

PUBLIC BENEFITS FOR CHILDREN AND FAMILIES



DEPARTMENT OF LEGISLATIVE SERVICES DECEMBER 2016

Public Benefits for Children and Families

**Department of Legislative Services
Office of Policy Analysis
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December 2016

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DEPARTMENT OF LEGISLATIVE SERVICES
OFFICE OF THE EXECUTIVE DIRECTOR
MARYLAND GENERAL ASSEMBLY

Warren G. Deschenaux
Executive Director

December 19, 2016

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 2016 to reflect any federal or State changes in eligibility or funding. The tables also were updated in calendar 2016.

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 Simon G. Powell, Robert J. Rehrmann, Jared S. Sussman, and Tonya D. Zimmerman, under the general direction of Jennifer B. Chasse and Erin R. Hopwood. Katylee M. Cannon, Kamar Merritt, and Maureen R. Merzlak provided administrative support. Your questions and comments are welcomed.

Sincerely,

Warren G. Deschenaux
Executive Director

WGD/JBC:ERH/km

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Public Benefits for Children and Families

Introduction

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

The Department of Legislative Services prepares this report 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 re-authorization (including Temporary Cash Assistance and Emergency Assistance to Families with Children). Re-authorization 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 primarily by regional differences in the cost of child care, housing, and energy assistance benefits.

Section IV presents a comparison of the combined value 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 2016 (\$20,160); (3) income equivalent to 200% FPG (\$40,320); and (4) income equivalent to the estimated federal fiscal 2017 State median household income for a family of three (\$91,780) 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 waitlists 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 some benefits such as child care 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 Service 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.

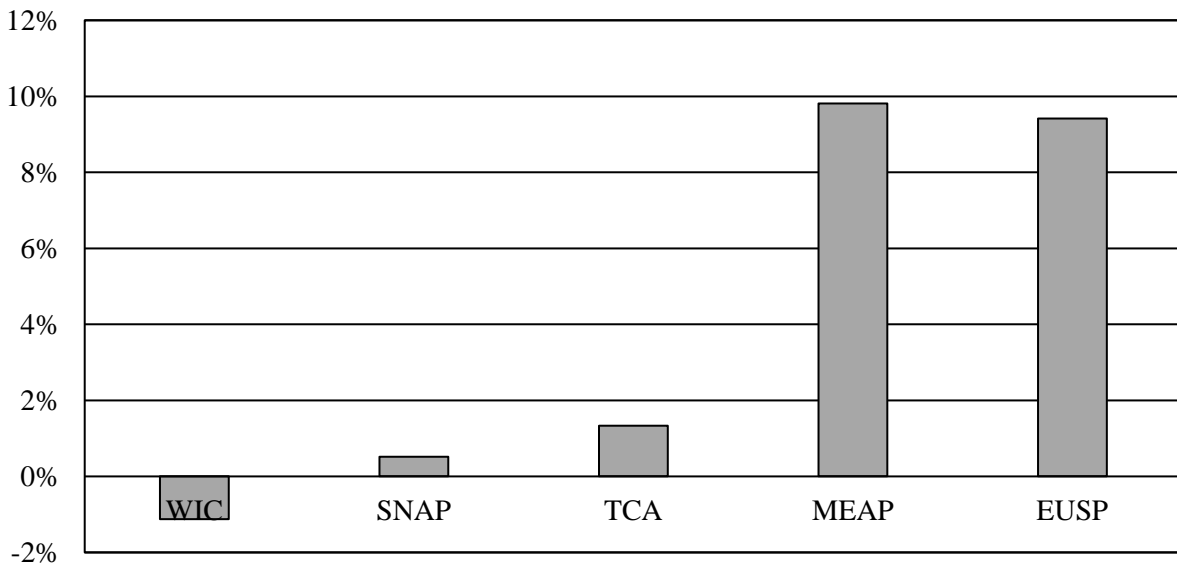
Section I

Overview

General Observations

As shown in **Exhibit 1**, the maximum benefit levels in 2016 dollars for a three-person household increased for both the Supplemental Nutrition Assistance Program (SNAP) and the Temporary Cash Assistance (TCA) program compared to those reported in 2014. In Maryland, TCA benefits plus SNAP benefits must equal 61% of the Maryland Minimum Living Level (MLL), which is designed to represent the minimal standard of living if a household relies solely on public assistance. While the SNAP benefits are set nationally, the TCA benefit in Maryland is impacted by both changes to the Maryland MLL and the SNAP benefit. In fiscal 2017, an increase in the Maryland MLL led to an increase in the TCA benefits after remaining unchanged in the prior year.

Exhibit 1
Change in Benefits from the 2014 to 2016 Report
 (in 2016 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

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 2014 report. MEAP increased by 9.8% and EUSP bill payment assistance by 9.4%. However, these figures do not account for supplemental benefits, which were provided in fiscal 2014 to certain recipients of EUSP bill payment assistance and MEAP, as well as to certain recipients of EUSP bill payment assistance in fiscal 2016. In recent years, the Department of Human Resources has increased the percent of bills paid in these two programs, in part due to increased funding availability, which has increased average benefits.

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefits decrease slightly as the benefit remains largely unchanged and inflation has lowered the value of the total benefit.

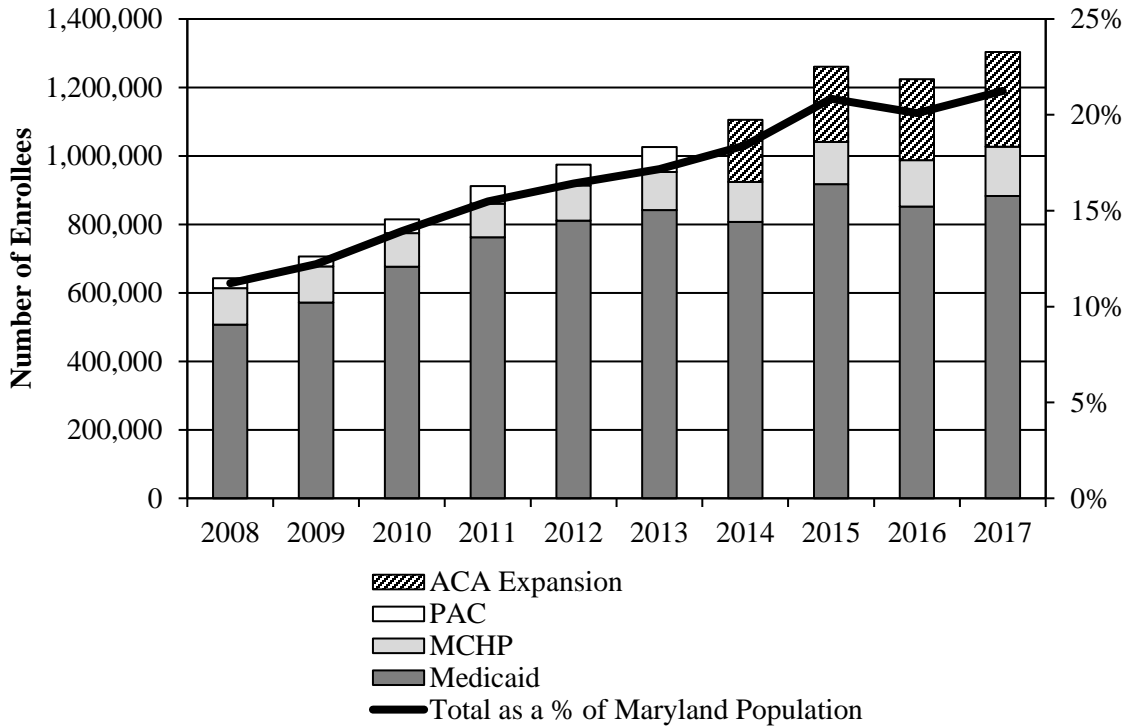
Medicaid

The Medical Assistance Program (Medicaid) provides comprehensive health insurance for the indigent including hospital, pharmacy, physician, nursing home, and mental health services. Medicaid (which, for the purposes of this discussion, includes the Maryland Children's Health Program (MCHP)), is the largest provider of public health insurance coverage in Maryland covering 21.5% 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 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; 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 November 2016, there were more than 277,000 enrollees in this eligibility category. Under the ACA, the initial cost of this new eligibility group was 100% federally funded, with federal fund support declining beginning in fiscal 2017, although never falling below 90%.

**Exhibit 2
Medicaid Enrollment as a Percentage of the Population
Fiscal 2008-2017 YTD**



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

Note: Fiscal 2017 enrollment is through November 2016.

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

Temporary Cash Assistance

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

Caseload by Jurisdiction

In October 2015, 41.9% of the TCA cases in Maryland were located in Baltimore City. Cases located in Baltimore County, the next highest share of cases, represented 12.3% of the total

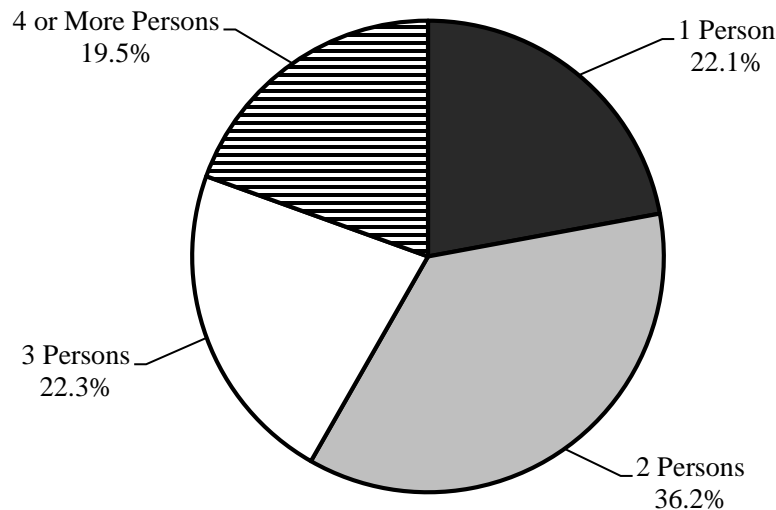
caseload. No other jurisdiction had more than 10.0% of cases. Nine jurisdictions had fewer than 1.0% of the TCA cases.

Caseload Characteristics

Size of the Assistance Unit

Exhibit 3 provides information on the size of assistance units for customers receiving TCA in October 2015. Two person units were the most common size of assistance units, with more than one-third of cases (36.2%). More than half of cases (58.3%) have one or two individuals in the assistance unit. The majority of cases had one adult recipient (62.7%), while more than one-third (34.2%) had no adult recipients. Nearly half (47.4%) of cases had one child, 27.7% of cases had two children, and 22.3% had three or more children.

Exhibit 3
Size of the Assistance Unit
October 2015

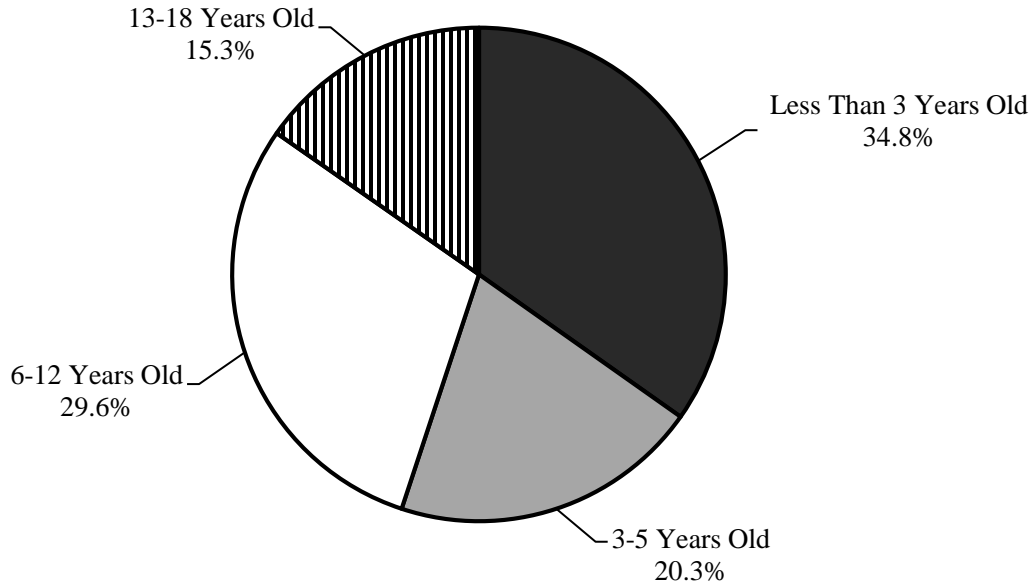


Source: Department of Human Resources

Age of the Youngest Child

As of October 2015, more than one-third of cases (34.8%) had a youngest child younger than three years old, as shown in **Exhibit 4**. Only 15.3% of cases had the youngest child in the assistance unit age 13 or older. The average age of the youngest child in the assistance unit was 6.4 years old.

Exhibit 4
Age of Youngest Recipient Child
October 2015



Source: Department of Human Resources

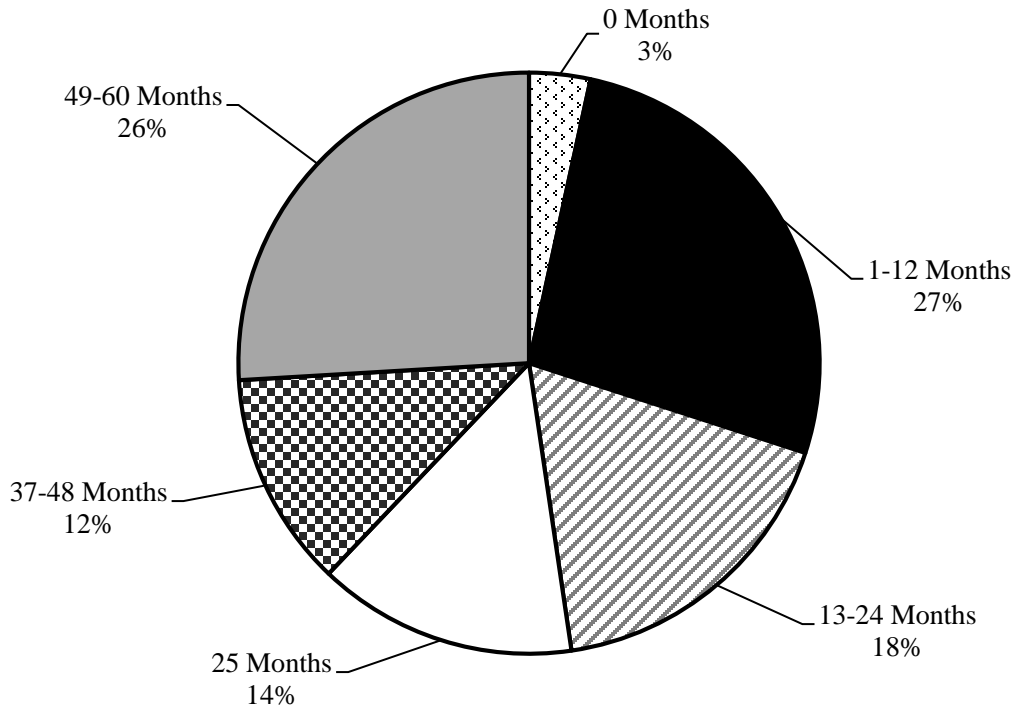
Work Eligibility

In general, TCA recipients must comply with certain work requirements. Certain cases are exempt, including cases that are child only, cases with a child younger than age one, and cases with an individual caring for a disabled family member. Slightly more than half of cases in October 2015 (51.3%) were work-eligible cases. The remainder of cases are work exempt (48.7%), most of the work-exempt cases are child only cases.

Length of TCA Receipt

Exhibit 5 presents information on the number of months of TCA receipt within the last five years, as of October 2015. Of these cases, 30% had received assistance for 12.0 months or fewer in the last five years, while approximately 26% of cases had received assistance for between 49.0 and 60.0 months of the last five years. The average number of months of TCA receipt in the last five years was 29.1 months. This information presents data only on the current period of TCA receipt and does not represent the cumulative months of lifetime receipt for all cases.

Exhibit 5
Months of TCA Receipt in Last Five Years
October 2015



TCA: Temporary Cash Assistance

Source: Department of Human Resources

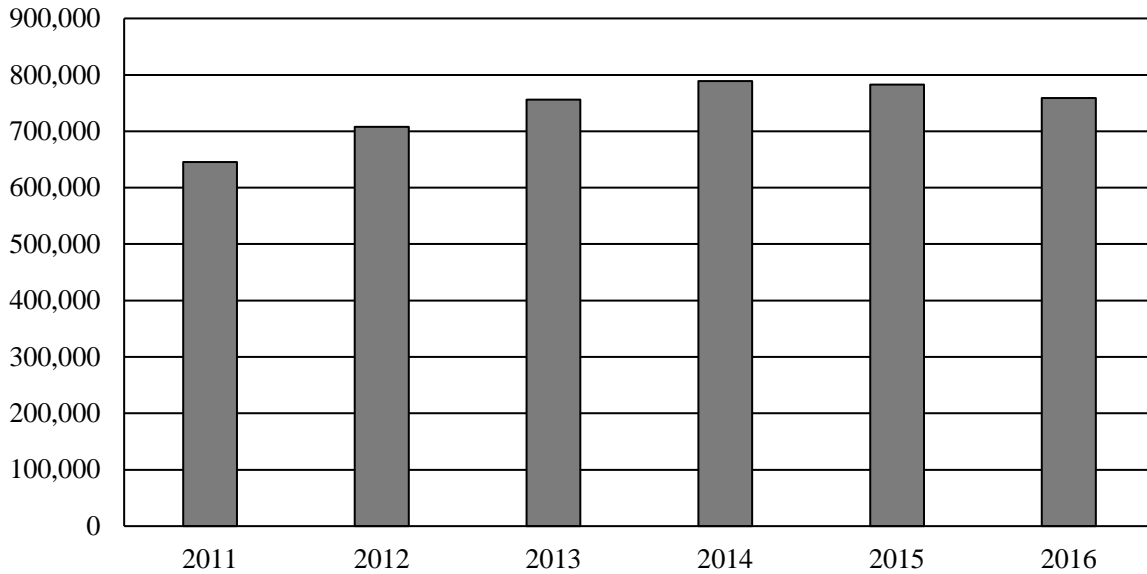
Supplemental Nutrition Assistance Program

SNAP (known as the Food Supplement Program (FSP) in Maryland) provides benefits for the purchase of food items for eligible individuals and families.

Participants

The number of FSP participants increased during and following the recession. However, the average number of monthly participants began declining in a number of jurisdictions in fiscal 2015 and in all jurisdictions in fiscal 2016. Baltimore City began its decline in fiscal 2014. Statewide the average monthly number of FSP participants decreased by 3.8% from fiscal 2014 to 2016. Worcester and Calvert counties experienced the largest declines between this period (10.4%) and (8.6%), respectively. **Exhibit 6** shows the average monthly number of SNAP participants from fiscal 2011 through 2016.

Exhibit 6
FSP Participants
Fiscal 2011-2016

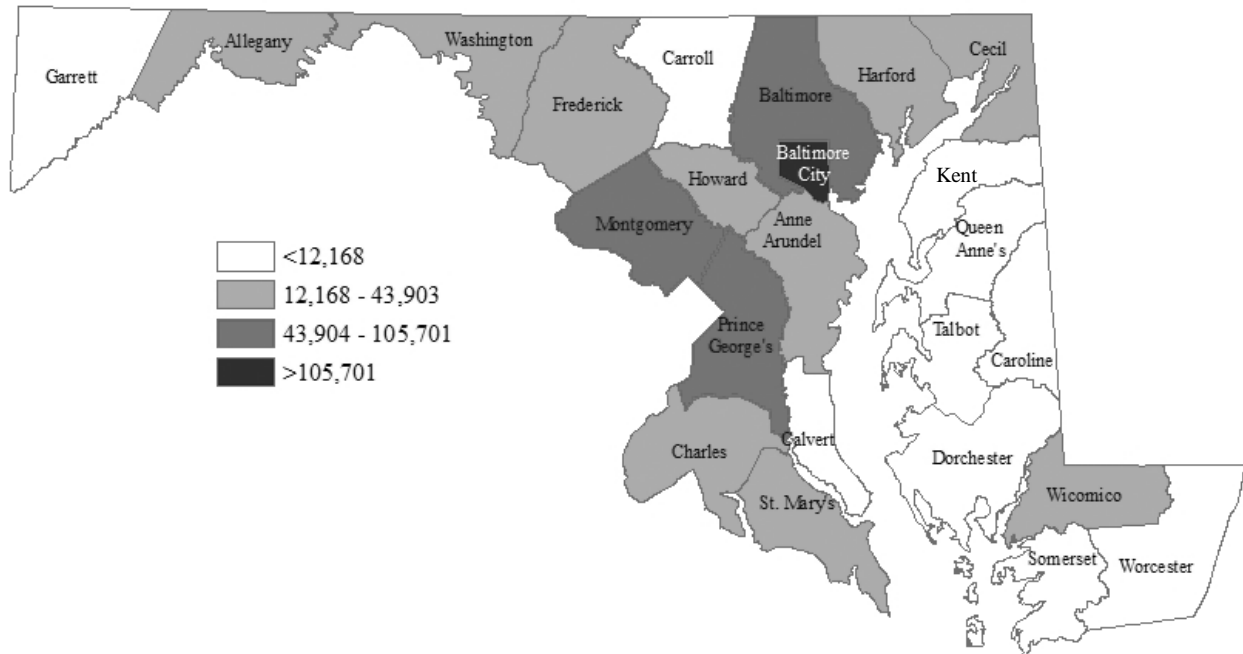


FSP: Food Supplement Program

Source: Department of Human Resources

In fiscal 2016, the average monthly number of participants was 758,790 statewide. The largest share of these participants reside in Baltimore City (26.3% or 199,743). Two other jurisdictions (Baltimore and Prince George’s counties) had more than 10.0% of the statewide FSP participants in fiscal 2016 (13.9% and 13.7%, respectively). **Exhibit 7** provides information on the average monthly number of participants in fiscal 2016 by jurisdiction.

Exhibit 7
FSP Participants by Jurisdiction
Fiscal 2016

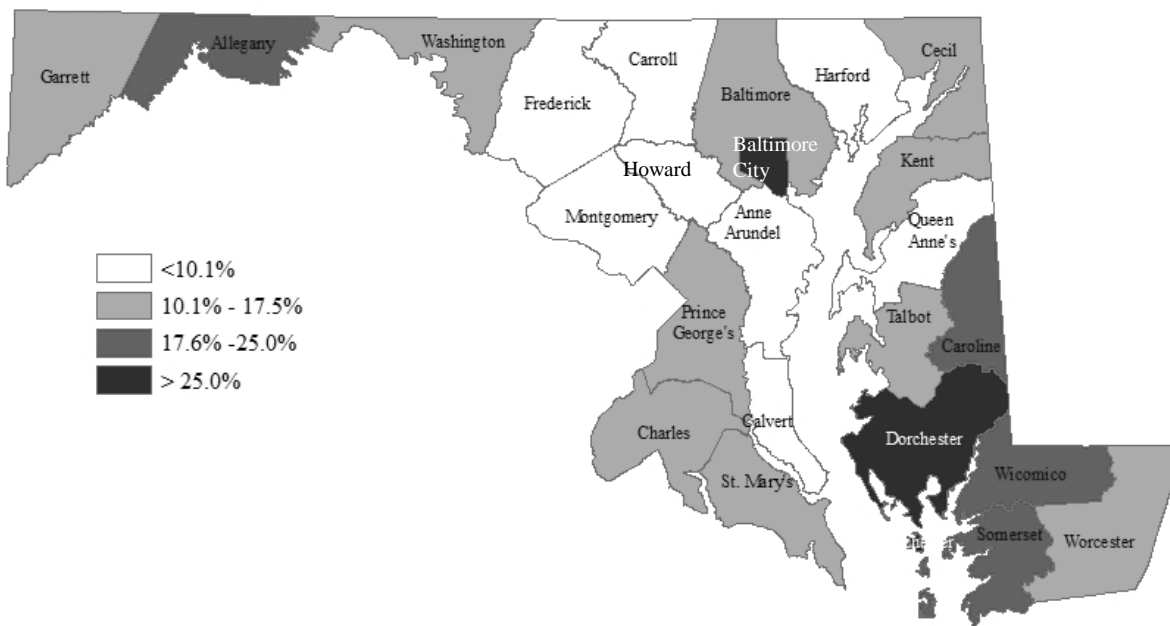


FSP: Food Supplement Program

Source: Department of Human Resources

In fiscal 2016, 12.6% of the estimated 2015 Maryland population participated in FSP. As shown in **Exhibit 8**, the participation varied between jurisdictions with only 6.1% of Howard County residents participating and as many as 32.1% of Baltimore City residents participating. In total, six jurisdictions had more than 20.0% of the 2015 population participating in FSP during fiscal 2016 (Allegany, Caroline, Dorchester, Somerset, and Wicomico counties and Baltimore City).

Exhibit 8 FSP Participants as a Percent of Fiscal 2015 Population



FSP: Food Supplement Program

Source: Department of Human Resources; U.S. Census Bureau 2015 Population Estimates

Energy Assistance

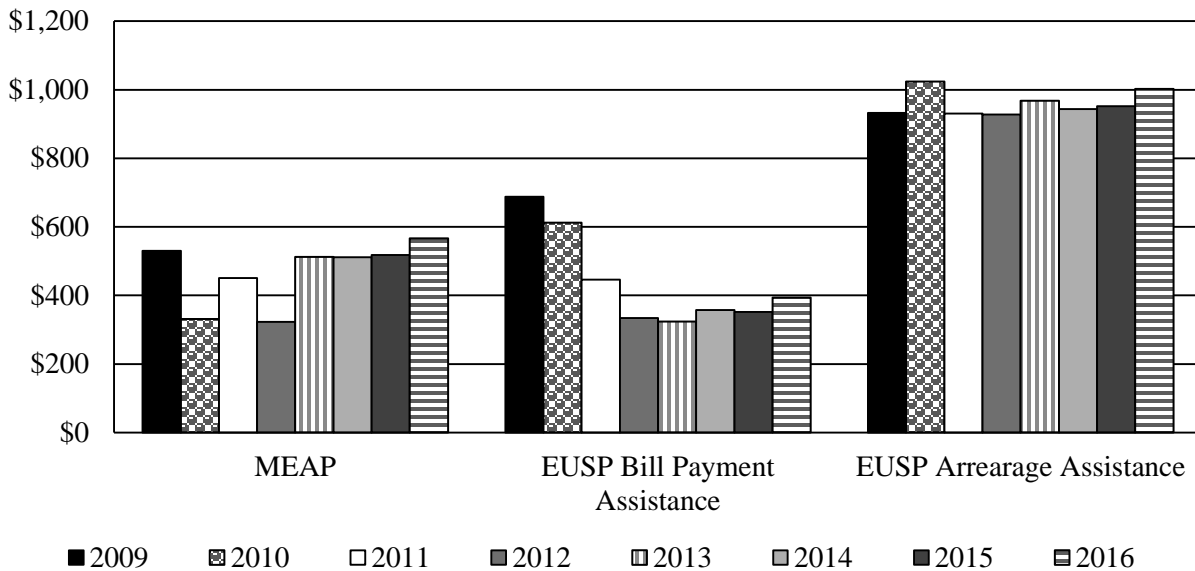
Maryland offers energy assistance through MEAP for heating fuels and EUSP, which offers both bill payment assistance and arrearage assistance. Households are eligible for MEAP and EUSP with incomes up to 175% FPG.

Average Grants

For EUSP bill assistance and MEAP, an individual's benefit is calculated based on income level, energy usage, energy cost, and utility service territory. Garrett County also receives payment at a higher level for MEAP because of the longer winter heating season. The income portion of the calculation is used to determine a percent of bill paid, with incomes grouped into categories relative to the FPG. The percent of bill paid also varies by heating fuel source for MEAP. Average benefits are largely influenced by the percent of bill paid but may also be influenced by changes in electric usage, cost, and customer mix.

As shown in **Exhibit 9**, from fiscal 2009 through 2013, the average grant for EUSP bill payment assistance decreased by nearly 53% with the bulk of the decline occurring between fiscal 2010 and 2011, largely due to changes in the percent of bill paid. In fiscal 2014, the average grant for EUSP bill assistance increased slightly and remained near that level in fiscal 2015. The average grant increased in fiscal 2016, by nearly 12%, due to increases in the percent of bill paid, primarily for the lowest income category.

Exhibit 9
Average Grant Amounts
Fiscal 2009-2016



EUSP: Electric Universal Service Program
MEAP: Maryland Energy Assistance Program

Source: Department of Human Resources

Average grants for MEAP benefits fluctuated significantly between fiscal 2009 and 2012. Average grants returned to near the fiscal 2009 level in fiscal 2013 due to a higher percent of bill paid for natural gas and bulk fuel customers in that year. Average grants continued near that level through fiscal 2015. Average grants increased by 9.3% in fiscal 2016 after changes to the percent of bills paid, which slightly decreased benefits for natural gas and bulk fuel customers while increasing for electric customers.

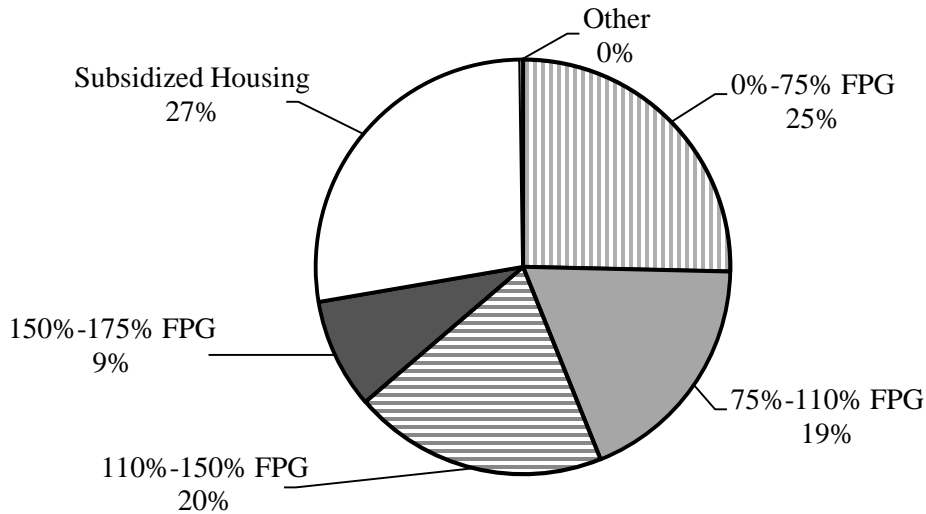
EUSP arrearage assistance is available to customers once every seven years, with some waivers available that allow for more frequent payments. EUSP arrearage assistance benefits are

largely determined by the amount of the electric arrearage owed, although arrearage assistance is limited to a range of \$300 to \$2,000. The average EUSP arrearage assistance grant stayed within a relatively small range from fiscal 2009 through 2015, except in fiscal 2010. In fiscal 2010 and 2016, average EUSP arrearage assistance grants were greater than \$1,000.

Poverty Level

The share of households by benefit category are nearly identical for EUSP bill payment assistance and MEAP, as shown in **Exhibits 10** and **11**. This would be expected given that many households receive both types of energy assistance. In each, the largest category is for those households living in subsidized housing units (27% for EUSP bill payment assistance and 26% for MEAP assistance). The next largest category for each is those with incomes between 0% and 75% FPG (25% of households).

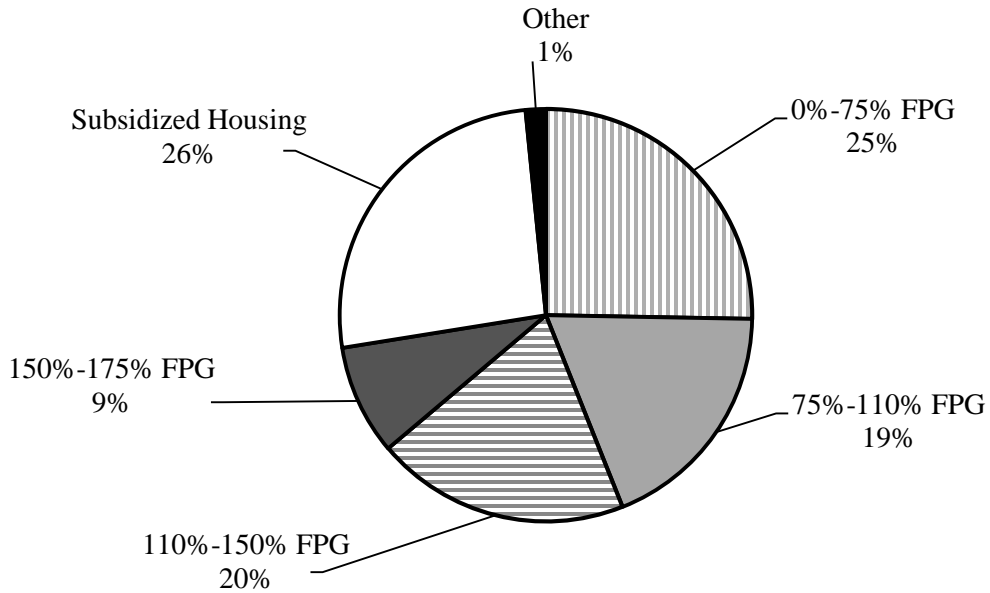
Exhibit 10
EUSP Bill Payment Assistance Recipients by Benefit Category
Fiscal 2016



EUSP: Electric Universal Service Program
FPG: Federal Poverty Guidelines

Source: Department of Human Resources

Exhibit 11
MEAP Recipients by Benefit Category
Fiscal 2016

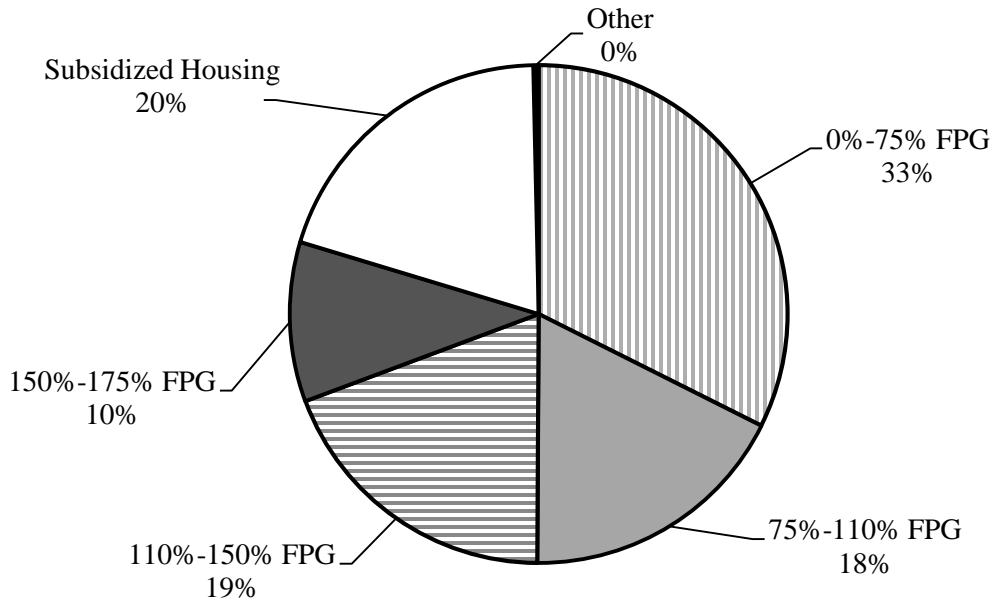


FPG: Federal Poverty Guidelines
MEAP: Maryland Energy Assistance Program

Source: Department of Human Resources

However, as shown in **Exhibit 12**, the distribution of benefits is slightly different for EUSP arrearage assistance. The two largest categories of recipients are the same, but households with incomes between 0% and 75% FPG represent a higher share of total recipients (33%), while households living in subsidized housing (20%) represent a lower share than their share of other energy assistance benefits.

Exhibit 12
EUSP Arrearage Assistance Recipients by Benefit Category
Fiscal 2016



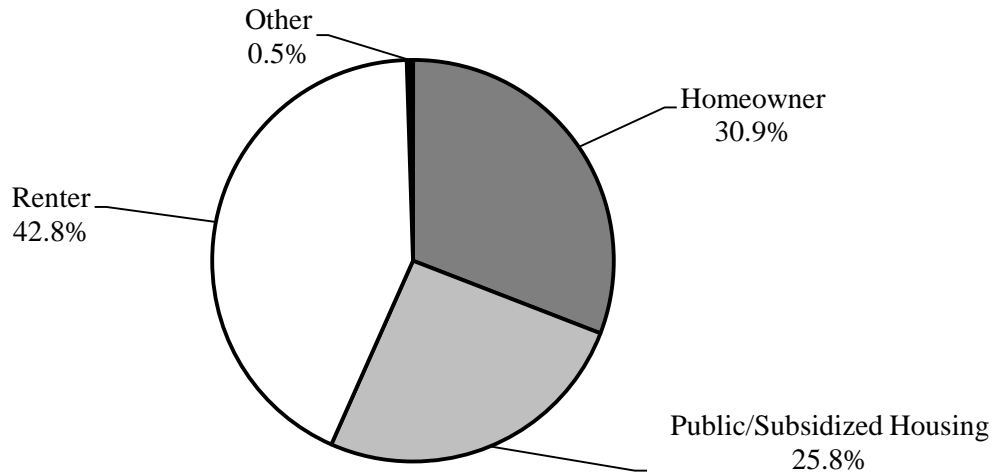
EUSP: Electric Universal Service Program
FPG: Federal Poverty Guidelines

Source: Department of Human Resources

Living Arrangement

Households receiving EUSP bill payment assistance and MEAP assistance have similar living arrangements, as shown in **Exhibits 13** and **14**, with the largest share of households renting (42.8%). Homeowners compose just under one-third of households receiving these benefits. However, households receiving EUSP arrearage assistance rent at a much higher rate (58.0%), as shown in **Exhibit 15**, and as a result are less likely to live in either public/subsidized housing or own their own home.

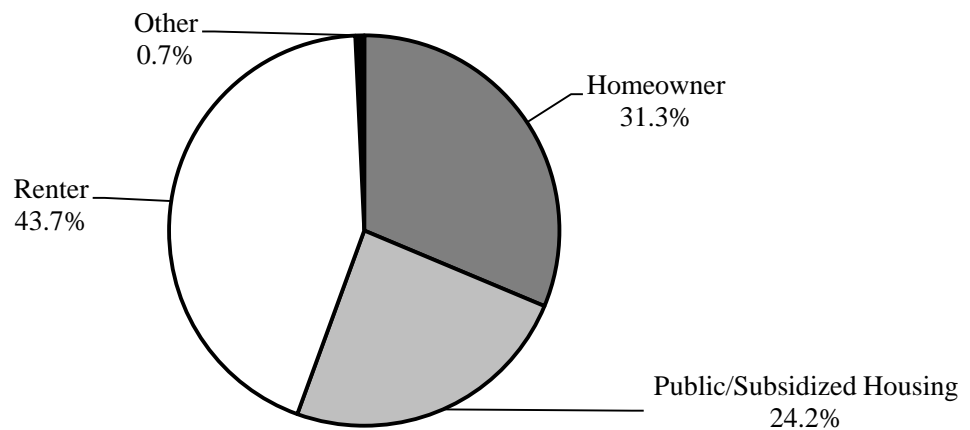
Exhibit 13
EUSP Bill Payment Assistance Recipients by Living Arrangement
Fiscal 2015



EUSP: Electric Universal Service Program

Source: Department of Human Resources

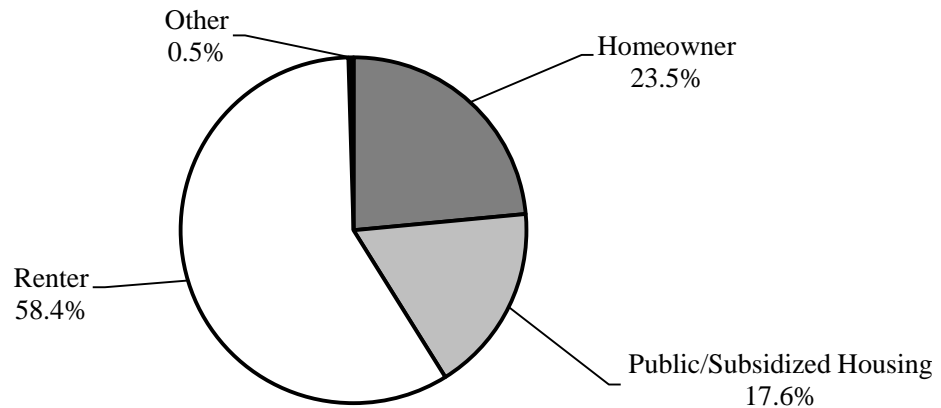
Exhibit 14
MEAP Recipients by Living Arrangement
Fiscal 2015



MEAP: Maryland Energy Administration Program

Source: Department of Human Resources

Exhibit 15
EUSP Arrearage Assistance by Living Arrangement
Fiscal 2015



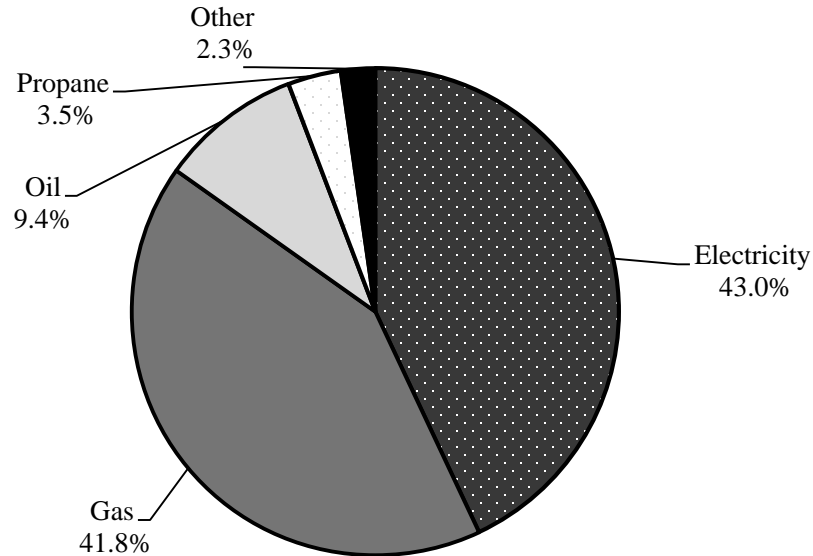
EUSP: Electric Universal Service Program

Source: Department of Human Resources

Fuel Source

MEAP benefits may be used for a variety of heating fuel sources. As noted, the type of heating fuel source influences the benefit calculation. Most MEAP customers use either electric (43.0%) or natural gas (41.8%) as a heating fuel source, as shown in **Exhibit 16**.

Exhibit 16
MEAP Recipients by Fuel Source
Fiscal 2015



MEAP: Maryland Energy Assistance Program

Source: Department of Human Resources

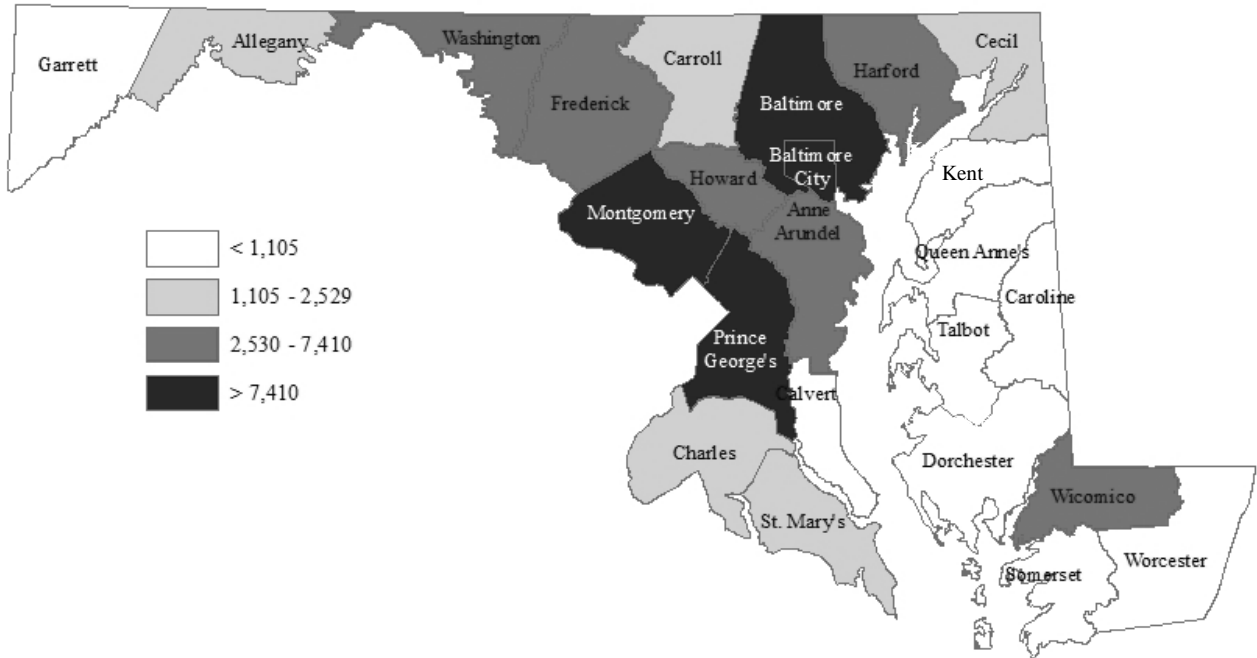
Special Supplemental Nutrition Program for Women, Infants, and Children

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

WIC Participation

During fiscal 2016, participation in WIC averaged 140,908. In June 2016, WIC had a total of 139,982 participants. Of these participants, 23.9% were women, 23.9% were infants, and 52.3% were children. Montgomery County had the largest number of participants (32,477) in June 2016, representing 23.2% of WIC participants in that month. Kent County had the fewest participants (383 or 0.3% of total participants). **Exhibit 17** provides information on the participants by jurisdiction.

Exhibit 17
WIC Participants
June 2015



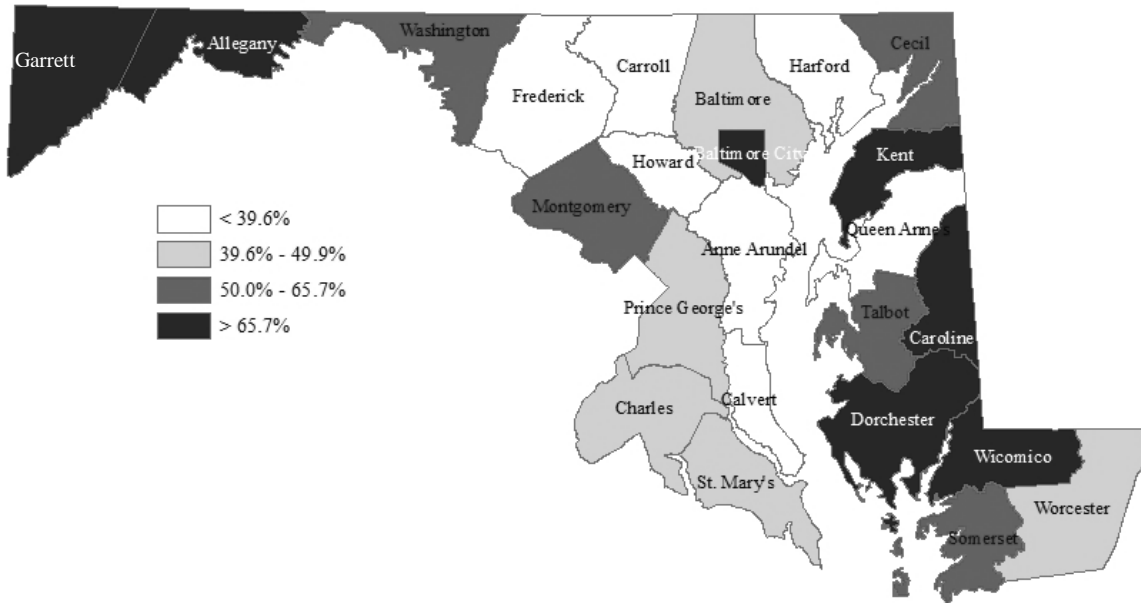
WIC: Special Supplemental Nutrition Program for Women, Infants, and Children

Source: Department of Health and Mental Hygiene

Participants as a Percentage of Maryland Births

During calendar 2015, 73,546 babies were born in Maryland, of that number 38,111 participated in WIC (51.8%). However, the percentage of babies born in each jurisdiction that participated in WIC varied widely between a low of 30.3% in Carroll County and a high of 80.3% in Garrett County. Two other jurisdictions (Baltimore City and Wicomico County) also had more than 75.0% of calendar 2015 births participate in WIC. **Exhibit 18** presents information on the percent of births participating in WIC by jurisdiction in calendar 2015.

Exhibit 18 Percentage of Children Born in Calendar 2014 Participating in WIC



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

Source: Department of Health and Mental Hygiene

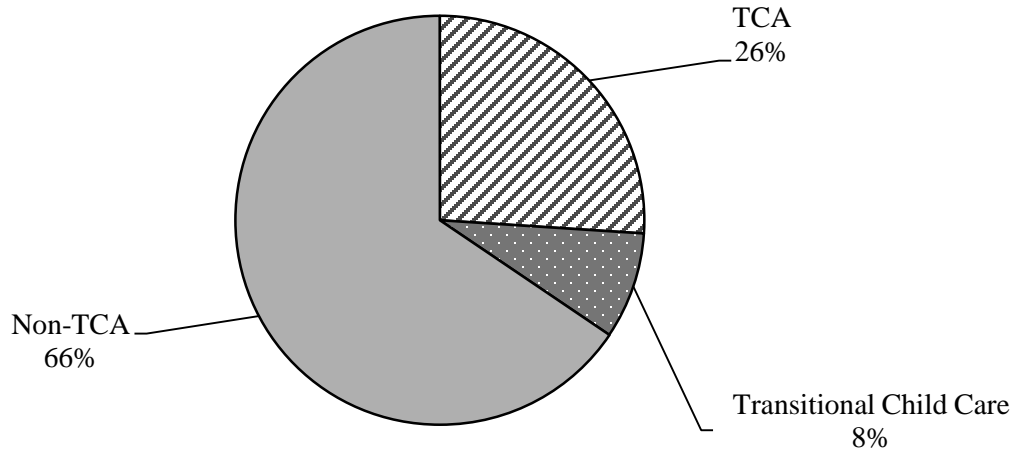
Child Care Subsidy

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 19**, in fiscal 2016, the majority of families receiving the Child Care Subsidy were not TCA enrollees or families receiving Transitional Child Care, which is available to individuals for a period of time after the individual is no longer eligible for TCA. In the previous version of this report, which included data for fiscal 2014, TCA enrollees and families receiving Transitional Child Care comprised the majority of families receiving the Child Care Subsidy.

Exhibit 19
Average Number of Families Receiving the Child Care Subsidy
by Eligibility Type
Fiscal 2016



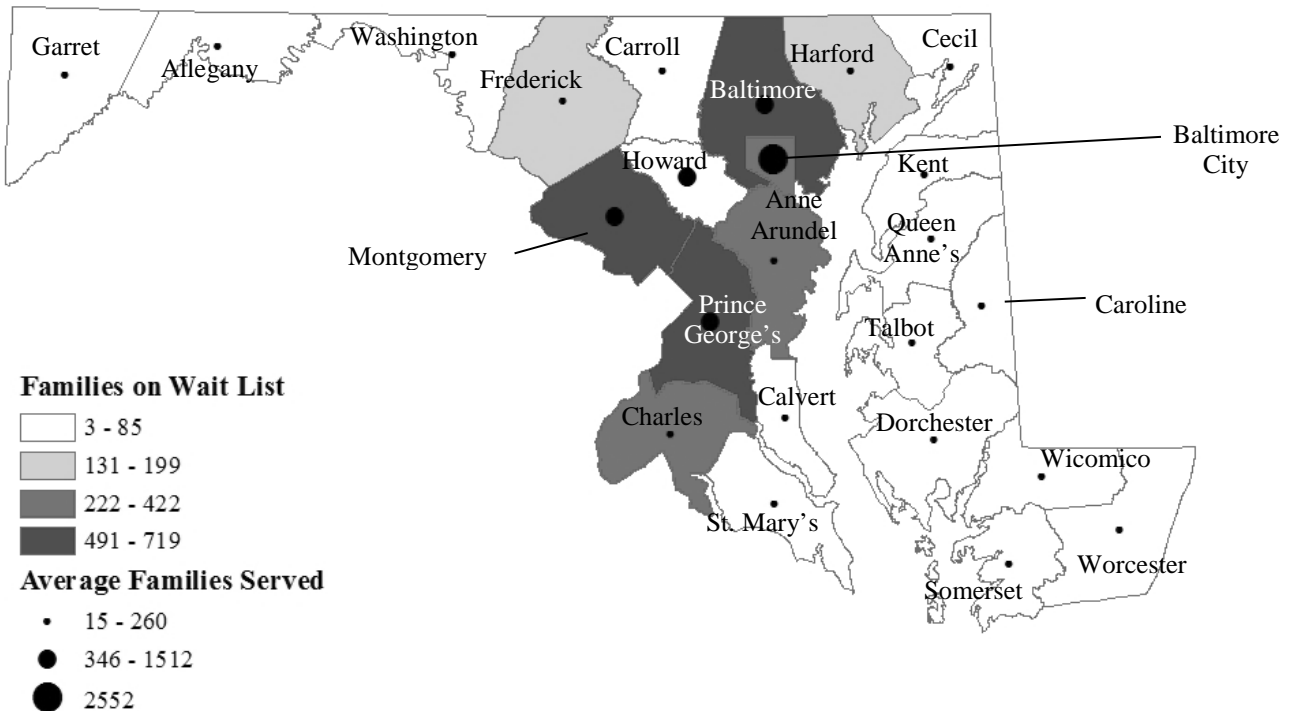
TCA: Temporary Cash Assistance

Source: Maryland State Department of Education

Distribution of Recipients and Waitlist by Jurisdiction

In fiscal 2016, more than 8,000 families received a Child Care Subsidy. As shown in **Exhibit 20**, Baltimore City had the highest number of families receiving a subsidy (2,552), and Baltimore and Prince George’s counties had the second and third highest number of families receiving a subsidy. As of July 31, 2016, however, Montgomery County had the largest number of families on the waitlist for a subsidy (719). Baltimore and Prince George’s counties had the second and third highest number of families on the waitlist. The waitlist is primarily composed of the two highest income eligibility categories.

Exhibit 20
Families on the Waitlist for a Child Care Subsidy
(as of July 31, 2016) and the Average Number of Families Served



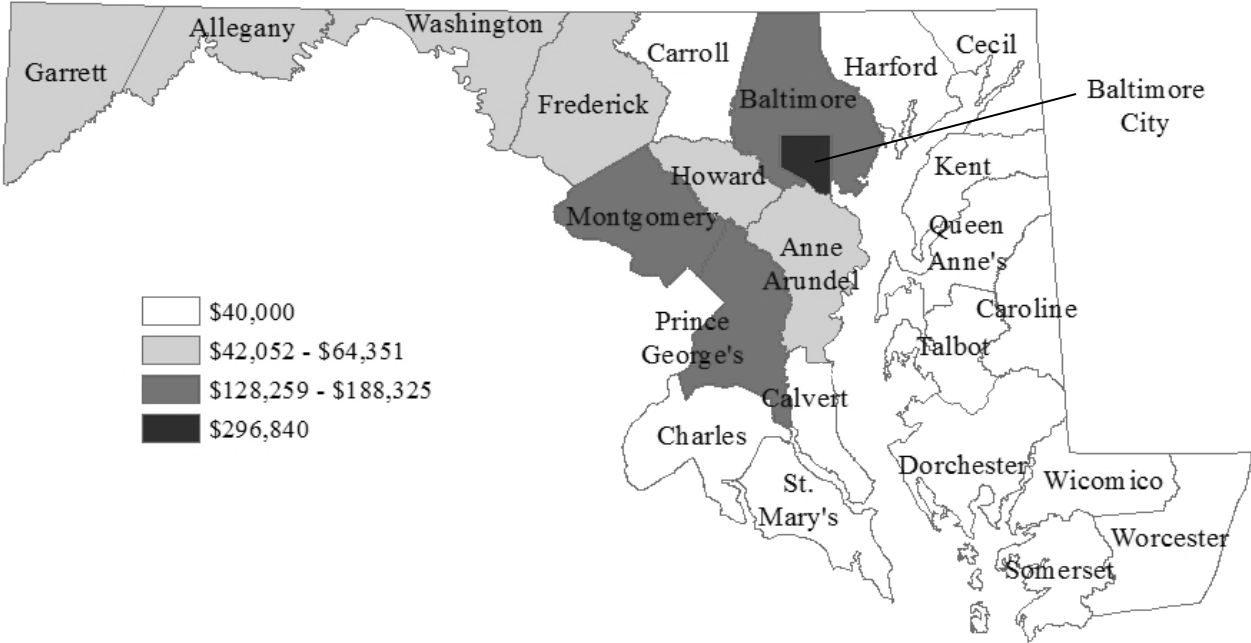
Source: Maryland State Department of Education

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 40 to 45 families statewide receive assistance via the program in any given month, based on data from the most recent fiscal year. The largest amount of grant funds are disbursed to Baltimore City and Prince George's, Montgomery, and Baltimore counties, as shown in **Exhibit 21**.

Exhibit 21
Rental Allowance Program Grant Distribution
Fiscal 2016



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 2013 Budget:** In tax year 2013, Maryland taxpayers claimed a total of \$991.1 million in credits, of which \$847.2 million was refundable. The U.S. Joint Committee on Taxation estimates that nationwide \$73.3 billion in federal earned income credits will be claimed in federal fiscal 2016.
- Eligibility:** To claim the credit in tax year 2016, an individual must have earned income, \$3,400 or less of investment income, and a modified federal adjusted gross income of less than \$14,880 with no qualifying children, \$39,296 with one qualifying child, \$44,648 with two qualifying children, or \$47,955 with three or more qualifying children. These income limits are currently increased by \$5,500 for individuals who are married and file jointly. Additional requirements must be met to claim the credit.
- Participants:** A total of 441,000 Maryland tax returns in 2013 claimed the credit, of which 383,400 received a refund.
- Value of Benefit:** In tax year 2016, the maximum credit is \$506 with no qualifying children, \$3,373 with one qualifying child, \$5,572 with two qualifying children, and \$6,269 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 2014 Budget:** For tax year 2014, a total of \$264.8 million in State credits were claimed, of which \$171.9 million were refundable credits and \$93.0 million were nonrefundable. In tax year 2012, the latest year of available data, an additional \$58.8 million in local credits were claimed.
- Eligibility:** To claim the credit, a taxpayer must be eligible for and claim the federal earned income 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 2016, the maximum nonrefundable credit is an estimated \$253 with no qualifying children, \$1,687 with one qualifying child, \$2,786 with two qualifying children, and \$3,135 with three or more qualifying children. The value of the refundable portion of the credit has increased in several steps from the initial value of 10% in tax year 1998. 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. In tax year 2016, individuals qualify to receive a refundable credit equal to 26% of the federal credit received, minus any State income tax credits. The maximum value of the refundable portion of the credit was \$132 with no qualifying children, \$877 for one child, \$1,449 for two children, and \$1,630 for three or more qualifying children.

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. 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 2014 Budget:** For tax year 2014, the poverty level income credits totaled \$6.4 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 44,600 tax year 2014 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 2015 was \$990. 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. 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.

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 2013 Budget:	In tax year 2013, Maryland taxpayers claimed \$494.9 million in tax credits and an additional \$428.9 million in refundable tax credits.
Eligibility:	All taxpayers with qualifying children. An eligible child is younger than age 17; is a citizen, resident, or national of the United States; and is the taxpayer's child (including adopted), stepchild, foster child, sibling (including half-sister or half-brother), 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. 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 rules apply to certain types of income and other credits claimed.
Participants:	In tax year 2013, a total of 424,100 Maryland tax returns claimed the credit, and 334,400 returns claimed the additional refundable credit.
Value of Benefit:	In tax year 2016, the maximum credit amount is \$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 whose tax credit exceeds the tax liability imposed in the year.
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 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 2013 Budget:** In tax year 2013, Maryland taxpayers claimed a total of \$100.4 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 work or look for employment. A qualifying person is a child younger than age 13 who can be claimed as a dependent, a spouse who is incapable of self-care and lived with the taxpayer for more than one-half of the year, 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 except for specified criteria. In order to qualify for the credit, the individual providing the care cannot be the taxpayer's dependent, child who is younger than age 19, 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 or are otherwise reimbursed.
- Participants:** In tax year 2013, a total of 170,500 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.

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 2014 Budget:	For tax year 2014, Maryland dependent care credits totaled \$3.6 million.
Eligibility:	The credit is available to 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 a 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 2014, a total of 24,300 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 2017 Budget:	\$133.3 million (\$101.4 million federal funds, \$25.3 million general funds, and \$6.6 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 2017 budget assumes an average of 57,768 recipients per month. In fiscal 2015, the program served an average of 61,739 recipients per month.
Value of Benefit:	The fiscal 2017 budget assumes an average of \$192.30 per month per recipient. The maximum benefit for a three-person household is \$648.00 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: Generally none; however, Chapter 526 of 2013 established an Earned Income Pilot Program for a limited number of jurisdictions that would temporarily increase the benefit of households participating in the pilot by increasing the amount of earned income disregarded in the benefit calculation. The pilot is operating in Anne Arundel County and had 21 participants between October 2014 and June 2016.

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 2017 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 younger than age 21 and can present a notice of being in arrears on rent, has 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 2017 budget assumes an average of 982 recipients per month. In fiscal 2015, the program served an average of 807 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 2017 budget assumes an average grant of \$508.71. In fiscal 2015, the average grant was \$574.37.
- 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 (FSP)
(Federal Program Name Is the
Supplemental Nutrition Assistance Program (SNAP))**

- Program Description:** FSP, known federally by the name SNAP, 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 2017 Budget:** \$1.15 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 include 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 federal poverty guidelines (FPG)) and a net income test (100% FPG). If the household includes an elderly person or a person who is disabled, only the “net income test” must be met.
- Deductions from gross income include 20% of earned income, a standard deduction (ranging from \$155 to \$226, 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.
- In general, able bodied adults without dependents (ABAWD) are limited to receiving benefits for 3 months in a 36-month period unless the individual is working at least 20 hours or participating in an eligible work activity. Some ABAWD are excluded from the requirement (such as individuals older than the age of 50).

Food Supplement Program (Cont.)

- Participants:** In fiscal 2016, an average of 758,789 individuals in 387,785 households participated in the program (an average household size of 1.9 individuals).
- Value of Benefit:** The fiscal 2017 budget assumes an average grant of \$236.61 per month. The maximum benefit for a three-person household is \$511.00 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. In fiscal 2015, 85% of potentially eligible recipients 18 and younger received benefits.
- Regional Variations:** At the end of calendar 2015, a statewide waiver of the ABAWD time limit expired. Local waivers are still available in some jurisdictions, and the department has chosen to exempt all ABAWD in certain jurisdictions as part of its authority, and the State is able to exempt up to 20% of the ABAWD cases from the requirement. As a result, only ABAWD participants in certain jurisdictions must comply with the requirements. These requirements do not apply to cases involving dependents.

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 ¹ are also eligible for this program but their eligibility begins with the date asylum is granted rather than the date of arrival.
Legal Basis:	8 United States Code 1522. Federal Refugee Act of 1980 (45 <i>Code of Federal Regulations</i> Part 400 Subpart E) (<i>et seq.</i>).
Funding Source:	Federal funds.
Fiscal 2017 Budget:	\$37,986 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. Households are only eligible for this benefit for the first eight months after arrival.
Participants:	The fiscal 2017 budget assumes an average of 13 refugees per month will receive assistance, which was the average in fiscal 2015.
Value of Benefit:	The average monthly grants for individuals are \$248.27, for a maximum of eight months. This grant amount is essentially the same as the fiscal 2015 average monthly grant.

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

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

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), RCA 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 \$288. 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. <i>Code of Maryland Regulations</i> 13A.14.06.
Funding Source:	Federal and State funds.
Fiscal 2017 Budget:	Approximately \$97.4 million (\$56.8 million in federal funds and \$40.8 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 2017, 16,144 children are expected to be served through this program. In fiscal 2015, 17,945 children were served.
Value of Benefit:	In fiscal 2017, the anticipated average annual cost per child in this program is \$4,649. In fiscal 2015, 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 (Cont.)

Accessibility: The program is not an entitlement and funding is limited. As of July 31, 2016, 2,968 cases involving 3,684 children were on the waitlist for a subsidy. The majority of families on the waitlist are among the two highest income categories of eligible recipients (for example, households with an 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 2017 Budget:** \$71.6 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 federal poverty guidelines (FPG). Meals served to individuals whose family income is between 130% and 185% FPG are reimbursed at the reduced-price rate. A modest subsidy is also provided for those with incomes above 185% FPG.
- Participants:** In fiscal 2017, approximately 34.0 million meals are expected to be served through this program. In fiscal 2015, 33.2 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, 2015, through June 30, 2016, for child and adult day care centers are as follows:

- free meals – \$1.66 for breakfast, \$3.07 for lunch/supper, and 84 cents for snack;
- reduced-price meals – \$1.36 for breakfast, \$2.67 for lunch/supper, and 42 cents for snack; and
- paid meals – 29 cents for breakfast, 29 cents for lunch/supper, and 7 cents for snack.

An additional 23.75 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 \$5.57 (or \$1,336.80 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 \$4.45 (or \$1,068.00 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 65 cents (or \$156.00 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 \$2.46 for all lunches and suppers served, \$1.31 for breakfasts, and 73 cents for snacks. Tier II higher income family day care providers receive \$1.49 for all lunches and suppers served, 48 cents for breakfasts, and 20 cents for snacks. The daily benefit available for a Tier 1 provider serving a participant breakfast, lunch, and a snack is \$4.50 (or \$1,080.00 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 \$2.17 (or \$520.80 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 (SBP)

- Program Description:** The program subsidizes public and participating nonprofit private schools of high school grade or lower 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 2017 Budget:** \$103.5 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 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 lower and participating residential child care institutions, are eligible. Free breakfasts are available to children whose family income is less than 130% of federal poverty guidelines (FPG) and reduced-price breakfasts are available to children whose family income is between 130% and 185% FPG. 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 2017, 45.5 million breakfasts are expected to be served through this program including 11.6 million paid breakfasts, 3.1 million reduced-price breakfasts, and 30.8 million free breakfasts. In fiscal 2015, there were approximately 42.2 million breakfasts served, including 10.6 million paid breakfasts, 3.2 million reduced-price breakfasts, and 28.5 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 federal poverty guidelines (FPG). Meals served to individuals whose family income is between 130% and 185% FPG 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% FPG. Federal reimbursement rates effective July 1, 2015, through June 30, 2016, for regular schools are 29 cents for paid breakfasts, \$1.36 for reduced-price breakfasts, and \$1.66 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, 2015, through June 30, 2016, for severe need schools are 29 cents for paid breakfasts, \$1.69 for reduced-price breakfasts, and \$1.99 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% FPG (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 available in almost 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 to participating public and private nonprofit schools and residential child care institutions that qualify for paid and reduced-price breakfasts served to children. 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 2017 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 2017, approximately 27.9 million breakfasts are expected to be served throughout the State (9.1 million paid breakfasts, 2.2 million reduced-price breakfasts, and 16.6 million free breakfasts). In fiscal 2015, approximately 26.9 million breakfasts were served throughout the State (8.1 million paid breakfasts, 2.2 million reduced-price breakfasts, and 16.5 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 2017 Budget:** \$228.7 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 federal poverty guidelines (FPG) qualifies a child for a free lunch or snack, while family income of between 130% and 185% FPG 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 2017, there are expected to be approximately 74.1 million lunches served including 20.4 million paid lunches, 5.1 million reduced-price lunches, and 48.6 million free lunches. In fiscal 2015, there were approximately 71.0 million lunches served including 20.7 million paid lunches, 5.9 million reduced-price lunches, and 44.3 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, 2015, through June 30, 2016, are currently 29 cents for paid lunches, \$2.67 for reduced-price lunches, and \$3.07 for free lunches. This provides a maximum federal reimbursement per student, assuming 180 school days, of \$52.20 a year for paid lunches, \$480.60 for reduced-price lunches, and \$552.60 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 2016-2017 school year, participating schools will receive commodity foods, with a value of 31.75 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 2017 Budget:** \$4.5 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 2017, 70,306 children are expected to have access to this program. During the fiscal 2015 school year, 62,978 children had access to this program.
- Value of Benefit:** Selected schools receive reimbursement for the cost of making the free fresh fruits and vegetables available to students, including the 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 2017 Budget:** Approximately \$9.2 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 2017, 2.95 million meals and/or snacks are expected to be provided through this program. In fiscal 2015, 2.68 million meals and/or snacks were served.
- Value of Benefit:** Federal reimbursement rates for self-preparation meals effective January 1, 2016, are \$2.1325 for breakfast, \$3.7450 for lunch/supper, and 88.75 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 \$5.88 (or \$235.10 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 (\$2.0925 for breakfast, \$3.6850 for lunch/supper, and 86.50 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:	79.82% federal, 20.14% manufacturer rebates, and 0.05% State in fiscal 2016. The split between federal, State, and manufacturer rebates varies each year.
Fiscal 2017 Budget:	\$111.7 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 2016 average monthly participation was estimated at 140,908. In fiscal 2016, 78.9% of checks issued were redeemed. The percent of checks issued that were redeemed decreased in each year from fiscal 2013 through 2016.
Value of Benefit:	In fiscal 2016, participants received food benefits averaging an estimated \$62.22 per month before rebates. The benefits related to nutritional assessment and education are a part of the nutrition services and administrative funding, which was \$18.26 per month per participant in fiscal 2015.
Cost Sharing:	None. However, only certain products may be purchased with benefits, examples of foods eligible for purchase are infant formula, baby food, milk, eggs, cheese, cereal, 100% juice, peanut butter, dried beans, fruit, vegetables, whole grain bread, and brown rice.

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

Accessibility: By the end of calendar 2017, all WIC benefits will be issued through electronic benefit cards rather than paper-based food instruments (checks). In June 2016, Maryland served 111.4% of eligible infants, 82.3% of eligible women, and 56.0% of eligible children up to age five. Eligibility was calculated based on Medicaid eligibility, however, WIC covers people that are not eligible for Medicaid, as a result, the share of the population that receives benefits compared to those eligible may exceed 100.0%.

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 insurance program for the indigent. Covered services include inpatient and outpatient hospital, pharmacy, physician, nursing home, behavioral health, medical day care, and various home- and community-based services.
- Legal Basis:** Title XIX of Social Security Act (42 United States Code 1396). 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 2017 Budget:** \$9,960.4 million (\$2,926.5 million general funds, \$946.8 million special funds, \$6,029.4 million federal funds, and \$57.7 million reimbursable funds). This total includes behavioral health expenditures for Medicaid and Maryland Children's Health Program participants. Actual fiscal 2017 expenditures are anticipated to be significantly higher, at \$10,958.5 million.
- Eligibility:** Recipients of Temporary Cash Assistance and federal Supplemental Security Income benefits automatically qualify for Medicaid. Children in foster care are also automatically eligible. Individuals who were in foster care on their eighteenth birthday are eligible until age 26 regardless of income. Residents of Maryland who are U.S. citizens, or aliens admitted for permanent residency who have lived in the United States as qualified aliens for at least five years or who otherwise qualify, must meet one of the following conditions: younger than age 65, disabled, blind, younger than age 21, caring for a related child in the home, pregnant, parents of an unmarried child younger than age 21, as well as certain income limitations. Certain elderly individuals may also be eligible for assistance under Medicaid as well as Medicare.

Medical Assistance (Cont.)

Participants: The fiscal 2017 enrollment for Medicaid is estimated at an average monthly enrollment of 1,181,112.

Value of Benefit: The average cost per enrollee, including Medicaid behavioral health, is projected to be \$9,092 in fiscal 2017 for enrollees in the base Medicaid program (*i.e.*, excluding the ACA expansion population) and \$9,871 for the ACA expansion population. Costs vary significantly 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. Covered services include physician visits, hospital care, laboratory exams, dental, vision, immunizations, prescriptions, mental health services, and substance abuse services.
Legal Basis:	Title XXI of Social Security Act (42 United States Code 1397aa – 1397mm). 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 provide a higher federal matching rate of 88% through September 2019.
Fiscal 2017 Budget:	\$332.8 million (\$291.8 million federal funds, \$39.8 million State general funds, and \$1.2 million in special funds that represent enrollee premiums). Actual expenditures are projected to be marginally higher at \$333.4 million. This amount includes an estimate of behavioral health expenditures, although those expenditures are not separately budgeted within the Medicaid behavioral health budget.
Eligibility:	Uninsured children from birth up to age 19 from families with incomes above the Medicaid eligibility limit but at or below 200% of federal poverty guidelines (FPG). Uninsured children from birth up to age 19 from families with incomes above 200% FPG but below 300% FPG are eligible for premium plans.
Participants:	An average monthly enrollment of 148,424 participants is expected in fiscal 2017.
Value of Benefit:	The average cost per participant in fiscal 2017 (including behavioral health) is estimated to be \$2,246.

Maryland Children's Health Program (Cont.)

Cost Sharing: No premiums are required of families with incomes at or below 200% FPG. Families with incomes between 200% and 250% FPG pay 2% of the income for a household of two at 200% of FPG and families with incomes between 250% and 300% FPG pay 2% of the income for a household of two at 250% of FPG. The premiums are paid on a monthly basis.

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

Federal Premium Tax Credit

- Program Description:** Provides a refundable tax credit for eligible individuals and families with low or moderate income to afford health insurance purchased through a health insurance marketplace (in Maryland, Maryland Health Connection, administered by the Maryland Health Benefit Exchange). The tax credit may be paid as a monthly advance credit payment directly to the health insurer or an individual may claim the credit at the time the tax return is filed.
- Legal Basis:** 42 United States Code 18071-18082.
- Funding Source:** Federal revenues are reduced by the amount of the credit.
- Budget:** The credit is not budgeted through the State budget.
- Eligibility:** To be eligible, an individual (1) must have a household income between 100% and 400% of federal poverty guidelines (FPG); (2) may not file a tax return as married filing separately (except under certain circumstances); (3) cannot be claimed as a dependent by another person; (4) must enroll in coverage through a health insurance marketplace; (5) may not be able to receive affordable coverage through an eligible employer-sponsored plan that provides minimum value; (6) may not be eligible for coverage through a government program such as Medicaid or Medicare; and (7) must pay the share of premiums not paid by advanced credit payments. Eligibility is determined at the time of application for coverage in the health insurance marketplace.
- Participants:** In June 2016, the number of households receiving an advanced premium tax credit (APTC) was 55,041 and the total number of individuals receiving an APTC was 77,413.
- Value of Benefit:** Sliding scale based on income. The amount of the premium tax credit is generally equal to the premium for the second lowest cost silver plan available to the individual, minus a certain percentage of household income. Individuals with lower incomes are therefore eligible for a larger premium tax credit. The value of the tax credit is also impacted by the cost of available insurance, geographic area, and family size. In June 2016, the average monthly tax credit for households was \$342.92 and for members was \$243.82.

Federal Premium Tax Credit (Cont.)

Cost Sharing: Individuals receiving the tax credit are required to pay the remaining portion of the premium not covered by the tax credit. If an individual has received a higher APTC than the individual is determined eligible for at the time of the tax return filing, the individual may be required to return the credit at the time of the tax filing. The amount of the credit required to be repaid varies by household income and filing status. For tax year 2015, individuals earning less than 200% FPG are limited to repaying \$300 if single and \$600 for other filing statuses; individuals earning between 200% and 300% FPG are limited to repaying \$750 if single and \$1,500 for other filing statuses; individuals earning between 300% and 400% FPG are limited to repaying \$1,250 if single and \$2,500 for other filing statuses. Individuals earning 400% FPG or more must repay the full credit.

Those receiving the premium tax credit are responsible for any portion of the premium above the amount of the credit for which the individual qualifies. The amount of the premium for which participants are responsible varies based on factors including location, “metal level” of health plan, and family size. In general, participants choosing a bronze plan would have no responsibility beyond the premium tax credit, participants choosing a silver plan would have a minimal premium responsibility (likely near or less than 10%), and participants choosing a gold or platinum level plan would have a responsibility of around 30% to 40% of the premium.

Accessibility: Available to all eligible applicants.

Regional Variations: Premiums for qualified health plans purchased through Maryland Health Connection vary by region (as well as other factors such as age); therefore, the value of the premium tax credit may vary across regions.

Source: Internal Revenue Service; United States Code; Maryland Health Benefit Exchange

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 2016 Budget: \$19.63 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 \$17.3 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 August 15, 2016, 53,505 vouchers had been awarded and 47,291 of those vouchers were under lease. DHCD has 21,841 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 was \$200.00 per month, and the average assistance payment in fiscal 2016 was \$643.51 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 8,164 individuals on its waitlist as of June 30, 2016, with an average waiting time of four years and four months. Waiting times vary among each housing authority depending on demand and preferences for removing individuals from the waitlists.</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 2016 Budget:	\$4.5 billion nationwide for operating expenses and \$1.9 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 15,838 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.
Cost Sharing:	The tenant’s rent is the highest of the following, rounded to the nearest dollar: (1) 30% of 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 2017 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 2016, in most of the State, the income limit is \$20,500 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 \$29,500 per year for a three-person household. In St. Mary's County, the income limit for a three-person household is \$25,850.
- Participants:** In fiscal 2015, 612 families were assisted through this program.
- 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 a 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 (EUSP)

- 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 2017 Budget:** \$71.1 million special funds (\$29.1 million from EUSP funds and \$42.0 million from the Strategic Energy Investment Fund (SEIF)). Actual SEIF availability will vary based on RGGI auction results. Funding excludes administrative expenditures.
- Eligibility:** Families with incomes at or below 175% of federal poverty guidelines with an electric bill responsibility.
- Participants:** In fiscal 2016, 102,947 households received bill payment assistance and 16,321 households also received arrearage assistance. A supplemental benefit was provided to 94,963 recipients.
- Value of Benefit:** In fiscal 2016, the average benefit was \$394 for the bill assistance program and \$1,003 for the arrearage assistance program. A supplemental bill assistance benefit was also provided, ranging from \$109 to \$252. For fiscal 2017, the Department of Human Resources anticipates a minimum benefit of \$96 to a maximum benefit of \$863 depending on factors including income, household size, utility service territory, and usage.

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 2017, OHEP will pay between 26% and 56% of the 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. Arrearage assistance is only available once every seven years except in limited circumstances. Arrearage assistance is provided at a minimum of \$300 and a maximum of \$2,000.
- 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, the 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 2017 Budget:** The fiscal 2017 appropriation for this program is \$57.0 million – some portion of which may be used for weatherization assistance. The actual funding available will vary based on the federal appropriation. This funding excludes administrative expenditures.
- Eligibility:** Families with incomes at or below 175% of federal poverty guidelines with a heating bill responsibility and who are U.S. citizens.
- Participants:** In fiscal 2016, there were 104,491 participants who received benefits through this program.
- Value of Benefit:** In fiscal 2016, the average benefit per household was \$566. 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 2016, the program paid 22% to 26% of participants' electric heating bills if the participant also received EUSP bill payment assistance, 15% to 55% of the electric bill if the participant received only MEAP, and 15% to 94% of natural gas and bulk fuel heating sources. The remainder is to be paid by the participant. Fiscal 2017 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-served 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 some years, in Montgomery County a rebate from a local energy tax is added to the energy grant payment; however, this rebate is not available in fiscal 2017.

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 DHCD to support EmPOWER Maryland low-income energy efficiency programs. 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 PSC.

Fiscal 2017 Budget: Approximately \$5.6 million in federal funds from the Weatherization Assistance Program and \$1.0 million available from the SEIF. Approximately \$33.2 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.

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

- Participants:** In fiscal 2017, 930 households are expected to be served through the programs from federal funds. In LIEEP, 4,691 households were served in fiscal 2016, and 6,158 are expected to be served in fiscal 2017.
- Value of Benefit:** The average cost of a weatherization is \$2,794 for the program cycle covering calendar 2015 through 2017.
- The amount of assistance allowed under EmPOWER LIEEP may not exceed \$12,000 per unit. Any assistance over \$7,500 requires approval to proceed.
- Cost Sharing:** DHCD does not currently require cost sharing. However, DHCD would be able to require an owner 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 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 in the service territories for Pepco, Delmarva Power, Potomac Edison, and the Southern Maryland Electric Cooperative. In Baltimore Gas and Electric's service territory, the funds are also available to residential 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	\$14,417	\$6,740	\$12,545	\$4,362	\$38,064	\$8,664	\$46,728
Anne Arundel	0	14,417	9,695	12,545	4,524	41,180	18,168	59,348
Baltimore City	0	14,417	8,618	12,545	4,217	39,797	17,124	56,921
Baltimore	0	14,417	9,876	12,545	4,208	41,046	16,560	57,606
Calvert	0	14,417	9,695	12,545	4,766	41,422	20,952	62,374
Caroline	0	14,417	7,023	12,545	4,827	38,811	11,016	49,827
Carroll	0	14,417	9,695	12,545	4,558	41,214	15,684	56,898
Cecil	0	14,417	8,345	12,545	4,715	40,022	13,872	53,894
Charles	0	14,417	9,695	12,545	4,831	41,487	19,920	61,407
Dorchester	0	14,417	7,023	12,545	4,574	38,558	10,740	49,298
Frederick	0	14,417	9,876	12,545	4,353	41,190	17,544	58,734
Garrett	0	14,417	6,740	12,545	4,569	38,271	9,072	47,343
Harford	0	14,417	9,876	12,545	4,554	41,392	16,080	57,472
Howard	0	14,417	12,859	12,545	4,333	44,154	18,696	62,850
Kent	0	14,417	7,023	12,545	4,809	38,794	11,388	50,182
Montgomery	0	14,417	12,859	12,545	4,194	44,015	19,092	63,107
Prince George's	0	14,417	9,695	12,545	4,406	41,062	21,420	62,482
Queen Anne's	0	14,417	8,345	12,545	4,796	40,102	15,576	55,678
Somerset	0	14,417	7,023	12,545	4,628	38,612	9,456	48,068
St. Mary's	0	14,417	8,345	12,545	4,944	40,251	16,632	56,883
Talbot	0	14,417	8,345	12,545	4,557	39,864	13,560	53,424
Washington	0	14,417	8,345	12,545	4,392	39,699	11,856	51,555
Wicomico	0	14,417	7,023	12,545	4,545	38,529	12,360	50,889
Worcester	0	14,417	6,740	12,545	4,669	38,371	11,520	49,891

*Family with one adult and two children 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 IV on page 114-115.

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	\$26,783	\$2,610	\$4,638	\$12,545	\$4,274	\$50,849	\$2,616	\$53,465
Anne Arundel	26,783	2,995	6,839	12,545	4,401	53,563	12,120	65,683
Baltimore City	26,783	2,879	5,989	12,545	4,072	52,267	11,076	63,343
Baltimore	26,783	2,977	7,054	12,545	4,197	53,555	10,512	64,067
Calvert	26,783	2,995	6,839	12,545	4,690	53,852	14,904	68,756
Caroline	26,783	2,588	4,963	12,545	4,664	51,543	4,968	56,511
Carroll	26,783	2,995	6,839	12,545	4,445	53,606	9,636	63,242
Cecil	26,783	2,725	6,018	12,545	4,580	52,651	7,824	60,475
Charles	26,783	2,995	6,839	12,545	4,744	53,906	13,872	67,778
Dorchester	26,783	2,588	4,963	12,545	4,470	51,349	4,692	56,041
Frederick	26,783	2,977	7,054	12,545	4,283	53,641	11,496	65,137
Garrett	26,783	2,610	4,638	12,545	4,548	51,124	3,024	54,148
Harford	26,783	2,977	7,054	12,545	4,447	53,806	10,032	63,838
Howard	26,783	3,419	9,174	12,545	4,222	56,142	12,648	68,790
Kent	26,783	2,588	4,963	12,545	4,560	51,439	5,340	56,779
Montgomery	26,783	3,419	9,174	12,545	4,095	56,014	13,044	69,058
Prince George's	26,783	2,995	6,839	12,545	4,301	53,463	15,372	68,835
Queen Anne's	26,783	2,725	6,018	12,545	4,649	52,720	9,528	62,248
Somerset	26,783	2,588	4,963	12,545	4,547	51,426	3,408	54,834
St. Mary's	26,783	2,725	6,018	12,545	4,846	52,917	10,584	63,501
Talbot	26,783	2,725	6,018	12,545	4,472	52,543	7,512	60,055
Washington	26,783	2,725	6,018	12,545	4,334	52,405	5,808	58,213
Wicomico	26,783	2,588	4,963	12,545	4,397	51,276	6,312	57,588
Worcester	26,783	2,610	4,638	12,545	4,591	51,167	5,472	56,639

*Family with one adult and two children 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 IV on page 114-115.

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	\$37,980	\$0	\$0	\$4,724	\$496	\$43,199	\$0	\$43,199
Anne Arundel	38,090	0	0	4,716	496	43,301	0	43,301
Baltimore City	37,949	0	0	4,716	496	43,160	0	43,160
Baltimore	38,024	0	0	4,716	496	43,235	0	43,235
Calvert	38,030	0	0	4,722	496	43,248	8,856	52,104
Caroline	38,044	0	0	4,722	496	43,262	0	43,262
Carroll	37,984	0	0	4,724	496	43,203	0	43,203
Cecil	38,030	0	0	4,722	496	43,248	0	43,248
Charles	37,984	0	0	4,722	496	43,201	7,824	51,025
Dorchester	38,066	0	0	4,722	496	43,284	0	43,284
Frederick	37,998	0	0	4,724	496	43,217	5,448	48,665
Garrett	38,060	0	0	4,724	496	43,279	0	43,279
Harford	37,977	0	0	4,716	496	43,189	0	43,189
Howard	37,949	0	0	4,716	496	43,160	0	43,160
Kent	38,020	0	0	4,722	496	43,238	0	43,238
Montgomery	38,020	0	0	4,723	496	43,238	6,996	50,234
Prince George's	37,949	0	0	4,723	496	43,168	9,324	52,492
Queen Anne's	37,949	0	0	4,722	496	43,167	0	43,167
Somerset	37,990	0	0	4,722	496	43,207	0	43,207
St. Mary's	37,959	0	0	4,722	496	43,177	4,536	47,713
Talbot	38,110	0	0	4,722	496	43,328	0	43,328
Washington	38,030	0	0	4,724	496	43,249	0	43,249
Wicomico	37,949	0	0	4,722	496	43,167	0	43,167
Worcester	38,241	0	0	4,722	496	43,459	0	43,459

*Family with one adult and two children 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 IV on page 114-115.

Comparison for Family of Three with Income of \$91,780 (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	\$72,559	\$0	\$0	\$0	\$496	\$73,055	\$0	\$73,055
Anne Arundel	72,944	0	0	0	496	73,440	0	73,440
Baltimore City	72,454	0	0	0	496	72,950	0	72,950
Baltimore	72,713	0	0	0	496	73,209	0	73,209
Calvert	72,734	0	0	0	496	73,230	0	73,230
Caroline	72,783	0	0	0	496	73,279	0	73,279
Carroll	72,573	0	0	0	496	73,069	0	73,069
Cecil	72,734	0	0	0	496	73,230	0	73,230
Charles	72,573	0	0	0	496	73,069	0	73,069
Dorchester	72,860	0	0	0	496	73,356	0	73,356
Frederick	72,622	0	0	0	496	73,118	0	73,118
Garrett	72,839	0	0	0	496	73,335	0	73,335
Harford	72,552	0	0	0	496	73,048	0	73,048
Howard	72,454	0	0	0	496	72,950	0	72,950
Kent	72,699	0	0	0	496	73,195	0	73,195
Montgomery	72,699	0	0	0	496	73,195	0	73,195
Prince George's	72,454	0	0	0	496	72,950	0	72,950
Queen Anne's	72,454	0	0	0	496	72,950	0	72,950
Somerset	72,594	0	0	0	496	73,090	0	73,090
St. Mary's	72,489	0	0	0	496	72,985	0	72,985
Talbot	73,014	0	0	0	496	73,510	0	73,510
Washington	72,734	0	0	0	496	73,230	0	73,230
Wicomico	72,454	0	0	0	496	72,950	0	72,950
Worcester	73,470	0	0	0	496	73,965	0	73,965

*Family with one adult and two children 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 IV on pages 114-115.

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 Three¹

<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 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	3,002	19,221
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	6,740	4,638	0	0
Food Stamps ⁵	6,132	2,610	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,724	0
Section 8 Housing ¹⁰	8,664	2,616	0	0
Maryland Energy Assistance Program ¹¹	760	735	0	0
Electric Universal Service Program ¹¹	435	371	0	0
Total (Value of Benefits/Income Minus Taxes)	\$46,729	\$53,466	\$43,199	\$73,054
Total with No Housing Assistance¹²	\$38,065	\$50,850	\$43,199	\$73,054

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Anne Arundel County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,892	18,836
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	9,695	6,839	0	0
Food Stamps ⁵	6,132	2,995	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,716	0
Section 8 Housing ¹⁰	18,168	12,120	0	0
Maryland Energy Assistance Program ¹¹	724	697	0	0
Electric Universal Service Program ¹¹	632	536	0	0
Total (Value of Benefits/Income Minus Taxes)	\$59,349	\$65,683	\$43,301	\$73,440
Total with No Housing Assistance¹²	\$41,181	\$53,563	\$43,301	\$73,440

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Baltimore City

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	3,033	19,326
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	8,618	5,989	0	0
Food Stamps ⁵	6,132	2,879	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,716	0
Section 8 Housing ¹⁰	17,124	11,076	0	0
Maryland Energy Assistance Program ¹¹	582	501	0	0
Electric Universal Service Program ¹¹	467	403	0	0
Total (Value of Benefits/Income Minus Taxes)	\$56,921	\$63,343	\$43,160	\$72,950
Total with No Housing Assistance¹²	\$39,797	\$52,267	\$43,160	\$72,950

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Baltimore County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,958	19,067
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	9,876	7,054	0	0
Food Stamps ⁵	6,132	2,977	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,716	0
Section 8 Housing ¹⁰	16,560	10,512	0	0
Maryland Energy Assistance Program ¹¹	522	586	0	0
Electric Universal Service Program ¹¹	519	443	0	0
Total (Value of Benefits/Income Minus Taxes)	\$57,607	\$64,068	\$43,235	\$73,209
Total with No Housing Assistance¹²	\$41,047	\$53,556	\$43,235	\$73,209

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Calvert County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,952	19,046
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3, 4}	9,695	6,839	0	0
Food Stamps ⁵	6,132	2,995	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,722	0
Section 8 Housing ¹⁰	20,952	14,904	8,856	0
Maryland Energy Assistance Program ¹¹	844	863	0	0
Electric Universal Service Program ¹¹	755	659	0	0
Total (Value of Benefits/Income Minus Taxes)	\$62,376	\$68,756	\$52,103	\$73,230
Total with No Housing Assistance¹²	\$41,424	\$53,852	\$43,247	\$73,230

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Caroline County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,938	18,997
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	7,023	4,963	0	0
Food Stamps ⁵	6,132	2,588	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,722	0
Section 8 Housing ¹⁰	11,016	4,968	0	0
Maryland Energy Assistance Program ¹¹	991	929	0	0
Electric Universal Service Program ¹¹	668	567	0	0
Total (Value of Benefits/Income Minus Taxes)	\$49,827	\$56,511	\$43,262	\$73,279
Total with No Housing Assistance¹²	\$38,811	\$51,543	\$43,262	\$73,279

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Carroll County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,998	19,207
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	9,695	6,839	0	0
Food Stamps ⁵	6,132	2,995	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,724	0
Section 8 Housing ¹⁰	15,684	9,636	0	0
Maryland Energy Assistance Program ¹¹	788	779	0	0
Electric Universal Service Program ¹¹	602	498	0	0
Total (Value of Benefits/Income Minus Taxes)	\$56,899	\$63,243	\$43,203	\$73,069
Total with No Housing Assistance¹²	\$41,215	\$53,607	\$43,203	\$73,069

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Cecil County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,952	19,046
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	8,345	6,018	0	0
Food Stamps ⁵	6,132	2,725	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,722	0
Section 8 Housing ¹⁰	13,872	7,824	0	0
Maryland Energy Assistance Program ¹¹	900	855	0	0
Electric Universal Service Program ¹¹	647	558	0	0
Total (Value of Benefits/Income Minus Taxes)	\$53,894	\$60,476	\$43,248	\$73,230
Total with No Housing Assistance¹²	\$40,022	\$52,652	\$43,248	\$73,230

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Charles County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,998	19,207
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	9,695	6,839	0	0
Food Stamps ⁵	6,132	2,995	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,722	0
Section 8 Housing ¹⁰	19,920	13,872	7,824	0
Maryland Energy Assistance Program ¹¹	923	941	0	0
Electric Universal Service Program ¹¹	740	636	0	0
Total (Value of Benefits/Income Minus Taxes)	\$61,408	\$67,778	\$51,025	\$73,069
Total with No Housing Assistance¹²	\$41,488	\$53,906	\$43,201	\$73,069

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Dorchester County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,916	18,920
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	7,023	4,963	0	0
Food Stamps ⁵	6,132	2,588	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,722	0
Section 8 Housing ¹⁰	10,740	4,692	0	0
Maryland Energy Assistance Program ¹¹	774	795	0	0
Electric Universal Service Program ¹¹	632	507	0	0
Total (Value of Benefits/Income Minus Taxes)	\$49,298	\$56,041	\$43,284	\$73,356
Total with No Housing Assistance¹²	\$38,558	\$51,349	\$43,284	\$73,356

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Frederick County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,984	19,158
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	9,876	7,054	0	0
Food Stamps ⁵	6,132	2,977	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,724	0
Section 8 Housing ¹⁰	17,544	11,496	5,448	0
Maryland Energy Assistance Program ¹¹	666	680	0	0
Electric Universal Service Program ¹¹	519	435	0	0
Total (Value of Benefits/Income Minus Taxes)	\$58,734	\$65,138	\$48,665	\$73,118
Total with No Housing Assistance¹²	\$41,190	\$53,642	\$43,217	\$73,118

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Garrett County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,922	18,941
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	6,740	4,638	0	0
Food Stamps ⁵	6,132	2,610	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,724	0
Section 8 Housing ¹⁰	9,072	3,024	0	0
Maryland Energy Assistance Program ¹¹	949	1,011	0	0
Electric Universal Service Program ¹¹	453	370	0	0
Total (Value of Benefits/Income Minus Taxes)	\$47,343	\$54,149	\$43,279	\$73,335
Total with No Housing Assistance¹²	\$38,271	\$51,125	\$43,279	\$73,335

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Harford County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	3,004	19,228
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	9,876	7,054	0	0
Food Stamps ⁵	6,132	2,977	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,716	0
Section 8 Housing ¹⁰	16,080	10,032	0	0
Maryland Energy Assistance Program ¹¹	753	744	0	0
Electric Universal Service Program ¹¹	634	536	0	0
Total (Value of Benefits/Income Minus Taxes)	\$57,472	\$63,839	\$43,189	\$73,048
Total with No Housing Assistance¹²	\$41,392	\$53,807	\$43,189	\$73,048

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Howard County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	3,033	19,326
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	12,859	9,174	0	0
Food Stamps ⁵	6,132	3,419	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,716	0
Section 8 Housing ¹⁰	18,646	12,648	0	0
Maryland Energy Assistance Program ¹¹	575	552	0	0
Electric Universal Service Program ¹¹	591	503	0	0
Total (Value of Benefits/Income Minus Taxes)	\$62,800	\$68,792	\$43,160	\$72,950
Total with No Housing Assistance¹²	\$44,154	\$56,144	\$43,160	\$72,950

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Kent County**Income/Service Benefit Levels for Family of Three¹**

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,962	19,081
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	7,023	4,963	0	0
Food Stamps ⁵	6,132	2,588	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,722	0
Section 8 Housing ¹⁰	11,388	5,340	0	0
Maryland Energy Assistance Program ¹¹	1,021	882	0	0
Electric Universal Service Program ¹¹	621	510	0	0
Total (Value of Benefits/Income Minus Taxes)	\$50,182	\$56,779	\$43,238	\$73,195
Total with No Housing Assistance¹²	\$38,794	\$51,439	\$43,238	\$73,195

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Montgomery County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,962	19,081
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3, 4}	12,859	9,174	0	0
Food Stamps ⁵	6,132	3,419	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,723	0
Section 8 Housing ¹⁰	19,092	13,044	6,996	0
Maryland Energy Assistance Program ¹¹	501	471	0	0
Electric Universal Service Program ¹¹	526	456	0	0
Total (Value of Benefits/Income Minus Taxes)	\$63,107	\$69,059	\$50,234	\$73,195
Total with No Housing Assistance¹²	\$44,015	\$56,015	\$43,238	\$73,195

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Prince George's County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	3,033	19,326
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	9,695	6,839	0	0
Food Stamps ⁵	6,132	2,995	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,723	0
Section 8 Housing ¹⁰	21,420	15,372	9,324	0
Maryland Energy Assistance Program ¹¹	677	647	0	0
Electric Universal Service Program ¹¹	561	487	0	0
Total (Value of Benefits/Income Minus Taxes)	\$62,482	\$68,836	\$52,492	\$72,950
Total with No Housing Assistance¹²	\$41,062	\$53,464	\$43,168	\$72,950

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Queen Anne's County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	3,033	19,326
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	8,345	6,018	0	0
Food Stamps ⁵	6,132	2,725	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,722	0
Section 8 Housing ¹⁰	15,576	9,528	0	0
Maryland Energy Assistance Program ¹¹	971	958	0	0
Electric Universal Service Program ¹¹	657	524	0	0
Total (Value of Benefits/Income Minus Taxes)	\$55,678	\$62,248	\$43,167	\$72,950
Total with No Housing Assistance¹²	\$40,102	\$52,720	\$43,167	\$72,950

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Somerset County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,992	19,186
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	7,023	4,963	0	0
Food Stamps ⁵	6,132	2,588	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,722	0
Section 8 Housing ¹⁰	9,456	3,408	0	0
Maryland Energy Assistance Program ¹¹	803	845	0	0
Electric Universal Service Program ¹¹	657	534	0	0
Total (Value of Benefits/Income Minus Taxes)	\$48,068	\$54,834	\$43,207	\$73,090
Total with No Housing Assistance¹²	\$38,612	\$51,426	\$43,207	\$73,090

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

St. Mary's County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	3,022	19,291
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	8,345	6,018	0	0
Food Stamps ⁵	6,132	2,725	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,722	0
Section 8 Housing ¹⁰	16,632	10,584	4,536	0
Maryland Energy Assistance Program ¹¹	1,022	1,055	0	0
Electric Universal Service Program ¹¹	754	623	0	0
Total (Value of Benefits/Income Minus Taxes)	\$56,883	\$63,501	\$47,713	\$72,985
Total with No Housing Assistance¹²	\$40,251	\$52,917	\$43,177	\$72,985

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Talbot County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,872	18,766
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	8,345	6,018	0	0
Food Stamps ⁵	6,132	2,725	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,722	0
Section 8 Housing ¹⁰	13,560	7,512	0	0
Maryland Energy Assistance Program ¹¹	773	780	0	0
Electric Universal Service Program ¹¹	616	524	0	0
Total (Value of Benefits/Income Minus Taxes)	\$53,424	\$60,055	\$43,328	\$73,510
Total with No Housing Assistance¹²	\$39,864	\$52,543	\$43,328	\$73,510

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Washington County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,952	19,046
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	8,345	6,018	0	0
Food Stamps ⁵	6,132	2,725	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,724	0
Section 8 Housing ¹⁰	11,856	5,808	0	0
Maryland Energy Assistance Program ¹¹	762	773	0	0
Electric Universal Service Program ¹¹	463	393	0	0
Total (Value of Benefits/Income Minus Taxes)	\$51,555	\$58,213	\$43,249	\$73,230
Total with No Housing Assistance¹²	\$39,699	\$52,405	\$43,249	\$73,230

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Wicomico County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	3,033	19,326
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3,4}	7,023	4,963	0	0
Food Stamps ⁵	6,132	2,588	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,722	0
Section 8 Housing ¹⁰	12,360	6,312	0	0
Maryland Energy Assistance Program ¹¹	724	683	0	0
Electric Universal Service Program ¹¹	653	547	0	0
Total (Value of Benefits/Income Minus Taxes)	\$50,889	\$57,588	\$43,167	\$72,950
Total with No Housing Assistance¹²	\$38,529	\$51,276	\$43,167	\$72,950

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹See footnote 1 on page 114.

²See footnote 2 on page 114.

³See footnote 3 on page 114.

⁴See footnote 4 on page 115.

⁵See footnote 5 on page 115.

⁶See footnote 6 on page 115.

⁷See footnote 7 on page 115.

⁸See footnote 8 on page 115.

⁹See footnote 9 on page 115.

¹⁰See footnote 10 on page 115.

¹¹See footnote 11 on page 115.

¹²See footnote 12 on page 115.

Note: See note on page 115.

Worcester County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2017</u>
Income	\$0	\$20,160	\$40,320	\$91,780
Federal, State, and Local Taxes ²	0	-458	2,741	18,310
Federal EITC – Refundable Amount	0	5,135	662	0
State EITC – Refundable Amount	0	1,030	0	0
Benefits				
Temporary Cash Assistance (Cash)	7,776	0	0	0
Emergency Assistance (Cash)	509	0	0	0
Purchase of Care (Child Care) ^{3, 4}	6,740	4,638	0	0
Food Stamps ⁵	6,132	2,610	0	0
School Lunch Program ⁶	553	553	52	52
School Breakfast Program	299	299	52	52
Women, Infants, and Children	744	744	0	0
Child and Adult Care Food Program ⁷	1,337	1,337	156	156
Summer Food Program ⁸	235	235	235	235
Medicaid/MCHP/APTC ⁹	12,545	12,545	4,722	0
Section 8 Housing ¹⁰	11,520	5,472	0	0
Maryland Energy Assistance Program ¹¹	852	874	0	0
Electric Universal Service Program ¹¹	650	549	0	0
Total (Value of Benefits/Income Minus Taxes)	\$49,891	\$56,639	\$43,459	\$73,965
Total with No Housing Assistance¹²	\$38,371	\$51,167	\$43,459	\$73,965

APTC: Advanced Premium Tax Credit
EITC: Earned Income Tax Credit

FFY: federal fiscal year
MCHP: Maryland Children's Health Program

¹Single 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.

²State, federal, and local income and payroll taxes with Earned Income, Poverty, Child Care, and Child 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 Montgomery County nontaxable grant 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.

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

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

⁵Food Stamp benefit at 100% of federal poverty guidelines (FPG) 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.

⁶Total 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.

⁷Assumes the younger child is receiving child care at a licensed center or family day care home. Younger child requires full-time care.

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

⁹In 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 (MCHP) benefits, however, they may receive health benefits from an employer. The average State employee health benefit subsidy in fiscal 2016 was \$15,258. An equivalent benefit may be available through a private employer. Assumes at 200% FPG, the adult receives an Advanced Premium Tax Credit while children receive benefits through MCHP.

¹⁰The 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.

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

¹²Total is understated for family at 100% FPG 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 because fiscal 2017 data was not available for all programs.