2013, who were also WIC participants in fiscal 2013 and/or 2014, ranged from 33.5% in Howard County to nearly 78% in both Baltimore City and Wicomico County.

**Exhibit 18**  
**Percentage of Children Born in 2013 Receiving WIC Benefits**  
**in Fiscal 2013 and/or 2014**

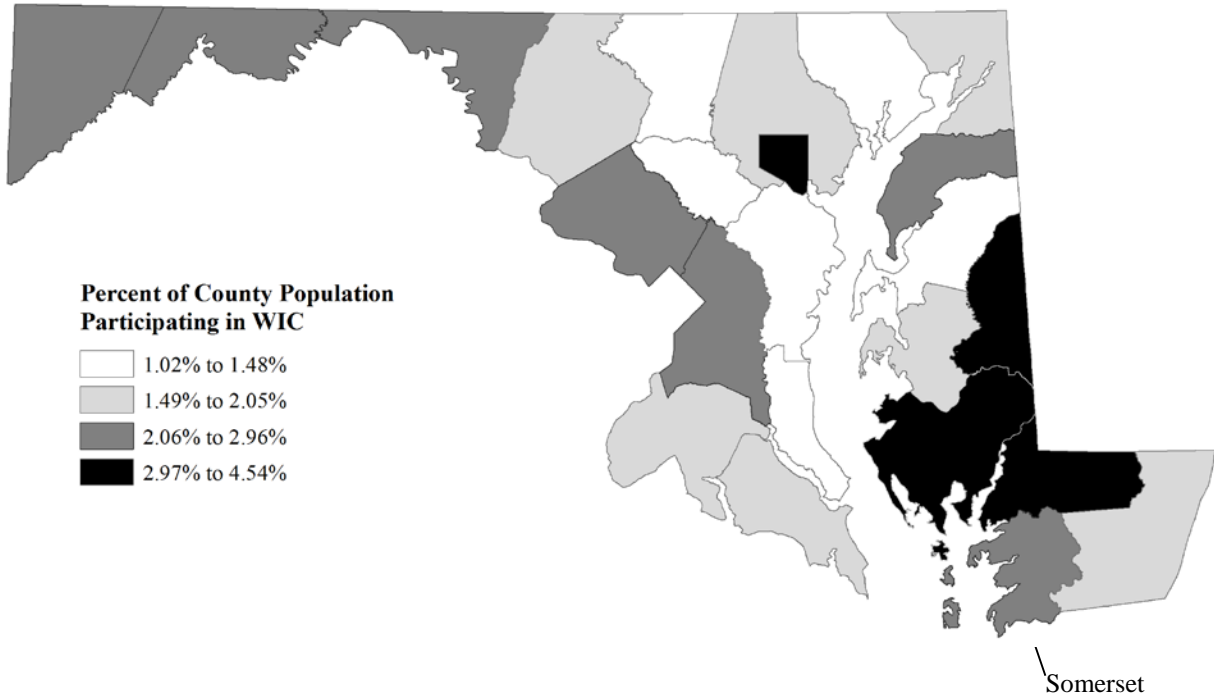


WIC: Special Supplemental Nutrition Program for Women, Infants, and Children

Source: Department of Health and Mental Hygiene; Department of Legislative Services

**Exhibit 19** shows that fiscal 2014 participation in the WIC program as a proportion of the total county population was higher in many of the same counties shown in Exhibit 18. Participation ranged from 1.02% of the total population in Carroll County to 4.54% in Baltimore City.

**Exhibit 19**  
**Percentage of the Total County Population Participating in WIC**  
**Fiscal 2014**



WIC: Special Supplemental Nutrition Program for Women, Infants, and Children

Source: Department of Health and Mental Hygiene; *United States Census Bureau State and County QuickFacts*; Department of Legislative Services

**Child Care Subsidy**

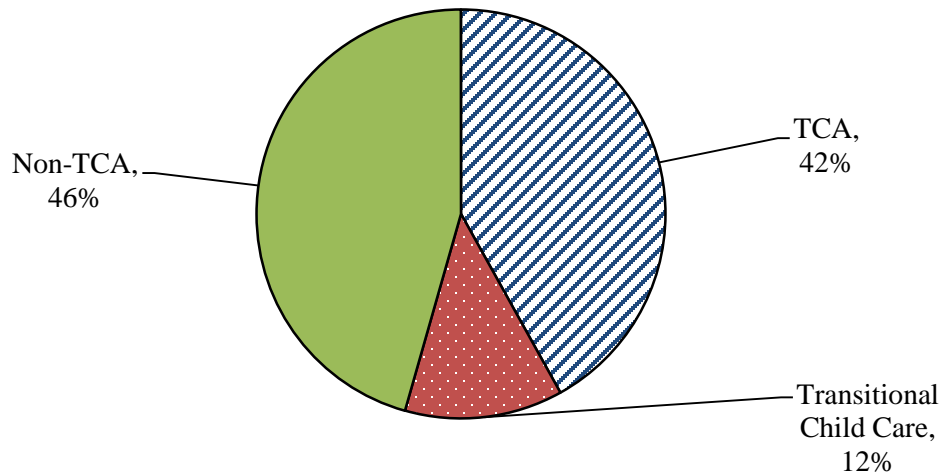
The Child Care Subsidy Program is available to households of varying income levels, depending on the number of children. However, the Maryland State Department of Education prioritizes cases as follows: (1) households applying for or receiving TCA who are working, in job training, or in public school; (2) households who have been on TCA within the last six months; and (3) income eligible families who are working, in job training, or in public school.



## Participants by Eligibility Type

As shown in **Exhibit 20**, in fiscal 2014, the majority of families receiving the Child Care Subsidy were either current TCA enrollees or families receiving Transitional Child Care. Transitional Child Care is available to individuals for a period of time after the individual is no longer eligible for TCA.

**Exhibit 20**  
**Average Number of Families Receiving the Child Care Subsidy**  
**by Eligibility Type**  
**Fiscal 2014**



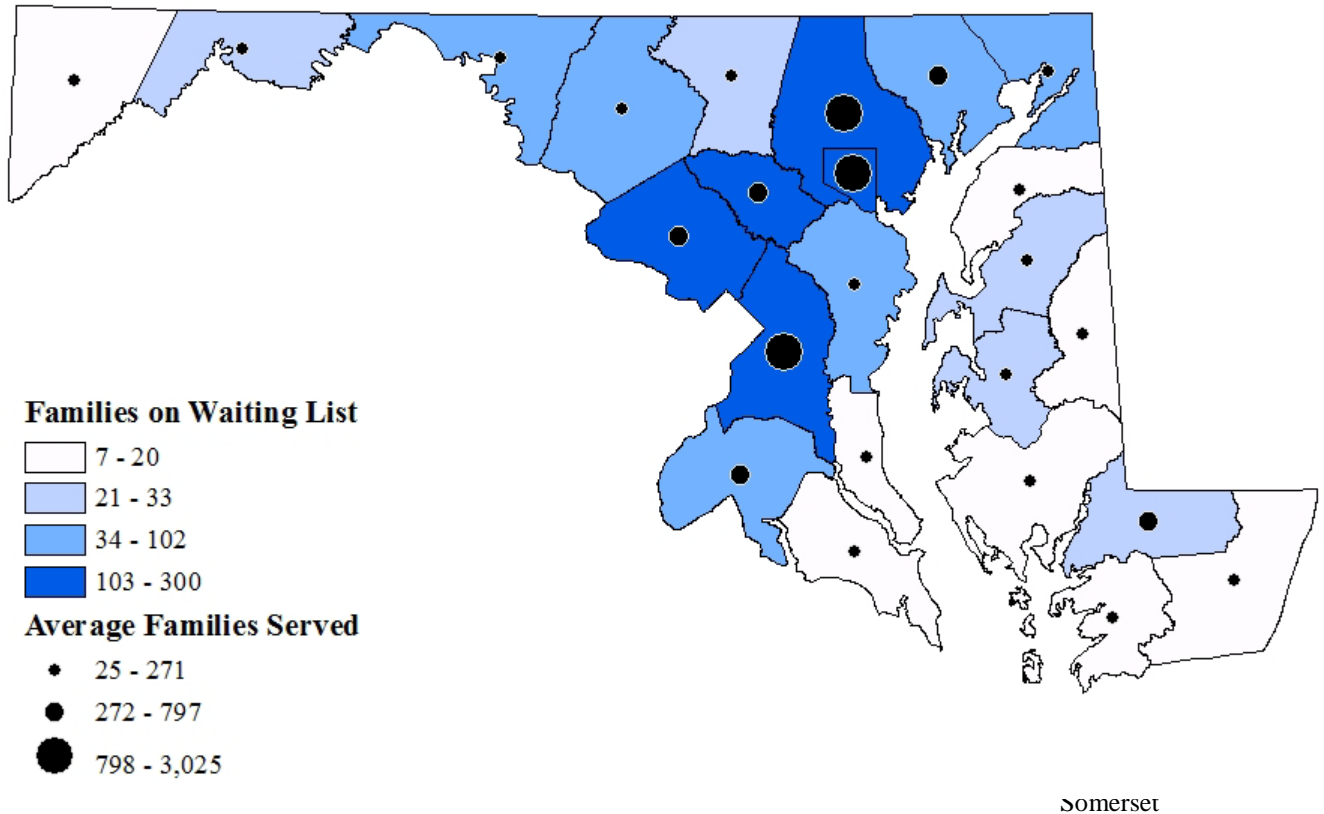
TCA: Temporary Cash Assistance

Source: Maryland State Department of Education

## Distribution of Recipients and Waiting List by Jurisdiction

In fiscal 2014, more than 10,000 families received a Child Care Subsidy. As shown in **Exhibit 21**, Baltimore City had the highest number of families receiving a subsidy (3,025), and Baltimore and Prince George's counties had the second and third highest number of families receiving a subsidy. As of September 30, 2014, however, Baltimore County had the largest number of families on the waiting list for a subsidy (300). Prince George's and Montgomery counties had the second and third highest number of families on the waiting list. The waiting list is primarily composed of the two highest income eligibility categories.

**Exhibit 21**  
**Families on the Waiting List for a Child Care Subsidy**  
**(as of September 30, 2014) and the Average Number of Families Served**  
**Fiscal 2014**



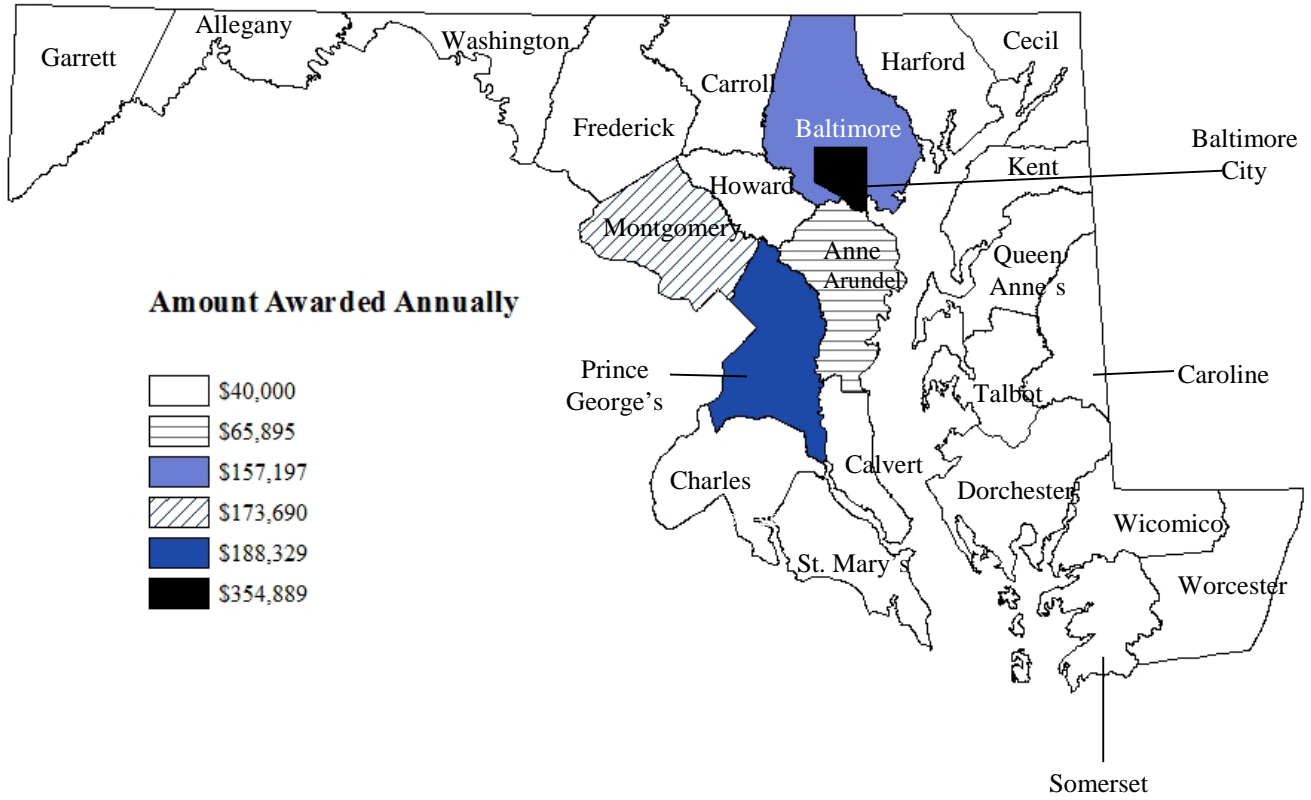
Source: Maryland State Department of Education

### Rental Allowance Program

The Department of Housing and Community Development's Rental Allowance Program provides grants to local governments in the State to provide rent subsidies to low-income families who are homeless or have an emergency housing need.

Approximately 350 families statewide receive assistance via the program in any given month, based on data from the most recent three fiscal years. The largest amount of grant funds are disbursed to Baltimore City and Prince George's, Montgomery, and Baltimore counties, as shown in **Exhibit 22**.

**Exhibit 22**  
**Rental Allowance Program Grant Distribution**  
**Fiscal 2014**



Source: Department of Housing and Community Development

## **Section II**

### **Program Descriptions**



### **Federal Earned Income Credit**

- Program Description:** A refundable tax credit for certain low-income workers.
- Legal Basis:** Federal law. Internal Revenue Code, Section 32.
- Funding Source:** Federal revenues are reduced by amount of credit.
- Calendar 2012 Budget:** In tax year 2012, Maryland taxpayers claimed a total of \$930.6 million in credits, of which \$806.0 million was refundable. The U.S. Joint Committee on Taxation estimates that nationwide \$70.4 billion in federal earned income credits will be claimed in federal fiscal 2015.
- Eligibility:** To claim the credit in tax year 2014, an individual must have earned income, \$3,350 or less of investment income, and a modified federal adjusted gross income of less than \$14,590 with no qualifying children, \$38,511 with one qualifying child, \$43,756 with two qualifying children, or \$46,997 with three or more qualifying children. The American Recovery and Reinvestment Act of 2009 temporarily increased the credit for households with three or more qualifying children and by increasing the phase-out range for joint returns. Subsequent federal legislation has made some of these changes permanent while others have been extended for additional tax years. Additional requirements must be met to claim the credit.
- Participants:** A total of 425,080 Maryland tax returns in 2012 claimed the credit, of which 371,320 received a refund.
- Value of Benefit:** In tax year 2014, the maximum credit was \$496 with no qualifying children, \$3,305 with one qualifying child, \$5,460 with two qualifying children, and \$6,143 with three or more qualifying children.
- Cost Sharing:** None.
- Accessibility:** Available to all eligible applicants.
- Regional Variations:** None.

Source: Internal Revenue Service

## Maryland Earned Income Credit

- Program Description:** A tax credit for eligible low-income 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 are reduced by the amount of nonrefundable claims. State general fund revenues are also reduced by the refundable amounts.
- Calendar 2012 Budget:** For tax year 2012, a total of \$244.1 million in State credits were claimed, of which \$157.2 million were refundable credits and \$87.0 million were nonrefundable. An additional \$58.8 million in local credits were claimed in tax year 2012, bringing the total State and local cost to \$302.9 million.
- Eligibility:** To claim the credit, a taxpayer must be eligible for and claim the federal earned income credit. Beginning with tax year 2008, taxpayers without dependents are eligible for the refundable credit.
- Participants:** For tax year 2012, there were 415,481 returns that claimed either one of the State credits or the local credit. A total of 272,045 tax returns claimed the nonrefundable credit, 288,662 tax returns claimed the refundable credit, and 265,042 tax returns claimed the local credit.
- Value of Benefit:** The maximum value of the nonrefundable portion of the credit allowed against the State income tax is 50% of the federal earned income credit allowed. In tax year 2014, the maximum nonrefundable credit is an estimated \$248 with no qualifying children, \$1,653 with one qualifying child, \$2,730 with two qualifying children, and \$3,072 with three or more qualifying children. Individuals may also qualify to receive a refundable credit equal to 25% of the federal credit received, minus any State income tax credits. The value of the refundable portion of the credit has increased in several steps from the initial value of 10% in tax year 1998. In tax year 2012, the maximum value of the refundable portion of the credit was \$124 with no qualifying children, \$826 for one child, \$1,356 for two children, and \$1,536 for three or more qualifying children. Chapter 389 of 2014 increased the value of the refundable credit from 25% to 28% of the federal credit, phased in over four years, beginning with tax year 2015.

### **Maryland Earned Income Credit (Cont.)**

**Cost Sharing:** Prior to tax year 1999, the nonrefundable portion of the earned income credit allowed against the State income tax operated to reduce county income tax liability. 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 nonrefundable credit is allowed against the county income tax, in an amount roughly equal to 25% of the federal earned income credit allowed, depending on the county income tax rate. No county has provided a refundable credit that can be claimed with the income tax return in the method authorized under State law. Montgomery County is the only local jurisdiction that provides its own Earned Income Tax Credit, known as the Working Families Income Supplement, which generally matches the amount of the State refundable credit claimed by county residents.

**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 the amount of credit.
- Calendar 2012 Budget:** For tax year 2012, the poverty level income credits totaled \$5.3 million.
- Eligibility:** Both the Maryland adjusted gross income and specified earned income of an individual must be less than a federal poverty standard based upon the number of exemptions claimed by the individual.
- Participants:** A total of 40,082 tax year 2012 returns claimed the credit.
- Value of Benefit:** The maximum credit is equal to 5% of specified earned income up to the applicable poverty standard, not to exceed the State tax liability remaining after any State earned income credit claimed. For a family of three, the maximum value of the credit in tax year 2012 was \$977. The credit is not refundable and the actual value of the credit will depend on the taxpayer's remaining tax liability after application of the State nonrefundable credit.
- Cost Sharing:** Prior to tax year 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% 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 qualifying children.
- Legal Basis:** Federal law. Internal Revenue Code, Section 24.
- Funding Source:** Federal revenues are reduced by amount of credit.
- Calendar 2012 Budget:** In tax year 2012, Maryland taxpayers claimed \$507.2 million in tax credits and an additional \$414.9 million in refundable tax credits.
- Eligibility:** All taxpayers with eligible children. An eligible child is under age 17; is a citizen, resident, or national of the United States; and is the taxpayer's child (including adopted), stepchild, foster child, sibling, stepbrother, stepsister, or descendent of any of them. In order to qualify, a child must generally live with the taxpayer for at least one-half of the year and did not provide one-half of his or her own support. The child must also be claimed as a dependent and married children must meet specified conditions. The credit begins to phase out at incomes of \$75,000 (\$55,000 for married filing separately and \$110,000 for joint returns), and additional limitations exist for certain types of income and other credits claimed.
- Participants:** In tax year 2012, a total of 432,100 Maryland tax returns claimed the credit, and 324,170 returns claimed the additional refundable credit.
- Value of Benefit:** In tax year 2013, the maximum credit amount was \$1,000 per child. The credit is reduced by \$50 for each \$1,000 of modified adjusted income above the phase-out limits listed above. An additional refundable tax credit is available for certain individuals.
- Cost Sharing:** None.
- Accessibility:** Available to all eligible applicants.
- Regional Variations:** None.

Source: Internal Revenue Service (IRS); *IRS Publication 972*

## Federal Child and Dependent Care Tax Credit

- Program Description:** A tax credit for families to offset the child and dependent care expenses incurred in order for a member of the family to work or look for work.
- Legal Basis:** Internal Revenue Code, Section 21.
- Funding Source:** Federal revenues are reduced by amount of credit.
- Calendar 2012 Budget:** In tax year 2012, Maryland taxpayers claimed a total of \$100.8 million in child and dependent care credits.
- Eligibility:** Taxpayers who have earned income and have child and dependent care expenses for qualifying persons if the expenses are incurred to enable the taxpayer to work or look for employment. A qualifying person is a child under age 13 who can be claimed as a dependent, certain spouses with disabilities, or persons who are not able to care for one's self and lived with the taxpayer more than one-half of the year and can either be claimed as a dependent or meets all of the requirements necessary to be claimed as a dependent for specified qualifications. In order to qualify for the credit, the individual providing the care cannot be the taxpayer's dependent, spouse, or parent of the qualifying child. The amount of expenses eligible for the credit is \$3,000 for the first qualifying person and \$6,000 for two or more qualifying persons and may not exceed the taxpayer's earned income. Certain limits apply if the taxpayer deducted dependent care benefits provided by a dependent care benefit plan or are otherwise reimbursed.
- Participants:** In tax year 2012, a total of 171,320 Maryland tax returns claimed the credit.
- Value of Benefit:** The maximum value of the credit is 35% of qualifying expenses subject to a maximum of \$1,050 for one qualifying person and \$2,100 for two or more qualifying persons. The credit decreases by 1% for each \$2,000 of gross income over \$15,000 until adjusted gross income reaches \$43,000. The credit is 20% for gross incomes of \$43,000 and above. Eligible nonworking spouses are treated as earning \$250 a month for one qualifying person and \$500 a month if there are two or more qualifying persons.

**Federal Child and Dependent Care Tax Credit (Cont.)**

Cost Sharing: Not applicable.

Accessibility: All eligible individuals qualify.

Regional Variations: None.

Source: Internal Revenue Service

### **Maryland Dependent Care Credit**

Program Description:	A nonrefundable 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.
Calendar 2012 Budget:	For tax year 2012, Maryland dependent care credits totaled \$4.1 million.
Eligibility:	The credit is available to qualified individuals who qualify for the federal child and dependent care credit and whose federal adjusted gross income (FAGI) is \$50,000 or less (\$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 phases out for incomes between \$41,000 and \$50,000 (\$20,500 and \$25,000 if married and filing separate returns).
Participants:	In tax year 2012, a total of 26,724 tax returns claimed the credit.
Value of Benefit:	The maximum credit allowed for child and dependent care expenses is up to 32.5% 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. The maximum value of the credit is \$341 for care provided to one qualifying dependent (\$683 for two or more dependents).
Cost Sharing:	None.
Accessibility:	Available to all eligible participants.
Regional Variations:	None.

Source: Comptroller of the Treasury; Department of Legislative Services

### **Temporary Cash Assistance (TCA)**

Program Description:	As one of the components of the Family Investment Program, TCA provides monetary help to needy families with dependent children when available resources do not fully address the families' needs. Some families, who need only short-term assistance, may receive a Welfare Avoidance Grant generally of no more than three times the monthly allowable TCA benefits. The grant is paid as a one-time lump-sum payment.
Legal Basis:	42 United States Code 601-619. Title 5, Subtitle 3 of the Human Services Article of the Annotated Code of Maryland.
Funding Source:	Federal, State, and special funds.
Fiscal 2015 Budget:	\$133.4 million (\$93.6 million federal funds, \$29.8 million general funds, and \$10.0 million special funds).
Eligibility:	<p>Applicants for, or adults with dependent children receiving TCA, must meet a variety of financial and technical eligibility requirements. Financial requirements provide that countable earned and unearned income minus disregards cannot exceed the benefit level paid for the assistance unit size. There is no longer a restriction on assets, except for certain immigrants.</p> <p>Households must also adhere to conditions of eligibility including cooperation with child support, participation in work activities, and compliance with substance abuse provisions. Sanctions may be imposed for noncompliance with program requirements.</p>
Participants:	The fiscal 2015 budget assumes an average of 60,421 recipients per month. In fiscal 2013, the program served an average of 67,876 recipients per month.
Value of Benefit:	The fiscal 2015 budget assumes an average of \$183.94 per month per recipient. The maximum benefit for a three-person household is \$634 per month.
Cost Sharing:	None.

**Temporary Cash Assistance (Cont.)**

Accessibility: Applications must be filed, interviews must be conducted, and all financial and technical eligibility factors must be met prior to benefit issuance. However, all applicants that apply and meet the eligibility requirements are entitled to the benefit subject to other restrictions and requirements of the program.

Regional Variations: None.

Source: Department of Human Resources; *Code of Maryland Regulations*; Maryland State Budget

## **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 age 21. Emergencies may be related to payment of rent, utilities, or other bills. To qualify, the emergency cannot result from quitting a job without good cause and no resources may be available to meet the emergency.
- Legal Basis:** 42 United States Code 601-619. Title 5, Subtitle 3 of the Human Services Article of the Annotated Code of Maryland.
- Funding Source:** Federal funds.
- Fiscal 2015 Budget:** Approximately \$6.0 million in federal funds.
- Eligibility:** Adults with dependent children applying for the assistance must meet the financial and technical eligibility requirements outlined in a local plan. In general, a family must have at least one child under age 21 and can present a notice of being in arrears on rent, a pending eviction, has been evicted, will be removed from utility service, or has been removed from utility service. The cash payment may be in addition to Temporary Cash Assistance or a Welfare Avoidance Grant.
- Participants:** The fiscal 2015 budget assumes an average of 982 recipients per month. In fiscal 2013, the program served an average of 880 recipients per month.
- Value of Benefit:** Local departments of social services must submit an annual plan detailing procedures for the payment of cash benefits. The fiscal 2015 budget assumes an average grant of \$508.71. In fiscal 2013, the average grant was \$501.71.
- Cost Sharing:** None.



**Emergency Assistance to Families with Children (Cont.)**

Accessibility: The benefit is not an entitlement. Individuals requesting assistance must file an application and complete an 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 departments of social services' plans.

Source: Department of Human Resources; *Code of Maryland Regulations*; Maryland State Budget

**Food Supplement Program**  
**(Federal Name for the Program is the Supplemental Nutrition Assistance Program)**

Program Description: The Food Supplement Program (FSP) assists low-income households to purchase food.

Legal Basis: 7 United States Code Sections 2011-2036a. Title 5, Subtitle 5 of the Human Services Article of the Annotated Code of Maryland.

Funding Source: FSP benefits are 100% federally funded. Administrative costs are 50% federal/50% State.

Fiscal 2015 Budget: \$1.25 billion in federal funds for benefits.

Eligibility: Households are subject to eligibility requirements including resource and income limits. Households may have up to \$2,000 in countable resources, which includes a bank account. If a member of a household is age 60 or older, or is disabled, countable resources increase to \$3,000. Vehicles do not count as a resource.

Most households must meet both a gross income test (130% of poverty) and a net income test (100% of poverty). If the household includes an elderly person or a person who is disabled, only the “net test” must be met.

Deductions from gross income include 20% of earned income; a standard deduction (ranging from \$141 to \$205 depending on household size); a dependent care deduction; certain medical expenses for elderly or disabled household members; housing costs; and legally owed child support expenses.

Households receiving Temporary Cash Assistance, Supplemental Security Income, Temporary Disability Assistance Program, Public Assistance to Adults, or Temporary Assistance for Needy Families funded services or benefits are automatically eligible for FSP benefits.

**Food Supplement Program  
(Federal Name for the Program is the Supplemental Nutrition  
Assistance Program) (Cont.)**

- Participants:** The fiscal 2015 budget assumes an average of 410,000 households per month (an average of 88,874 public assistance households and an average of 321,126 nonpublic assistance households). In fiscal 2013, the program served an average of 382,850 households per month.
- Value of Benefit:** The fiscal 2015 budget assumes an average grant of \$254.60 per month. The maximum benefit for a three-person household is \$504 per month. Benefit levels vary based on expenses of the household including housing, type of utility, child support payments, and out-of-pocket child care expenses.
- Cost Sharing:** None. The program, however, is intended to supplement, not supplant, food purchases.
- Accessibility:** The program is a federal entitlement. Individuals requesting assistance must file an application and complete an interview. The applicant must meet all eligibility criteria before the department issues the benefit.
- Regional Variations:** None.

Source: Department of Human Resources; *Code of Maryland Regulations*; Maryland State Budget

## Refugee Cash Assistance (RCA)

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 and persons who are victims of a severe form of trafficking <sup>1</sup> are also eligible for this program but their eligibility begins with the date asylum is granted rather than the date of arrival.
Legal Basis:	8 United States Code 1522. Federal Refugee Act of 1980 (45 <i>Code of Federal Regulations</i> Part 400) ( <i>et seq.</i> ).
Funding Source:	Federal funds.
Fiscal 2015 Budget:	\$51,434 in federal funds.
Eligibility:	Similar eligibility rules as TCA, however, assets are limited to \$2,000. Certain items are excluded from being counted as assets toward the limitation including motor vehicles and the home of the household. In addition, applicants must provide documentation that they fall under one of the eligible immigration categories. Unlike TCA, RCA applicants are not required to have a minor child.
Participants:	The fiscal 2015 budget assumes an average of 19 refugees per month will receive assistance. In fiscal 2013, the program served an average of 19 recipients per month.
Value of Benefit:	The average monthly grants for individuals are \$225.59, for a maximum of eight months. This grant amount is the same as the fiscal 2013 average monthly grant.

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<sup>1</sup> 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.

### **Refugee Cash Assistance (Cont.)**

Regional Variations: In the jurisdictions participating in the Public-private Partnership Program (Baltimore City, Anne Arundel, Baltimore, Carroll, Harford, Howard, Montgomery, and Prince George's counties) refugee cash assistance has been replaced by Refugee Transitional Cash Assistance, administered by the voluntary agencies that resettle refugees. The monthly grant amount, available for eight months, for individuals in this program is \$282. In these jurisdictions, the benefit levels are set by the Public-private Partnership Program.

Source: Department of Human Resources; *Code of Maryland Regulations*; Maryland State Budget

### **Child Care Subsidy Program (Formerly 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:** 42 United States Code 618, 9858. Title 5, Subtitle 3 of the Human Services Article of the Annotated Code of Maryland. *Code of Maryland Regulations* 13A.14.06.
- Funding Source:** Federal and State funds.
- Fiscal 2015 Budget:** Approximately \$83.0 million (\$45.1 million in federal funds and \$37.8 million in general funds).
- Eligibility:** Applicants must meet a variety of technical eligibility requirements. TCA recipients must be working or enrolled in a work-related activity. Low-income families must be working, enrolled in a public school or 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:** In fiscal 2015, 19,507 children are expected to be served through this program. In fiscal 2013, 17,060 children were served.
- Value of Benefit:** In fiscal 2015, the anticipated average annual cost per child in this program is \$4,188. In fiscal 2013, the average annual cost per child was \$4,418. Cost of care varies by type of care, age of child, and region of the State.
- Cost Sharing:** Non-TCA and non-Supplemental Security Income families must make a copayment. The copayment is on a sliding scale based on family size and income.

**Child Care Subsidy Program (Formerly Purchase of Care) (Cont.)**

**Accessibility:** The program is not an entitlement and funding is limited. As of September 30, 2014, 1,860 cases involving 2,211 children were on the waiting list for a subsidy. The majority of the waiting list is among the two highest income categories of eligible recipients (for example, households with income between \$23,676 and \$29,990 for a family of three). Priorities for service are (1) TCA applicants or recipients who are working, in job training, or in public school; (2) families who have received TCA within the last six months; and (3) families that meet income guidelines, not receiving TCA, that are in public school, working, or in job-related training. Top consideration in each priority category is given to children with disabilities.

**Regional Variations:** Eligibility and copayment rates are standard across the State. The subsidy rates vary regionally.

Source: Maryland State Department of Education; *Code of Maryland Regulations*; Maryland State Budget

## **Child and Adult Care Food Program**

- Program Description:** The program subsidizes eligible child care centers, adult day care centers, family child care homes, and after school programs for meals and snacks served to children and eligible adults. Meals must meet nutrition requirements including meal patterns established by the U.S. Department of Agriculture (USDA).
- Legal Basis:** 42 United States Code 1758, 1759a, 1762a, 1765, 1766, and 1766a.7 *Code of Federal Regulations* Part 226. *Code of Maryland Regulations* 13A.06.01.01.
- Funding Source:** Federal funds from USDA pass through the Maryland State Department of Education to participating licensed nonprofit day care centers, sponsors of family child care homes, and certain for-profit centers providing nonresidential care for meals served to enrolled children or adults. The amount of funding available is based upon the number of free, reduced-price, or paid meals and snacks served.
- Fiscal 2015 Budget:** \$62.1 million in federal funds.
- Eligibility:** Children from birth through age 12 and functionally impaired adults enrolled in participating licensed public or private nonprofit day care centers, family day care homes, or certain for-profit centers providing nonresidential care are eligible for the program. Participating after school programs may serve children up to age 18. The reimbursement available to the institution for meals served is determined by the household income level of participants. The maximum rate category is free and is received for meals served to individuals whose family income is less than 130% of poverty. Meals served to individuals whose family income is between 130% and 185% of poverty are reimbursed at the reduced-price rate. A modest subsidy is also provided for those with incomes above 185% of poverty.
- Participants:** In fiscal 2015, approximately 30.3 million meals are expected to be served through this program. In fiscal 2013, 29.1 million meals were served through this program.



## Child and Adult Care Food Program (Cont.)

Value of Benefit: Reimbursement is available for a maximum of two meals and one snack per participant, per day. Federal reimbursement rates effective July 1, 2013, through June 30, 2014, for child and adult day care centers are as follows:

- Free meals – \$1.58 for breakfast, \$2.93 for lunch/supper, and 80 cents for snack;
- Reduced-price meals – \$1.28 for breakfast, \$2.53 for lunch/supper, and 40 cents for snack; and
- Paid meals – 28 cents for breakfast, 28 cents for lunch/supper, and 7 cents for snack.

An additional 23.25 cents is available in value of commodities or cash in lieu. The daily benefit available for a center serving a participant breakfast, lunch, and a snack in the free category is \$5.31 (or \$1,274.40 a year per participant, assuming 240 days of participation). The daily benefit available for a center serving a participant breakfast, lunch, and a snack in the reduced-price category is \$4.21 (or \$1,010.40 a year per participant, assuming 240 days of participation). The daily benefit for a center serving breakfast, lunch, and a snack in the paid category is 63 cents (or \$151.20 a year per participant, assuming 240 days of participation).

Tier 1 family child care providers (low-income providers or providers who live in a low-income area) receive \$2.40 for all lunches and suppers served, \$1.28 for breakfasts, and 71 cents for snacks. Tier II higher income family day care providers receive \$1.45 for all lunches and suppers served, 47 cents for breakfasts, and 19 cents for snacks. The daily benefit available for a Tier 1 provider serving a participant breakfast, lunch, and a snack is \$4.39 (or \$1,053.60 a year per child, assuming 240 days of participation). For Tier II providers, the daily benefit for serving a participant breakfast, lunch, and a snack is \$2.11 (or \$506.40 a year per child, assuming 240 days of participation). Administrative reimbursement rates are also available to participating sponsors of family child care homes and vary depending on the number of homes sponsored.

**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.

### **Child and Adult Care Food Program (Cont.)**

Cost Sharing: Cost sharing may depend on whether a program is in a pricing or nonpricing program. In nonpricing programs, the meals and snacks are provided at one price that includes tuition and other day care costs.

Accessibility: Entitlement program.

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

Source: Maryland State Department of Education; Maryland State Budget; U.S. Department of Agriculture

## School Breakfast Program

- Program Description:** The program subsidizes public and participating nonprofit private schools of high school grade or under and participating residential child care institutions for breakfast meals served to children. Meals must meet the meal requirements and nutrient standards established by the U.S. Department of Agriculture (USDA).
- Legal Basis:** 42 United States Code 1773 and 1779. 7 *Code of Federal Regulations* Part 220. *Code of Maryland Regulations* 13A.06.01.01.
- Funding Source:** Federal funds from USDA pass through the Maryland State Department of Education to participating school systems, schools, and residential child care institutions for breakfast meals served to students. The amount of federal funding available is based upon the number of free, reduced-price, or paid breakfasts served. State revenue matching funds are also available to supplement federal funds.
- Fiscal 2015 Budget:** \$63.4 million in federal funds. State revenue matching funds of \$4.3 million have been budgeted to supplement public school systems and eligible nonprofit private schools. The school systems allocation of State revenue matching funds is based on the systems percentage of the total federal revenue earned from the National School Lunch Program (NSLP) and the School Breakfast Program (SBP) in the second preceding year. These funds are paid in six equal installments. The amount cannot be separated between the NSLP and the SBP.
- Eligibility:** All children up to the age of 21, in public and participating nonprofit private schools of high school grade or under and participating residential child care institutions, are eligible. Free breakfasts are available to children whose family income is less than 130% of poverty and reduced-price breakfasts are available to children whose family income is between 130% and 185% of poverty. The following students are considered categorically eligible for free meals: (1) homeless children or youth as defined under the McKinney-Vento Homeless Assistance Act; (2) youth served under the Runaway and Homeless Youth Act; (3) migratory children as defined under the Elementary and Secondary Education Act of 1965; (4) foster children whose care and placement is the responsibility of a state foster care agency or court; and (5) children enrolled in federally funded Head Start programs and prekindergarten Even Start children.

### **School Breakfast Program (Cont.)**

- Participants:** In fiscal 2015, 35.8 million breakfasts are expected to be served through this program including 7.7 million paid breakfasts, 3.0 million reduced-price breakfasts, and 25.1 million free breakfasts. In fiscal 2013, there were approximately 34.5 million breakfasts served, including 7.4 million paid breakfasts, 2.9 million reduced-price breakfasts, and 24.1 million free breakfasts.
- Value of Benefit:** The federal reimbursement available to schools for meals served is determined by the household income level and household size of the participating children. The maximum reimbursement rate category is free and is received for meals served to individuals whose family income is less than 130% of poverty. Meals served to individuals whose family income is between 130% and 185% of poverty are reimbursed at the reduced-price rate. A modest subsidy is also provided for breakfast meals served to children from families with incomes above 185% of poverty. Federal reimbursement rates effective July 1, 2013, through June 30, 2014, for regular schools are 28 cents for paid breakfasts, \$1.28 for reduced-price breakfasts, and \$1.58 for free breakfasts.
- Schools serving at least 40% of the total lunches in the second preceding school year to students eligible for free or reduced-price meals are considered severe need and receive a higher severe need federal reimbursement rate. Federal reimbursement rates effective July 1, 2013, through June 30, 2014, for severe need schools are 28 cents for paid breakfasts, \$1.59 for reduced-price breakfasts, and \$1.89 for free breakfasts.
- Cost Sharing:** Nonpricing programs provide breakfast to all children at no charge; pricing programs charge children in the paid and reduced-price eligible categories. The price of breakfast to a child from a household with an income level over 185% of the poverty guidelines (paid student) is determined by each school system. However, the price to a child eligible for reduced-price meals may not exceed 30 cents for breakfast. Beginning in school year 2013-2014, a Community Eligibility Provision (CEP) was available to certain Maryland local education agencies (LEA). Effective July 1, 2014, this provision is available nationwide. Under the CEP, LEAs have an alternative method for claiming student meals in high poverty schools, and children in schools participating in the CEP receive meals at no cost.

**School Breakfast Program (Cont.)**

**Accessibility:** Entitlement program is available in most all of Maryland's public schools. Section 7-701 of the Education Article of the Annotated Code of Maryland requires every public elementary school to offer the SBP unless it meets certain standards of exemption. The program is also available in participating nonprofit private schools and participating residential child care centers.

**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; Maryland State Budget; U.S. Department of Agriculture

## **Maryland Meals for Achievement In-classroom Breakfast Program**

- Program Description:** The program provides an additional subsidy for paid and reduced-price breakfasts served to children to participating public and private nonprofit schools and residential child care institutions that qualify. The additional subsidy offsets the cost normally paid by the student, and as a result, breakfast is provided at no cost to the children. Meals must meet nutritional standards of the U.S. Dietary Guidelines for Americans established by the U.S. Department of Agriculture.
- Legal Basis:** Section 7-704 of the Education Article of the Annotated Code of Maryland.
- Funding Source:** State funds to schools and residential child care institutions to complement the reimbursement for paid and reduced-price meals under the School Breakfast Program. Funding disbursement is based on the number of free, reduced-price, and paid breakfasts served.
- Fiscal 2015 Budget:** \$6.9 million in State funds.
- Eligibility:** All children, regardless of family income, up to age 21 who are enrolled in participating K-12 public schools, nonprofit private schools, and residential child care institutions with 40% or more of enrolled students, are eligible for free or reduced-price meal benefits. The department selects participating schools and residential child care institutions based on available funding and geographic and socioeconomic diversity.
- Participants:** In fiscal 2015, approximately 13.8 million breakfasts are expected to be served throughout the State (4.1 million paid breakfasts, 1.2 million reduced-price breakfasts, and 8.5 million free breakfasts). In fiscal 2013, approximately 13.2 million breakfasts were served throughout the State (3.9 million paid breakfasts, 1.2 million reduced-price breakfasts, and 8.1 million free breakfasts).

**Maryland Meals for Achievement In-classroom Breakfast Program (Cont.)**

- Value of Benefit:** The amount of additional support provided for each breakfast served to a reduced-price eligible student is 30 cents. The amount provided for each paid breakfast ranges from 35 cents to 85 cents based on the percent of free and reduced-price eligible students enrolled in the school. For example, schools with an enrollment of 40% to 50% of students eligible for free or reduced-price breakfasts receive 85 cents per each paid breakfast. Schools with 91% to 100% of students eligible for free or reduced-price breakfasts receive 35 cents per each paid breakfast served.
- Cost Sharing:** None.
- Accessibility:** All public schools, nonprofit private schools, and residential child care institutions meeting the eligibility requirements may apply.
- Regional Variations:** Benefits and eligibility criteria are standard across the State.

Source: Maryland State Department of Education; Annotated Code of Maryland; Maryland State Budget

## **National School Lunch Program (NSLP)**

- Program Description:** This program subsidizes public and participating nonprofit private schools and participating residential child care institutions for lunches. There is also a program component that subsidizes participating agencies for snacks served in after-school care programs to children. Meals must meet the meal requirements and nutrient standards established by the U.S. Department of Agriculture (USDA). These can be provided to the student at a paid, free, or reduced-price level.
- Legal Basis:** 42 United States Code 1751-1760, 1769a, and 1779. 7 *Code of Federal Regulations* Part 210. *Code of Maryland Regulations* 13A.06.01.01.
- Funding Source:** Federal funds to schools and residential child care institutions through the Maryland State Department of Education. The amount of federal funding available is based on the number of free, reduced-price, and paid lunches and snacks served. State funds are used to supplement federal funds to meet a federal maintenance of effort requirement.
- Fiscal 2015 Budget:** \$170.4 million in federal funds. State revenue matching funds of \$4.3 million have been budgeted to supplement public school systems and eligible nonprofit private schools. The school systems allocation of State revenue matching funds is based on the systems' percentage of the total federal revenue earned from the NSLP and the School Breakfast Program (SBP) in the second preceding year. These funds are paid in six equal installments. The amount cannot be separated between the NSLP and the SBP.
- 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 are eligible. Free or reduced-price lunches are available to children from families meeting income eligibility guidelines; family income of less than 130% of poverty qualifies a child for a free lunch or snack, while family income of between 130% and 185% of poverty qualifies a child for a reduced-price lunch or snack. The following individuals are automatically eligible for free lunches: (1) homeless children or youth as defined under the McKinney-Vento Homeless Assistance Act; (2) youth served under the Runaway and Homeless Youth Act; (3) a migratory child as defined under the Elementary and Secondary Education Act of 1965; (4) foster children whose care and placement is the responsibility of a state foster care agency or court; and (5) children enrolled in federally funded Head Start programs and prekindergarten Even Start children.



### National School Lunch Program (Cont.)

**Participants:** In fiscal 2015, there are expected to be approximately 72.5 million lunches served including 22.9 million paid lunches, 6.2 million reduced-price lunches, and 43.4 million free lunches. In fiscal 2013, there were approximately 69.8 million lunches served including 22.0 million paid lunches, 6.0 million reduced-price lunches, and 41.8 million free lunches.

**Value of Benefit:** A basic subsidy is provided for all meals served to students, with higher subsidy levels provided for free and reduced-price meals. Federal reimbursement rates for July 1, 2013, through June 30, 2014, are currently 28 cents for paid lunches, \$2.53 for reduced-price lunches, and \$2.93 for free lunches. This provides a maximum federal reimbursement per student, assuming 180 school days, of \$50.40 a year for paid lunches, \$455.40 for reduced-price lunches, and \$527.40 for free lunches.

Institutions serving 60% or more lunches two years ago, in the free and reduced-price categories, receive an additional federal subsidy of 2 cents per lunch.

In the 2013-2014 school year, participating schools will receive commodity foods, with a value of 23.25 cents for each lunch served. Schools may also get “bonus” commodities, as available from USDA price support and surplus removal programs.

**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:** Nonpricing programs provide lunch and snacks to all children at no charge. The price to a paying child is determined locally by each school system. The price to a student receiving a reduced-price lunch or snack may not exceed 40 cents for a lunch or 15 cents for a snack. Beginning in school year 2013-2014, a Community Eligibility Provision (CEP) was available to certain Maryland local education agencies (LEA). Effective July 1, 2014, this provision is available nationwide. Under the CEP, LEAs have an alternative method for claiming student meals in high poverty schools and children in schools participating in the CEP receive meals at no cost.

### **National School Lunch Program (Cont.)**

**Accessibility:** Entitlement program that is available in all Maryland public and nonprofit private schools and participating residential child care institutions.

**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; Maryland State Budget; U.S. Department of Agriculture

## Fresh Fruits and Vegetables Program

- Program Description:** Provides participating schools with a reimbursement for serving fresh fruits and vegetables. Participating schools must agree to serve free fresh fruits and vegetables throughout the day, separately from lunch or breakfast meals served. The program is targeted to schools with a high percentage of low-income students.
- Legal Basis:** 42 United States Code 1769a.
- Funding Source:** Federal funds are passed through the Maryland State Department of Education to participating schools.
- Program funds are provided to each state and Washington, DC through annual grants equal to 1% of funds available for a fiscal year to carry out the program. Additional funds remaining after grants are made are allocated to each state operating the school lunch program based on the proportion of the population of the state relative to the population of the United States.
- Fiscal 2015 Budget:** \$4.0 million in federal funds.
- Eligibility:** To participate, schools must have a minimum of 50% of students eligible for free and reduced-price lunch. Schools must apply each year to participate. The program is available only to elementary schools. All children enrolled in participating schools are eligible.
- Participants:** In fiscal 2015, 66,583 children are expected to have access to this program. During the fiscal 2013 school year, 63,174 children had access to this program.
- Value of Benefit:** Selected schools receive reimbursement for the cost of making available to students the free fresh fruits and vegetables, including cost of fruits and vegetables, labor for preparation and service, and some administrative costs.
- Schools selected for this program receive funding based on the school's enrollment. Funding is provided at a value of \$50 per student, per year.

### **Fresh Fruits and Vegetables Program (Cont.)**

Cost Sharing:               None.

Accessibility:              Funding is limited. Once all interested and eligible schools at or above 50% of students eligible for free or reduced-price lunch have been selected, the law permits state agencies to select eligible schools below 50% of students eligible for free or reduced-price lunch.

Regional Variations:     Benefits and eligibility criteria are standard across the State, although the number of schools meeting the requirement of 50% or more of students eligible for free or reduced-price meals varies significantly through the State.

Source: Maryland State Department of Education; Maryland State Budget; U.S. Department of Agriculture

## Summer Food Service Program

- Program Description:** Subsidizes 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:** 42 United States Code 1758, 1761, 1762a. 7 *Code of Federal Regulations* Part 225. *Code of Maryland Regulations* 13A.06.01.
- Funding Source:** Federal funds pass through the Maryland State Department of Education to participating public, nonprofit, and government agencies. The amount of funding is based on the number of meals and snacks served.
- Fiscal 2015 Budget:** Approximately \$7.9 million in federal funds.
- Eligibility:** All children (age 18 and younger) enrolled in summer programs sponsored by public or nonprofit schools, local government agencies, camps, or similar institutions. Sponsors must document that 50% of the children enrolled in the facility are eligible for free or reduced-price school meals or that 50% of children in an area served by the site are approved for free or reduced-price meals.
- Participants:** In fiscal 2015, 2.95 million meals and/or snacks are expected to be provided through this program. In fiscal 2013, 2.83 million meals and/or snacks were served.
- Value of Benefit:** Federal reimbursement rates for self-preparation meals effective January 1, 2014, are \$2.0225 for breakfast, \$3.545 for lunch/supper, and 84 cents for snacks. In general, programs may receive reimbursement for up to two meals or snacks per day. In some instances, a program may receive reimbursement for three meals. The maximum daily benefit per child, assuming breakfast and lunch are provided, is \$5.57 (or \$227.70 a year, assuming 40 operating days). Lower daily benefits would be available if a snack was provided in lieu of a meal. Federal reimbursement rates are slightly lower for vended meals (\$1.985 for breakfast, \$3.4875 for lunch/supper, and 82.25 cents for snacks).

**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.

**Summer Food Service Program (Cont.)**

Accessibility: Entitlement program.

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

Source: Maryland State Department of Education; Maryland State Budget; U.S. Department of Agriculture

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

- Program Description:** A federally funded, discretionary public health nutrition program designed to ensure the healthy growth and development of young children by providing nutrition, breastfeeding assessments and education, supplemental foods, and health care and social service referrals to pregnant, postpartum and breastfeeding women, as well as infants and children up to five-years old.
- Legal Basis:** 42 United States Code 1786.
- Funding Source:** 76.9% federal, 22.9% manufacturer rebates, and 0.2% State.
- Fiscal 2015 Budget:** \$119.9 million federal funds; \$65,000 State funds. Rebates are not included in the State budget for this program.
- Eligibility:** Children up to age 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% of federal poverty guidelines or are receiving Medical Assistance, Temporary Cash Assistance, or Food Supplement Program benefits.
- Participants:** Fiscal 2013 average monthly participation was estimated at 144,922.
- Value of Benefit:** In fiscal 2013, participants received food benefits averaging an estimated \$62.17 per month before rebates. The benefits related to nutritional assessment and education are a part of the Nutrition Services and Administrative funding, which was \$17.35 per month per participant in fiscal 2013.
- Cost Sharing:** None.
- Accessibility:** In federal fiscal 2013, Maryland served 95% of eligible infants, 69% of eligible women, and 54% of eligible children up to age five.
- Regional Variations:** Eligibility criteria are standard across the State. Benefits vary by health/nutritional status of the individual being served.

Source: Department of Health and Mental Hygiene; Maryland State Budget

### **Medical Assistance (Medicaid)**

- Program Description:** Comprehensive health care insurance program for the indigent. Covered services include inpatient hospital, outpatient hospital, pharmacy, physician, nursing homes, medical day care, personal care, mental health, and limited substance abuse treatment.
- Legal Basis:** Title XIX of Social Security Act. Title 15, Subtitle 1 of the Health – General Article of the Annotated Code of Maryland.
- Funding Source:** Generally 50% federal/50% State. However, for the population that became newly eligible under the federal Patient Protection and Affordable Care Act (ACA) effective January 1, 2014, states will initially receive 100% federal funding eventually falling to 90% federal funding.
- Fiscal 2015 Budget:** \$8,657 million (\$2,729 million general funds, \$961 million special funds, \$4,902 million federal funds, and \$66 million reimbursable funds). This total includes Medicaid behavioral health expenditures.
- Eligibility:** Recipients of Temporary Cash Assistance and federal Supplemental Security Income (SSI) benefits automatically qualify for Medicaid. Low-income pregnant women and children younger than age 19 also qualify. Other eligible populations include adults if they experience extraordinary medical expenses or their family income falls below 133% of federal poverty guidelines (138% with certain income disregards); certain low-income Medicare recipients; and indigent disabled and elderly adults who are not receiving SSI. With the exception of pregnant women and children, an immigrant also must be a qualified alien (a U.S. resident for more than five years) to be eligible for benefits.
- Participants:** The fiscal 2015 enrollment for Medicaid is estimated at an average monthly enrollment of 1,163,104.



**Medical Assistance (Medicaid) (Cont.)**

- Value of Benefit: The average cost per enrollee, excluding Medicaid behavioral health and general administrative costs, is projected to be \$7,611 in fiscal 2015 for enrollees in the base Medicaid program (*i.e.*, excluding the ACA expansion population) and \$6,897 for the ACA expansion population. Costs vary based on the health care needs of beneficiaries, with elderly and disabled recipients incurring higher than average costs and children incurring lower than average costs.
- Cost Sharing: Copayments 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; Department of Legislative Services

## **Maryland Children's Health Program**

Program Description:	Expands comprehensive health insurance coverage to uninsured low-income children.
Legal Basis:	Title 15, Subtitle 3 of the Health-General Article of the Annotated Code of Maryland.
Funding Source:	65% federal/35% State. Provisions of the federal Patient Protection and Affordable Care Act (ACA) will result in a higher federal matching rate for several years beginning in fiscal 2016.
Fiscal 2015 Budget:	\$226 million (\$146 million federal funds, \$72 million State general funds, and \$8 million in special funds that represent enrollee premiums). This amount excludes behavioral health expenditures.
Eligibility:	Uninsured children from birth up to age 19 from families with incomes above the Medicaid eligibility limit but at or below 300% of federal poverty guidelines (FPG) and pregnant and two months postpartum women with incomes at or below 250% FPG.
Participants:	An average monthly enrollment of 118,037 participants is expected in fiscal 2015.
Value of Benefit:	The average cost per participant in fiscal 2015 (excluding behavioral health and administrative costs) is estimated to be \$1,903.
Cost Sharing:	No premiums are required of families with incomes at or below 200% FPG. Families with incomes between 200% and 250% FPG pay \$52 per month and families with incomes between 250% and 300% FPG pay \$65 per month.
Accessibility:	Entitlement program.
Regional Variations:	Benefits and eligibility criteria are standard across the State.

Source: Department of Health and Mental Hygiene; Department of Legislative Services

## Section 8 Housing/Housing Choice Voucher

**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. Public housing authorities may choose to offer vouchers for project-based housing units as well.

In addition, the Section 8 program includes some project-based rental assistance, which provides assistance at specific locations.

**Legal Basis:** 42 United States Code 1437f.

**Funding Source:** Federal funds.

**Federal Fiscal 2014 Budget:** \$18.86 billion nationwide for the Section 8 Housing Choice Voucher Program including funds for administrative expenditures. The State's fiscal 2015 appropriation of Section 8 Housing Choice Voucher Funds, for the Department of Housing and Community Development (DHCD) only, is approximately \$18.5 million (a portion of which may be used for administrative expenditures). DHCD funding is ultimately dependent on federal appropriation levels. Specific funding data was not available statewide by local housing authority.

**Eligibility:** Households with annual incomes of 50% or less of the area median income are eligible for the program. Under federal rules, 75% of annual admissions must be families with annual incomes at or below 30% of the area median income.

**Participants:** As of June 30, 2014, 52,157 vouchers had been awarded and 43,254 of those vouchers were under lease. DHCD has 24,061 units of project-based rental assistance in the jurisdictions for which it manages. In other areas of the State, some additional numbers of units are available under project-based rental assistance, the total number of which is unavailable.

## Section 8 Housing/Housing Choice Voucher (Cont.)

Value of Benefit/ Cost Sharing:	<p>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% 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. Households may be required to pay an additional amount, but no more than 40% of the family's adjusted income, if the chosen unit has a higher rent than the payment standard. Rents vary by region, unit size (number of bedrooms), and the size of the household.</p> <p>A utility allowance is included in the calculation of gross rent. If utility costs are the responsibility of the tenant, the cost is subtracted from the tenant portion of the rent requested by the landlord. Households also receive an allowance for submetered units, while the Public Housing Authority would pay the utility directly for master metered units.</p> <p>For the jurisdictions in which DHCD operates the program, the average tenant payment is \$314 per month, and the average assistance payment as of July 1, 2014, is \$651.21 per month.</p>
Accessibility:	<p>The program is available to all State residents who fall within the income requirements. Individuals access the program through a local housing authority or through DHCD (if there is no housing authority in the jurisdiction). The demand for the program, however, exceeds the supply of resources. DHCD had approximately 2,368 individuals on its waiting list as of June 30, 2014, with an average waiting time of four to five years. Waiting times vary among each housing authority depending on demand and preferences for removing individuals from the waiting lists.</p>
Regional Variations:	<p>Rents and income limits vary by region, assistance payments, as explained above, are adjusted to reflect these variations.</p>

Source: U.S. Department of Housing and Urban Development; Department of Housing and Community Development

## Public Housing

Program Description:	This program provides low-income housing through housing units operated by public housing authorities.
Legal Basis:	42 United States Code 1437.
Funding Source:	Federal funds. This federal program provides a subsidy to public housing agencies for operating and maintaining public housing units. Funds are also provided for major capital improvements to buildings and units.
Federal Fiscal 2014 Budget:	\$4.4 billion nationwide for operating expenses and \$1.875 billion for capital expenses. No Maryland-specific data is available.
Eligibility:	Limited to “low-income” and “very low-income” households. Households with annual incomes of 50% or less of the area median income are considered very low-income. Households with annual incomes of 80% of the area median income are considered low-income.
Participants:	According to the U.S. Department of Housing and Urban Development, there are 18,636 units available in Maryland.
Value of Benefit:	This program subsidizes housing authorities; there are no direct assistance payments to tenants. 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 is the highest of the following, rounded to the nearest dollar: (1) 30% of the monthly adjusted income; (2) 10% of monthly income; (3) welfare rent, if applicable; or (4) a minimum rent between \$25 and \$50 set by a housing authority.
Accessibility:	The program is available to all State residents who fall within the income requirements, subject to limitations on the availability of units.

## **Public Housing (Cont.)**

Regional Variations: Income limits vary by region and housing authorities have options in determining exclusions from annual income and minimum rents, which impact rent payments.

Source: U.S. Department of Housing and Urban Development; Department of Housing and Community 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. Eligible housing includes rooms, apartments, group homes, single-family homes, and mobile homes. Local governments may use up to 10% of their total grant allocation toward the cost of administration.
- Legal Basis:** Title 4, Subtitle 14 of the Housing and Community Development Article of the Annotated Code of Maryland.
- Funding Source:** State general funds.
- Fiscal 2015 Budget:** \$1.7 million in general funds.
- Eligibility:** The program serves low-income Maryland residents who are homeless, in danger of becoming homeless, or in need of emergency housing. A low-income household is defined as an annual income that does not exceed 30% of the statewide or area median income, whichever is higher. For fiscal 2014, in most of the State, the income limit is \$24,100 per year for a three-person household. In the Washington DC region, which includes Calvert, Charles, Frederick, Montgomery, and Prince George's counties, the income limit is \$29,050 per year for a three-person household. In St. Mary's County, the income limit for a three-person household is \$25,700.
- Participants:** In fiscal 2013, 519 families were assisted through this program. The same number of families is expected to be assisted through this program in fiscal 2015.
- Value of Benefit:** The value of the benefit is based on household size and region. For a three- to four-person household, the lowest benefit per month is \$200 in Allegany and Garrett counties, and the highest is \$490 in the Washington, DC region. Payments may be increased or decreased up to 10% at the discretion of the local jurisdiction.

### **Rental Allowance Program (Cont.)**

- Cost Sharing:** 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. The Department of Housing and Community Development may approve payment extensions not to exceed 6 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:** There are variations in the eligibility and benefit level based on the jurisdiction in which a participant lives.

Source: Department of Housing and Community Development; *Code of Maryland Regulations*; Maryland State Budget



## Electric Universal Service Program

- Program Description:** The program, administered by the Office of Home Energy Programs (OHEP), 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 and arrearage retirement assistance. The Department of Housing and Community Development may also provide weatherization benefits from revenues collected for this program as appropriated in the budget.
- Legal Basis:** Section 7-512.1 of the Public Utilities Article of the Annotated Code of Maryland.
- Funding Source:** Funding for the program is provided through fees collected by electric companies and through an allocation of the revenue generated by the Regional Greenhouse Gas Initiative (RGGI) carbon dioxide emission allowances.
- Fiscal 2015 Budget:** \$71.2 million special funds (\$34.1 million from Electric Universal Services Program (EUSP) funds and \$37.2 million from the Strategic Energy Investment Fund (SEIF)). Actual SEIF availability will vary based on RGGI auction results and account for a change in the allocation of proceeds for energy assistance not considered in budget development.
- Eligibility:** Families with incomes at or below 175% of poverty with an electric bill responsibility.
- Participants:** In fiscal 2014, 115,664 households received bill payment assistance and 22,384 households also received arrearage assistance. In fiscal 2014, OHEP issued a supplemental benefit for certain customers, 84,296 households received this benefit.
- Value of Benefit:** In fiscal 2014, the average benefit for bill payment assistance was \$357. For those participants receiving arrearage assistance, the average benefit during this time period was \$944. In fiscal 2014, a one-time supplemental benefit was provided to EUSP participants. The value of the supplemental benefit varied by benefit level and ranged from \$96 to \$240.

## **Electric Universal Service Program (Cont.)**

- Cost Sharing:** EUSP benefits are based on a calculation including measures of income, usage, and utility service territory. Although usage is included in the benefit calculation, the program sets a maximum usage level for which an additional benefit is provided (14,000 kilowatt hours for households without electric heat and 24,000 kilowatt hours for households with electric heat). The measure also includes a percentage of bills to be paid for various poverty level categories. In fiscal 2015, OHEP plans to pay between 15% and 40% of participants' electric consumption depending on the poverty level of the participant. An additional portion of the electric bill may also be paid through the Maryland Energy Assistance Program (MEAP) if the household uses electric heat. The remainder is paid by the participant.
- Accessibility:** The program is open to all eligible individuals on a first-come, first-served basis. A single application is required for this program and MEAP.
- Regional Variations:** OHEP will index an applicant's benefit by a percentage above or below the statewide weighed average depending on the utility territory where the applicant lives.

Source: Department of Human Resources; Maryland State Budget

## Maryland Energy Assistance Program (MEAP)

- Program Description:** The program, administered by The Office of Home Energy Programs (OHEP), 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:** 42 United States Code Section 8621-8630. 45 *Code of Federal Regulations* 96 Subpart H. Title 5, Subtitle 5A of the Human Services Article of the Annotated Code of Maryland.
- Funding Source:** Federal funds.
- Fiscal 2015 Budget:** The fiscal 2015 appropriation for this program is \$60.4 million – some portion of which may be used for weatherization assistance. The actual funding available will vary based on the federal appropriation.
- Eligibility:** Families with incomes at or below 175% of the poverty level with a heating bill responsibility and who are U.S. citizens.
- Participants:** In fiscal 2014, there were 118,107 participants who received benefits through this program. Also, in fiscal 2014, a supplemental benefit was paid to certain participants (87,125 households).
- Value of Benefit:** In fiscal 2014, the average benefit per household was \$511. The fiscal 2014 supplemental benefit varied by benefit category and ranged from \$85 to \$105. 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:** As with the Electric Universal Service Program (EUSP), cost sharing is related to income and usage, but also varies with fuel source. In fiscal 2014, the program paid 12% to 16% of participants' electric heating bills if the participant also received EUSP bill payment assistance, 15% to 40% of the electric bill if the participant received only MEAP, and 15% to 95% of natural gas and bulk fuel heating sources. The remainder is to be paid by the participant. Fiscal 2015 percentages were not available as of this writing.

## **Maryland Energy Assistance Program (Cont.)**

**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 EUSP.

**Regional Variations:** OHEP will index an applicant's benefit level above or below the statewide weighted average depending on the utility territory where the applicant lives.

In Garrett County, payments are 110% 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 energy grant payment.

In Montgomery County, a \$55 rebate from a local energy tax is added to the energy grant payment.

In St. Mary's County, a \$55 rebate from a local energy tax is available to recipients of this program, but it is not part of the State grant payment.

Source: Department of Human Resources; Maryland State Budget

## **Weatherization Assistance Program and EmPOWER Maryland Low Income Energy Efficiency Program**

- Program Description:** The Weatherization Assistance Program, administered by the Department of Housing and Community Development (DHCD), helps eligible low-income households, through the installation of energy conservation materials, to reduce energy consumption and maintenance costs.
- The Public Service Commission (PSC) has ordered that DHCD be the sole provider of low-income energy efficiency programs. Utilities provide funding to support EmPOWER Maryland low-income energy efficiency programs to DHCD. DHCD operates the programs in a similar manner as the Weatherization Assistance Program; however, funds are limited to the residents of the utilities required to participate in EmPOWER Maryland. This function is referred to as the EmPOWER Maryland Low Income Energy Efficiency Program (LIEEP).
- Legal Basis:** 42 United States Code Section 6861 *et seq.*
- Funding Source:** Federal funds and special funds. Special funds may be provided from the Strategic Energy Investment Fund (SEIF), which receives revenue from Regional Greenhouse Gas Initiative carbon dioxide emission allowance auctions. Special funds are also available for the LIEEP through surcharges on customer utility bills to implement low-income energy efficiency programs as directed by the PSC.
- Fiscal 2015 Budget:** Approximately \$2.7 million in federal funds from the Weatherization Assistance Program and \$500,000 available from the SEIF. Approximately \$20.4 million is available from the EmPOWER Maryland surcharge. A portion of these funds may be used for administration or other programs.
- Eligibility:** For both programs, households must have income at or below 200% of federal poverty guidelines. The residents must be able to prove ownership of the property. If it is a rental unit, the landlord must prove ownership and be willing to participate and invest in the program.
- Participants:** In fiscal 2015, 852 households are expected to be served through the programs from federal funds. In LIEEP, 1,697 households were served in fiscal 2013, and 2,870 are expected to be served in fiscal 2014.

## **Weatherization Assistance Program and EmPOWER Maryland Low Income Energy Efficiency Program (Cont.)**

- Value of Benefit:** The average cost of a weatherization is \$5,956 for the period covering July 2012 through March 2014. The federal government requires that the average amount of assistance not exceed \$6,881 with an additional \$1,000 for health and safety measures in fiscal 2013 and 2014. All installed measures (except health and safety measures) are required to have a positive energy savings return on investment.
- Cost Sharing:** DHCD does not currently require cost sharing. However, DHCD would be able to require an owner to be asked to contribute in the event of capital improvements (*e.g.*, furnace replacement) or significant health and safety costs that prevent the home from being weatherized if approved by the U.S. Department of Energy in the State plan.
- Accessibility:** Accessibility is limited to the above income limits and amount of funds available. Applicants may be prioritized based on certain criteria including high energy use.
- Regional Variations:** The State distributes EmPOWER/LIEEP funds, which come from Maryland utility ratepayers to a network of community action agencies, nonprofits, local governments, and private contractors, who perform the work in eligible homes. The homeowner is not charged for the work. The distribution statewide is based on Electric Universal Services Program (EUSP) information on the number of low-income people and housing condition data in each jurisdiction. DHCD distributes the EmPOWER Maryland funds for the LIEEP to individual jurisdictions within the utility service territories. These funds are only available to customers with heating and central cooling electricity in the service territories for Potomac Electric Power Company (Pepco), Delmarva Power & Light, Potomac Edison, and the Southern Maryland Electric Cooperative. In Baltimore Gas and Electric's service territory, the funds are also available to customers that heat with gas.

Source: Department of Housing and Community Development; Maryland State Budget



## **Section III**

# **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>Subtotal</u>	<u>Housing***</u>	<u>Grand Total</u>
Allegany	\$0	\$14,165	\$6,569	\$10,187	\$4,128	\$35,049	\$8,340	\$43,389
Anne Arundel	0	14,165	9,448	10,187	4,221	38,021	14,724	52,745
Baltimore City	0	14,165	8,399	10,187	3,995	36,746	16,524	53,270
Baltimore Co.	0	14,165	9,626	10,187	3,963	37,940	16,512	54,452
Calvert	0	14,165	9,448	10,187	4,293	38,093	17,628	55,721
Caroline	0	14,165	6,844	10,187	4,491	35,687	11,064	46,751
Carroll	0	14,165	9,448	10,187	4,278	38,078	15,024	53,102
Cecil	0	14,165	8,134	10,187	4,440	36,926	13,620	50,546
Charles	0	14,165	9,448	10,187	4,298	38,098	17,628	55,726
Dorchester	0	14,165	6,844	10,187	4,274	35,469	10,572	46,041
Frederick	0	14,165	9,626	10,187	4,073	38,051	16,260	54,311
Garrett	0	14,165	6,569	10,187	4,268	35,188	9,120	44,308
Harford	0	14,165	9,626	10,187	4,229	38,207	16,080	54,287
Howard	0	14,165	12,533	10,187	4,025	40,909	16,512	57,421
Kent	0	14,165	6,844	10,187	4,442	35,637	12,264	47,901
Montgomery	0	14,165	12,533	10,187	3,961	40,845	17,532	58,377
Prince George's	0	14,165	9,448	10,187	4,129	37,929	16,944	54,873
Queen Anne's	0	14,165	8,134	10,187	4,496	36,981	15,024	52,005
Somerset	0	14,165	6,844	10,187	4,222	35,418	9,192	44,610
St. Mary's	0	14,165	8,134	10,187	4,383	36,869	14,592	51,461
Talbot	0	14,165	8,134	10,187	4,233	36,719	12,648	49,367
Washington	0	14,165	8,134	10,187	4,143	36,629	11,616	48,245
Wicomico	0	14,165	6,844	10,187	4,160	35,356	11,544	46,900
Worcester	0	14,165	6,569	10,187	4,327	35,247	11,724	46,971

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

\*\*Income minus taxes adjusted for both refundable and nonrefundable credits.

\*\*\*Housing subsidies are not available for new applicants in most jurisdictions. Benefit levels were calculated based on individual housing authority policies when available. Jurisdiction level information was not always available.

Note: Detailed footnotes on assumptions are provided in Section 4 on pages 108-109.

### Comparison for Family of Three with Income at 100% 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>Subtotal</u>	<u>Housing***</u>	<u>Grand Total</u>
Allegany	\$26,398	\$2,602	\$4,467	\$10,187	\$4,056	\$47,709	\$2,403	\$50,112
Anne Arundel	26,398	2,996	6,593	10,187	4,139	50,312	8,787	59,099
Baltimore City	26,398	2,865	5,769	10,187	3,932	49,150	10,587	59,737
Baltimore	26,398	2,960	6,805	10,187	3,907	50,256	10,575	60,831
Calvert	26,398	2,996	6,593	10,187	4,174	50,347	11,691	62,038
Caroline	26,398	2,566	4,785	10,187	4,359	48,294	5,127	53,421
Carroll	26,398	2,996	6,593	10,187	4,164	50,337	9,087	59,424
Cecil	26,398	2,721	5,807	10,187	4,318	49,431	7,683	57,114
Charles	26,398	2,996	6,593	10,187	4,175	50,348	11,691	62,039
Dorchester	26,398	2,566	4,785	10,187	4,159	48,094	4,635	52,729
Frederick	26,398	2,960	6,805	10,187	4,035	50,384	10,323	60,707
Garrett	26,398	2,602	4,467	10,187	4,282	47,936	3,183	51,119
Harford	26,398	2,960	6,805	10,187	4,112	50,461	10,143	60,604
Howard	26,398	3,403	8,847	10,187	3,939	52,774	10,575	63,349
Kent	26,398	2,566	4,785	10,187	4,292	48,227	6,327	54,554
Montgomery	26,398	3,403	8,847	10,187	3,867	52,702	11,595	64,297
Prince George's	26,398	2,996	6,593	10,187	4,026	50,200	11,007	61,207
Queen Anne's	26,398	2,721	5,807	10,187	4,338	49,451	9,087	58,538
Somerset	26,398	2,566	4,785	10,187	4,222	48,158	3,255	51,413
St. Mary's	26,398	2,721	5,807	10,187	4,335	49,447	8,655	58,102
Talbot	26,398	2,721	5,807	10,187	4,202	49,315	6,711	56,026
Washington	26,398	2,721	5,807	10,187	4,137	49,250	5,679	54,929
Wicomico	26,398	2,566	4,785	10,187	4,053	47,989	5,607	53,596
Worcester	26,398	2,602	4,467	10,187	4,225	47,879	5,787	53,666

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

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

\*\*\*Housing subsidies are not available for new applicants in most jurisdictions. Benefit levels were calculated based on individual housing authority policies when available. Jurisdiction level information was not always available.

Note: Detailed footnotes on assumptions are provided in Section 4 on pages 108-109.

### Comparison for Family of Three with Income at 200% 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>Subtotal</u>	<u>Housing***</u>	<u>Grand Total</u>
Allegany	\$38,061	\$0	\$0	\$3,767	\$475	\$42,303	\$0	\$42,303
Anne Arundel	38,153	0	0	3,767	475	42,394	0	42,394
Baltimore City	38,033	0	0	3,767	475	42,275	0	42,275
Baltimore	38,102	0	0	3,767	475	42,344	0	42,344
Calvert	38,108	0	0	3,767	475	42,349	5,754	48,103
Caroline	38,121	0	0	3,767	475	42,362	0	42,362
Carroll	38,063	0	0	3,767	475	42,305	0	42,305
Cecil	38,108	0	0	3,767	475	42,349	0	42,349
Charles	38,065	0	0	3,767	475	42,306	5,754	48,060
Dorchester	38,141	0	0	3,767	475	42,383	0	42,383
Frederick	38,078	0	0	3,767	475	42,319	4,386	46,705
Garrett	38,136	0	0	3,767	475	42,377	0	42,377
Harford	38,059	0	0	3,767	475	42,301	0	42,301
Howard	38,033	0	0	3,767	475	42,275	0	42,275
Kent	38,098	0	0	3,767	475	42,340	0	42,340
Montgomery	38,098	0	0	3,767	475	42,340	5,658	47,998
Prince George's	38,033	0	0	3,767	475	42,275	5,070	47,345
Queen Anne's	38,033	0	0	3,767	475	42,275	0	42,275
Somerset	38,070	0	0	3,767	475	42,312	0	42,312
St. Mary's	38,042	0	0	3,767	475	42,284	2,718	45,002
Talbot	38,182	0	0	3,767	475	42,424	0	42,424
Washington	38,108	0	0	3,767	475	42,349	0	42,349
Wicomico	38,033	0	0	3,767	475	42,275	0	42,275
Worcester	38,397	0	0	3,767	475	42,639	0	42,639

\*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. Benefit levels were calculated based on individual housing authority policies when available. Jurisdiction level information was not always available.

Note: Detailed footnotes on assumptions are provided in Section 4 on pages 108-109.

### Comparison for Family of Three with Income of \$89,420 (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>Subtotal</u>	<u>Housing***</u>	<u>Grand Total</u>
Allegany	\$71,971	\$0	\$0	\$0	\$475	\$72,445	\$0	\$72,445
Anne Arundel	72,306	0	0	0	475	72,781	0	72,781
Baltimore City	71,868	0	0	0	475	72,343	0	72,343
Baltimore	72,121	0	0	0	475	72,596	0	72,596
Calvert	72,142	0	0	0	475	72,616	0	72,616
Caroline	72,190	0	0	0	475	72,664	0	72,664
Carroll	71,978	0	0	0	475	72,452	0	72,452
Cecil	72,142	0	0	0	475	72,616	0	72,616
Charles	71,984	0	0	0	475	72,459	0	72,459
Dorchester	72,265	0	0	0	475	72,740	0	72,740
Frederick	72,032	0	0	0	475	72,507	0	72,507
Garrett	72,244	0	0	0	475	72,719	0	72,719
Harford	71,964	0	0	0	475	72,439	0	72,439
Howard	71,868	0	0	0	475	72,343	0	72,343
Kent	72,108	0	0	0	475	72,582	0	72,582
Montgomery	72,108	0	0	0	475	72,582	0	72,582
Prince George's	71,868	0	0	0	475	72,343	0	72,343
Queen Anne's	71,868	0	0	0	475	72,343	0	72,343
Somerset	72,005	0	0	0	475	72,480	0	72,480
St. Mary's	71,902	0	0	0	475	72,377	0	72,377
Talbot	72,415	0	0	0	475	72,890	0	72,890
Washington	72,142	0	0	0	475	72,616	0	72,616
Wicomico	71,868	0	0	0	475	72,343	0	72,343
Worcester	73,202	0	0	0	475	73,677	0	73,677

\*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. Benefit levels were calculated based on individual housing authority policies when available. Jurisdiction level information was not always available.

Note: Detailed footnotes on assumptions are provided in Section 4 on pages 108-109.

## **Section IV**

### **County-by-county Analysis of Benefits Received and Taxes Paid by Families with Selected Incomes**



## Allegany County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,248	17,449
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3, 4</sup>	6,569	4,467	0	0
Food Stamps <sup>5</sup>	6,048	2,602	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	8,340	2,403	0	0
Maryland Energy Assistance Program <sup>11</sup>	706	700	0	0
Electric Universal Service Program <sup>11</sup>	367	300	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$43,389</b>	<b>\$50,112</b>	<b>\$42,303</b>	<b>\$72,445</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$35,049</b>	<b>\$47,709</b>	<b>\$42,303</b>	<b>\$72,445</b>

EITC: Earned Income Tax Credit    FFY: federal fiscal year    MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.

<sup>2</sup>See footnote 2 on page 110.

<sup>3</sup>See footnote 3 on page 110.

<sup>4</sup>See footnote 4 on page 110.

<sup>5</sup>See footnote 5 on page 111.

<sup>6</sup>See footnote 6 on page 111.

<sup>7</sup>See footnote 7 on page 111.

<sup>8</sup>See footnote 8 on page 111.

<sup>9</sup>See footnote 9 on page 111.

<sup>10</sup>See footnote 10 on page 111.

<sup>11</sup>See footnote 11 on page 111.

<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.



## Anne Arundel County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,156	17,114
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	9,448	6,593	0	0
Food Stamps <sup>5</sup>	6,048	2,996	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/CHIP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	14,724	8,787	0	0
Maryland Energy Assistance Program <sup>11</sup>	630	640	0	0
Electric Universal Service Program <sup>11</sup>	536	444	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$52,745</b>	<b>\$59,099</b>	<b>\$42,394</b>	<b>\$72,781</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$38,021</b>	<b>\$50,312</b>	<b>\$42,394</b>	<b>\$72,781</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Baltimore City

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,276	17,552
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	8,399	5,769	0	0
Food Stamps <sup>5</sup>	6,048	2,865	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	16,524	10,587	0	0
Maryland Energy Assistance Program <sup>11</sup>	537	546	0	0
Electric Universal Service Program <sup>11</sup>	403	330	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$53,270</b>	<b>\$59,737</b>	<b>\$42,275</b>	<b>\$72,343</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$36,746</b>	<b>\$49,150</b>	<b>\$42,275</b>	<b>\$72,343</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Baltimore County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,207	17,299
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	9,626	6,805	0	0
Food Stamps <sup>5</sup>	6,048	2,960	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	16,512	10,575	0	0
Maryland Energy Assistance Program <sup>11</sup>	464	475	0	0
Electric Universal Service Program <sup>11</sup>	444	377	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$54,452</b>	<b>\$60,831</b>	<b>\$42,344</b>	<b>\$72,596</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$37,940</b>	<b>\$50,256</b>	<b>\$42,344</b>	<b>\$72,596</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Calvert County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,201	17,278
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	9,448	6,593	0	0
Food Stamps <sup>5</sup>	6,048	2,996	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	\$746	\$746	\$0	\$0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	17,628	11,691	5,754	0
Maryland Energy Assistance Program <sup>11</sup>	630	653	0	0
Electric Universal Service Program <sup>11</sup>	608	465	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$55,721</b>	<b>\$62,038</b>	<b>\$48,103</b>	<b>\$72,616</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$38,093</b>	<b>\$50,347</b>	<b>\$42,349</b>	<b>\$72,616</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Caroline County

### Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,188	17,230
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3, 4</sup>	6,844	4,785	0	0
Food Stamps <sup>5</sup>	6,048	2,566	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	11,064	5,127	0	0
Maryland Energy Assistance Program <sup>11</sup>	886	844	0	0
Electric Universal Service Program <sup>11</sup>	549	460	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$46,751</b>	<b>\$53,421</b>	<b>\$42,362</b>	<b>\$72,664</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$35,687</b>	<b>\$48,294</b>	<b>\$42,362</b>	<b>\$72,664</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Carroll County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,246	17,442
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3, 4</sup>	9,448	6,593	0	0
Food Stamps <sup>5</sup>	6,048	2,996	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	15,024	9,087	0	0
MD Energy Assistance Program <sup>11</sup>	723	707	0	0
Electric Universal Service Program <sup>11</sup>	501	402	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$53,102</b>	<b>\$59,424</b>	<b>\$42,305</b>	<b>\$72,452</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$38,078</b>	<b>\$50,337</b>	<b>\$42,305</b>	<b>\$72,452</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Cecil County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,201	17,278
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	8,134	5,807	0	0
Food Stamps <sup>5</sup>	6,048	2,721	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	13,620	7,683	0	0
Maryland Energy Assistance Program <sup>11</sup>	848	813	0	0
Electric Universal Service Program <sup>11</sup>	537	450	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$50,546</b>	<b>\$57,114</b>	<b>\$42,349</b>	<b>\$72,616</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$36,926</b>	<b>\$49,431</b>	<b>\$42,349</b>	<b>\$72,616</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Charles County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,244	17,436
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3, 4</sup>	9,448	6,593	0	0
Food Stamps <sup>5</sup>	6,048	2,996	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	17,628	11,691	5,754	0
Maryland Energy Assistance Program <sup>11</sup>	650	631	0	0
Electric Universal Service Program <sup>11</sup>	593	489	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$55,726</b>	<b>\$62,039</b>	<b>\$48,060</b>	<b>\$72,459</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$38,098</b>	<b>\$50,348</b>	<b>\$42,306</b>	<b>\$72,459</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.



## Dorchester County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,168	17,155
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	6,844	4,785	0	0
Food Stamps <sup>5</sup>	6,048	2,566	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	10,572	4,635	0	0
Maryland Energy Assistance Program <sup>11</sup>	707	700	0	0
Electric Universal Service Program <sup>11</sup>	512	404	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$46,041</b>	<b>\$52,729</b>	<b>\$42,383</b>	<b>\$72,740</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$35,469</b>	<b>\$48,094</b>	<b>\$42,383</b>	<b>\$72,740</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Frederick County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,231	17,388
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	9,626	6,805	0	0
Food Stamps <sup>5</sup>	6,048	2,960	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	16,260	10,323	4,386	0
Maryland Energy Assistance Program <sup>11</sup>	589	633	0	0
Electric Universal Service Program <sup>11</sup>	430	347	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$54,311</b>	<b>\$60,707</b>	<b>\$46,705</b>	<b>\$72,507</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$38,051</b>	<b>\$50,384</b>	<b>\$42,319</b>	<b>\$72,507</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Garrett County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,173	17,176
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	6,569	4,467	0	0
Food Stamps <sup>5</sup>	6,048	2,602	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	9,120	3,183	0	0
Maryland Energy Assistance Program <sup>11</sup>	852	939	0	0
Electric Universal Service Program <sup>11</sup>	361	288	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$44,308</b>	<b>\$51,119</b>	<b>\$42,377</b>	<b>\$72,719</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$35,188</b>	<b>\$47,936</b>	<b>\$42,377</b>	<b>\$72,719</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Harford County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,250	17,456
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	9,626	6,805	0	0
Food Stamps <sup>5</sup>	6,048	2,960	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	16,080	10,143	0	0
Maryland Energy Assistance Program <sup>11</sup>	641	625	0	0
Electric Universal Service Program <sup>11</sup>	533	432	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$54,287</b>	<b>\$60,604</b>	<b>\$42,301</b>	<b>\$72,439</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$38,207</b>	<b>\$50,461</b>	<b>\$42,301</b>	<b>\$72,439</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Howard County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,276	17,552
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	12,533	8,847	0	0
Food Stamps <sup>5</sup>	6,048	3,403	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	16,512	10,575	0	0
Maryland Energy Assistance Program <sup>11</sup>	466	461	0	0
Electric Universal Service Program <sup>11</sup>	504	423	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$57,421</b>	<b>\$63,349</b>	<b>\$42,275</b>	<b>\$72,343</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$40,909</b>	<b>\$52,774</b>	<b>\$42,275</b>	<b>\$72,343</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

**Kent County****Income/Service Benefit Levels for Family of Three<sup>1</sup>**

<b><u>Annual Benefits, Income, and Taxes</u></b>	<b><u>Below Poverty</u></b>	<b><u>100% of Poverty</u></b>	<b><u>200% of Poverty</u></b>	<b><u>Est. State Median Income FFY 2015</u></b>
Income	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,211	17,312
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	6,844	4,785	0	0
Food Stamps <sup>5</sup>	6,048	2,566	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	12,264	6,327	0	0
Maryland Energy Assistance Program <sup>11</sup>	891	813	0	0
Electric Universal Service Program <sup>11</sup>	496	424	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$47,901</b>	<b>\$54,554</b>	<b>\$42,340</b>	<b>\$72,582</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$35,637</b>	<b>\$48,227</b>	<b>\$42,340</b>	<b>\$72,582</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Montgomery County

### Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,211	17,312
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	12,533	8,847	0	0
Food Stamps <sup>5</sup>	6,048	3,403	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	17,532	11,595	5,658	0
Maryland Energy Assistance Program <sup>11</sup>	466	434	0	0
Electric Universal Service Program <sup>11</sup>	440	378	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$58,377</b>	<b>\$64,297</b>	<b>\$47,998</b>	<b>\$72,582</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$40,845</b>	<b>\$52,702</b>	<b>\$42,340</b>	<b>\$72,582</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Prince George's County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,276	17,552
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	9,448	6,593	0	0
Food Stamps <sup>5</sup>	6,048	2,996	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Dist. <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	16,944	11,007	5,070	0
Maryland Energy Assistance Program <sup>11</sup>	603	576	0	0
Electric Universal Service Program <sup>11</sup>	472	395	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$54,873</b>	<b>\$61,207</b>	<b>\$47,345</b>	<b>\$72,343</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$37,929</b>	<b>\$50,200</b>	<b>\$42,275</b>	<b>\$72,343</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.



## Queen Anne's County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,276	17,552
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	8,134	5,807	0	0
Food Stamps <sup>5</sup>	6,048	2,721	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	15,024	9,087	0	0
Maryland Energy Assistance Program <sup>11</sup>	902	846	0	0
Electric Universal Service Program <sup>11</sup>	539	438	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$52,005</b>	<b>\$58,538</b>	<b>\$42,275</b>	<b>\$72,343</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$36,981</b>	<b>\$49,451</b>	<b>\$42,275</b>	<b>\$72,343</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Somerset County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,239	17,415
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	6,844	4,785	0	0
Food Stamps <sup>5</sup>	6,048	2,566	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	9,192	3,255	0	0
Maryland Energy Assistance Program <sup>11</sup>	649	723	0	0
Electric Universal Service Program <sup>11</sup>	519	445	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$44,610</b>	<b>\$51,413</b>	<b>\$42,312</b>	<b>\$72,480</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$35,418</b>	<b>\$48,158</b>	<b>\$42,312</b>	<b>\$72,480</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## St. Mary's County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,267	17,518
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	8,134	5,807	0	0
Food Stamps <sup>5</sup>	6,048	2,721	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	14,592	8,655	2,718	0
Maryland Energy Assistance Program <sup>11</sup>	740	797	0	0
Electric Universal Service Program <sup>11</sup>	588	482	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$51,461</b>	<b>\$58,102</b>	<b>\$45,002</b>	<b>\$72,377</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$36,869</b>	<b>\$49,447</b>	<b>\$42,284</b>	<b>\$72,377</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Talbot County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,127	17,005
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	8,134	5,807	0	0
Food Stamps <sup>5</sup>	6,048	2,721	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	12,648	6,711	0	0
Maryland Energy Assistance Program <sup>11</sup>	672	716	0	0
Electric Universal Service Program <sup>11</sup>	506	431	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$49,367</b>	<b>\$56,026</b>	<b>\$42,424</b>	<b>\$72,890</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$36,719</b>	<b>\$49,315</b>	<b>\$42,424</b>	<b>\$72,890</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Washington County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
Income	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,201	17,278
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	8,134	5,807	0	0
Food Stamps <sup>5</sup>	6,048	2,721	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	11,616	5,679	0	0
Maryland Energy Assistance Program <sup>11</sup>	709	777	0	0
Electric Universal Service Program <sup>11</sup>	379	305	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$48,245</b>	<b>\$54,929</b>	<b>\$42,349</b>	<b>\$72,616</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$36,629</b>	<b>\$49,250</b>	<b>\$42,349</b>	<b>\$72,616</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Wicomico County

Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	2,276	17,552
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3,4</sup>	6,844	4,785	0	0
Food Stamps <sup>5</sup>	6,048	2,566	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	11,544	5,607	0	0
Maryland Energy Assistance Program <sup>11</sup>	576	570	0	0
Electric Universal Service Program <sup>11</sup>	529	428	0	0
<b>Total (Value of Benefits/Income Minus Total with No Housing Assistance)<sup>12</sup></b>	<b>\$46,900</b>	<b>\$53,596</b>	<b>\$42,275</b>	<b>\$72,343</b>

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

<sup>1</sup>See footnote 1 on page 110.<sup>2</sup>See footnote 2 on page 110.<sup>3</sup>See footnote 3 on page 110.<sup>4</sup>See footnote 4 on page 110.<sup>5</sup>See footnote 5 on page 111.<sup>6</sup>See footnote 6 on page 111.<sup>7</sup>See footnote 7 on page 111.<sup>8</sup>See footnote 8 on page 111.<sup>9</sup>See footnote 9 on page 111.<sup>10</sup>See footnote 10 on page 111.<sup>11</sup>See footnote 11 on page 111.<sup>12</sup>See footnote 12 on page 111.

Note: See note on page 111.

## Worcester County

### Income/Service Benefit Levels for Family of Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2015</u>
<b>Income</b>	\$0	\$19,790	\$39,580	\$89,420
Federal, State, and Local Taxes <sup>2</sup>	0	-773	1,912	16,218
Federal EITC – Refundable Amount	0	4,899	729	0
State EITC – Refundable Amount	0	936	0	0
<b>Benefits</b>				
Temporary Cash Assistance (Cash)	7,608	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) <sup>3, 4</sup>	6,569	4,467	0	0
Food Stamps <sup>5</sup>	6,048	2,602	0	0
School Lunch Program <sup>6</sup>	527	527	50	50
School Breakfast Program	284	284	50	50
Women, Infants, and Children	746	746	0	0
Child and Adult Care Food Program <sup>7</sup>	1,274	1,274	151	151
Summer Food Program <sup>8</sup>	223	223	223	223
Medicaid/MCHP <sup>9</sup>	10,187	10,187	3,767	0
Section 8 Housing <sup>10</sup>	11,724	5,787	0	0
Maryland Energy Assistance Program <sup>11</sup>	722	748	0	0
Electric Universal Service Program <sup>11</sup>	550	422	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$46,971</b>	<b>\$53,666</b>	<b>\$42,639</b>	<b>\$73,677</b>
<b>Total with No Housing Assistance<sup>12</sup></b>	<b>\$35,247</b>	<b>\$47,879</b>	<b>\$42,639</b>	<b>\$73,677</b>

EITC: Earned Income Tax Credit      FFY: federal fiscal year      MCHP: Maryland Children's Health Program

<sup>1</sup>Single mother with two children – ages seven and three. Families receive all benefits for which they are eligible. The value of benefits uses varying years based on available information.

<sup>2</sup>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. For Montgomery County, this also includes the Working Families Income Supplement provided to county residents claiming the State refundable earned income credit. As shown in this table, a negative amount reflects a refund and a positive amount equals taxes paid.

<sup>3</sup>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.

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

<sup>5</sup>Food stamp benefit at 100% of poverty calculations assumes family receives a child care subsidy and Section 8 benefit. If child care or shelter costs vary from this level, the food stamp benefit will vary.

<sup>6</sup>Total subsidy/benefit is understated for families at each level because the calculation does not include the State funding for these programs, only the federal reimbursement.

<sup>7</sup>Assumes children are receiving child care at a licensed center or family day care home. Younger child requires full-time care and meals. Older child receives meals at school and through the Summer Food Program.

<sup>8</sup>Assumes older child is receiving breakfast and lunch. If the child receives a snack in lieu of one of the meals, the amount of the benefit will be lower.

<sup>9</sup>In each relevant case, Medicaid cost assumes family and child rate enrolled in a managed care organization plus an estimate for use of carved-out services. Families at State median income do not receive Medicaid or Maryland Children's Health Program benefits; however, they may receive health benefits from an employer. The average State employee health benefit subsidy is \$13,569. An equivalent benefit may be available through a private employer.

<sup>10</sup>The value for Section 8 housing is calculated as the local payment standard of two-bedroom rental housing in the jurisdiction minus the total tenant payment that can be paid by a household. Although a household may pay more for rent than the total tenant payment, the maximum subsidy is calculated using the total tenant payment. Households waiting for Section 8 housing or public housing may receive Rental Allowance Program assistance, which varies regionally, not to exceed 12 months of assistance. In most parts of the State, no housing assistance is currently available for new applicants.

<sup>11</sup>The figure provided represents the average benefit in the jurisdiction for the benefit level and actual benefits will vary based on consumption and other factors. The below poverty calculation is overstated for individuals living in subsidized housing.

<sup>12</sup>Total is understated for family at 100% 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 the Head Start Program are not included. Employment benefits such as pensions are not included as not all families will receive these benefits. Actual dollar value of benefits may vary for some programs because fiscal 2015 information was not available for all programs.