

# PUBLIC BENEFITS FOR CHILDREN AND FAMILIES



DEPARTMENT OF LEGISLATIVE SERVICES DECEMBER 2018

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# **Public Benefits for Children and Families**

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

**December 2018**

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DEPARTMENT OF LEGISLATIVE SERVICES  
OFFICE OF POLICY ANALYSIS  
MARYLAND GENERAL ASSEMBLY

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Executive Director

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Director

December 19, 2018

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 and county tables were updated during calendar 2018 to reflect any federal or State changes in eligibility, benefit amounts, or funding.

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 Robert J. Rehrmann, Anne P. Wagner, and Tonya D. Zimmerman, under the general direction of Jennifer B. Chasse and Erin R. Hopwood. Simon G. Powell also contributed to the report. Kamar Merritt and Brett A. Ogden provided administrative support. Your questions and comments are welcomed.

Sincerely,

Handwritten signature of Victoria L. Gruber in black ink.

Victoria L. Gruber  
Executive Director

Handwritten signature of Ryan Bishop in blue ink.

Ryan Bishop  
Director

VLG:RB/JBC:ERH/km

iii



# Contents

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Letter of Transmittal .....	iii
Introduction.....	1
<b>Section I</b>	
<b>Overview .....</b>	<b>5</b>
General Observations.....	7
Medicaid .....	8
Temporary Cash Assistance.....	9
Food Supplement Program .....	13
Energy Assistance .....	16
Special Supplemental Nutrition Program for Women, Infants, and Children .....	20
WIC Participation .....	21
Participants as a Percentage of Maryland Births .....	21
Child Care Subsidy .....	22
Participants by Eligibility Type.....	23
Distribution of Recipients by Jurisdiction and Waitlist Status.....	24
<b>Section II</b>	
<b>Program Descriptions .....</b>	<b>25</b>
Federal Earned Income Credit .....	27
Maryland Earned Income Credit.....	28
Poverty Level Income Credit .....	30
Child Tax Credit.....	31
Federal Child and Dependent Care Tax Credit .....	32
Maryland Dependent Care Credit .....	33
Temporary Cash Assistance (TCA) .....	34
Emergency Assistance to Families with Children .....	36
Food Supplement Program (FSP) (Federal Program Name Is the Supplemental Nutrition Assistance Program (SNAP)).....	38
Refugee Cash Assistance (RCA) .....	40
Child Care Subsidy Program (Formerly Purchase of Care).....	42
Child and Adult Care Food Program .....	44
School Breakfast Program (SBP).....	47
Maryland Meals for Achievement In-classroom Breakfast Program .....	50
Special Milk Program (SMP).....	52
National School Lunch Program (NSLP) .....	54
Fresh Fruits and Vegetables Program .....	57
Summer Food Service Program .....	59
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).....	61

Medical Assistance (Medicaid).....	63
Maryland Children’s Health Program.....	65
Federal Premium Tax Credit.....	67
Section 8 Housing/Housing Choice Voucher .....	69
Public Housing.....	72
Homelessness Solutions Grant.....	74
Electric Universal Service Program (EUSP).....	76
Maryland Energy Assistance Program (MEAP).....	78
Weatherization Assistance Program and EmPOWER Maryland Low Income Energy Efficiency Program.....	80

<b>Section III</b>	<b>Comparisons Across Jurisdictions of Benefits Received and Taxes Paid for Families of Selected Incomes .....</b>	<b>83</b>
	Comparison for Family of Three with No Income*.....	85
	Comparison for Family of Three with Income at 100% Poverty* .....	86
	Comparison for Family of Three with Income at 200% Poverty* .....	87
	Comparison for Family of Three with Income of \$93,809 (State Median Income)* .....	88

<b>Section IV</b>	<b>County-by-county Analysis of Benefits Received and Taxes Paid by Families with Selected Incomes .....</b>	<b>89</b>
	Allegany County .....	91
	Anne Arundel County .....	92
	Baltimore City.....	93
	Baltimore County .....	94
	Calvert County .....	95
	Caroline County .....	96
	Carroll County.....	97
	Cecil County.....	98
	Charles County.....	99
	Dorchester County .....	100
	Frederick County.....	101
	Garrett County.....	102
	Harford County .....	103
	Howard County .....	104
	Kent County .....	105
	Montgomery County .....	106
	Prince George’s County .....	107
	Queen Anne’s County .....	108
	Somerset County .....	109
	St. Mary’s County .....	110
	Talbot County.....	111
	Washington County.....	112
	Wicomico County .....	113
	Worcester County.....	114

# Public Benefits for Children and Families

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## Introduction

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

The Department of Legislative Services prepares this report to enhance 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 that target low-income families. A brief program description is supplemented by information on eligibility, participation, benefit levels, regional variations, accessibility, and funding. A number of programs included in this report are pending federal reauthorization actions, including the Supplemental Nutrition Assistance Program, Temporary Cash Assistance, and Emergency Assistance to Families with Children. Reauthorization actions could alter the programs as described in this report. County programs are not considered, which may understate the value of the benefits available in a certain jurisdiction but should not skew the findings significantly.

Section III provides an estimate of the public benefits received and taxes paid by families with the same income across jurisdictions. All of the comparisons assume a family of three consisting of a mother and two children (ages three and seven). Differences are found among the counties with the variations driven primarily by regional differences in the child care and housing benefits. Housing benefits vary largely due to differences in housing cost. Energy assistance benefits vary regionally due to differences in the cost of energy, weather conditions, and housing stock. Data availability, however, prevents the report from capturing these variations by income level.

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 2018 (\$20,780); (3) income equivalent to 200% FPG (\$41,560); and (4) income equivalent to the estimated federal fiscal 2018 State median household income for a family of three (\$93,809) as used by the U.S. Department of Health and Human Services for certain eligibility calculations (based on a five-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 assistance 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 that 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;
- 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;
- housing subsidies are received by eligible families despite the long waitlists for Section 8/Housing Choice Vouchers 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 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 less expensive family or informal care;
- households receiving Food Supplement Program (FSP) benefits 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 FSP benefit level would rise; and

- less direct public benefits such as Head Start and employment training for Temporary Cash Assistance recipients or other eligible households 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**

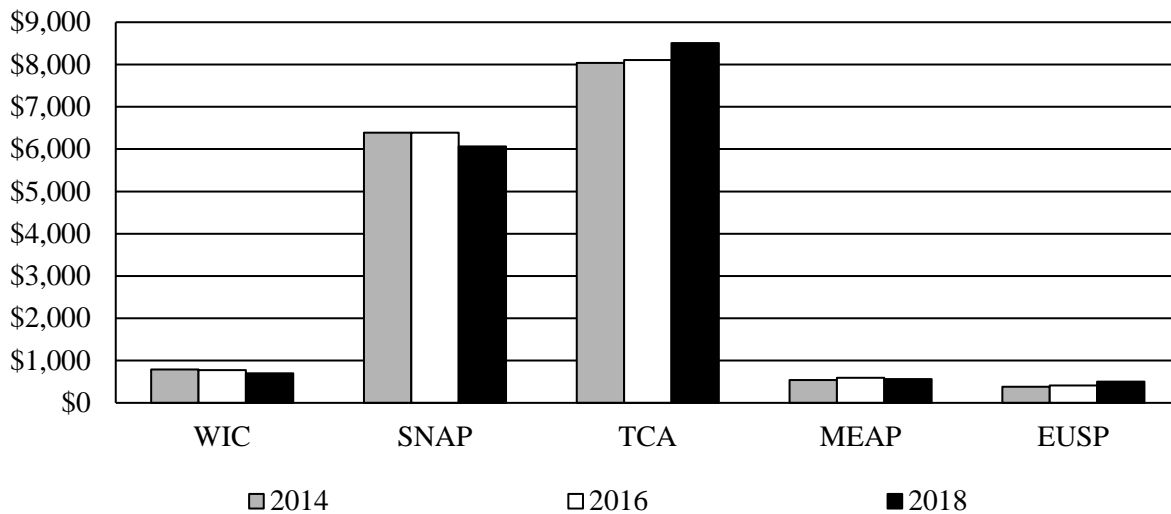
## **Overview**



## General Observations

As shown in **Exhibit 1**, the maximum benefit for a three-person household receiving Food Supplement Program (FSP), known nationally as the Supplemental Nutrition Assistance Program (SNAP), and the average benefit for the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) decreased in inflation-adjusted dollars compared to those reported in 2016. Benefits in both programs decreased on a nominal basis. The maximum allotment for a three-person household in FSP decreased from \$511 (the level that it had been from federal fiscal 2015 to 2017) to \$504 in federal fiscal 2018. The maximum benefit increased to \$505 in federal fiscal 2019. The decrease in FSP benefits during this period contributed to the substantial increase in Temporary Cash Assistance (TCA) benefits. Due to a statutory requirement that the TCA plus FSP benefit must equal 61% of the Maryland Minimum Living Level, as the FSP benefit decreases, the TCA benefit must rise. The TCA benefit increase was also impacted by inflation. The maximum TCA benefit for a family of three increased by more than 4% annually in federal fiscal 2018 and 2019.

**Exhibit 1**  
**Comparison of Selected Benefit Values Between Reports**  
**2014-2018**  
**(in 2018 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 Services; Maryland Department of Health; Department of Legislative Services

The WIC benefit decreased by \$48 compared to the amount reported in 2016. In inflation-adjusted dollars the decrease was \$79 (or 5.2%). This decrease is primarily due to the change in benefit distribution. WIC transitioned to an electronic card rather than a paper check. The Maryland Department of Health (MDH) indicates that with the paper check, participants typically redeemed the check for all of the eligible items, even if it was not needed. However, MDH reports that with the electronic card, households purchase only the items needed. This change has resulted in a lower redemption rate and a decrease in the average benefit.

While the average Electric Universal Service Program (EUSP) bill assistance benefits increased in nominal and inflation-adjusted dollars compared to those reported in 2016, Maryland Energy Assistance Program (MEAP) benefits declined on an inflation-adjusted basis. The Department of Human Services (DHS) increased the percent of bill paid in EUSP during this time. For example, the percent of bill paid for those lowest income levels in fiscal 2016 was 42%, while in fiscal 2018, it was 55%. MEAP benefits remained essentially level because the percent of bill paid for MEAP benefits was largely unchanged during that time.

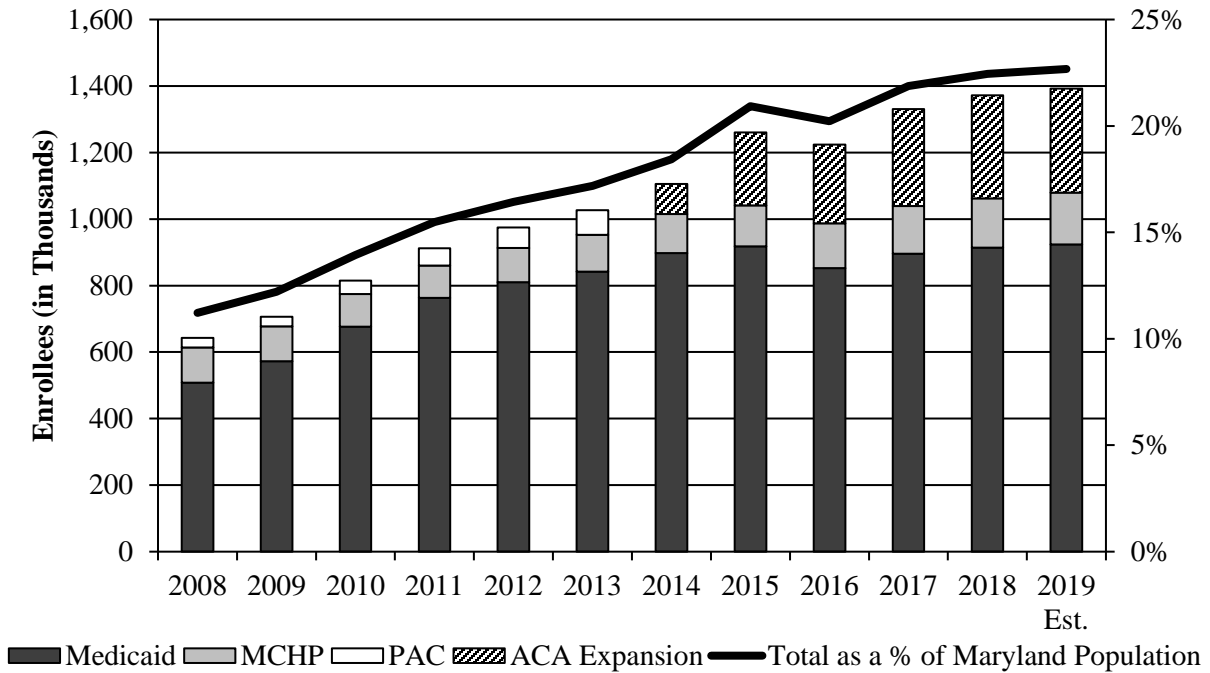
## **Medicaid**

The Medical Assistance Program (Medicaid) provides comprehensive health insurance and care, including hospital, pharmacy, physician, nursing home, and mental health services, for indigent and medically indigent individuals. Medicaid (which, for the purposes of this discussion, includes the Maryland Children's Health Program), is the largest provider of public health insurance coverage in Maryland covering 22.5% of the State population in fiscal 2018.

As shown in **Exhibit 2**, the number of enrollees in the program has doubled since 2008. There are three primary drivers of the overall 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 federal poverty guidelines (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% under the modified adjusted gross income calculation) made possible by the federal Patient Protection and Affordable Care Act (ACA) and codified by Chapter 159 of 2013. In fiscal 2018, there were 309,504 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 2008-2019 Est.**



Medicaid: Medical Assistance Program  
 MCHP: Maryland Children’s Health Program  
 PAC: Primary Adult Care  
 ACA: Patient Protection and Affordable Care Act

Source: Maryland Department of Health; Department of Legislative Services

From fiscal 2015 to 2016, there was a slight decrease in enrollment as the State transitioned to a new eligibility system. By fiscal 2017, enrollment increased past the fiscal 2015 level and has since increased modestly, reflecting the current economic health of the State.

### Temporary Cash Assistance

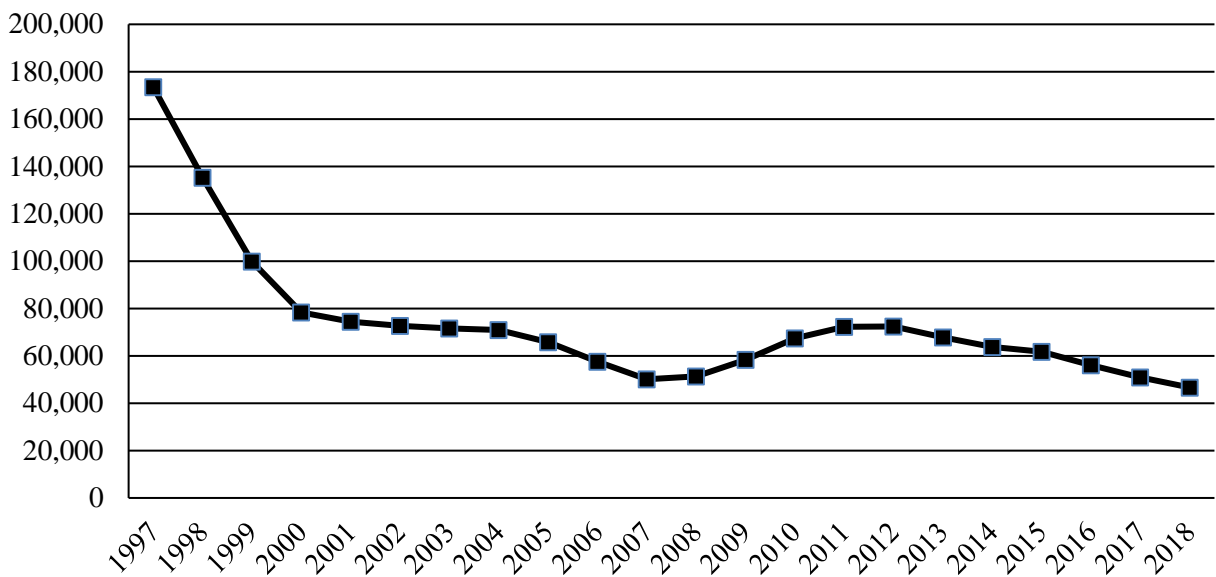
The TCA program provides cash assistance to eligible families with dependent children.

After declining for several years, the number of TCA recipients increased during the Great Recession and the immediate aftermath. The number of TCA recipients reached its



Great Recession-related peak in December 2011 (75,442 recipients). In fiscal 2018, the average number of monthly TCA recipients fell to the lowest level in program history (46,651), as shown in **Exhibit 3**. The previous low occurred in fiscal 2007 (50,138). Since January 2017, the monthly number of recipients has been below 50,000 in each month and in a number of months set new all-time lows in recipients. The most recent of these occurred in April 2018 (43,624).

**Exhibit 3**  
**Temporary Cash Assistance Average Monthly Recipients**  
**Fiscal 1997-2018**



Source: Department of Human Services

In June 2018, 40.7% of TCA recipients were located in Baltimore City. Baltimore County had the next highest share of recipients (12.0%). No other jurisdiction had more than 10.0% of recipients. Nine jurisdictions had less than 1.0% of recipients.

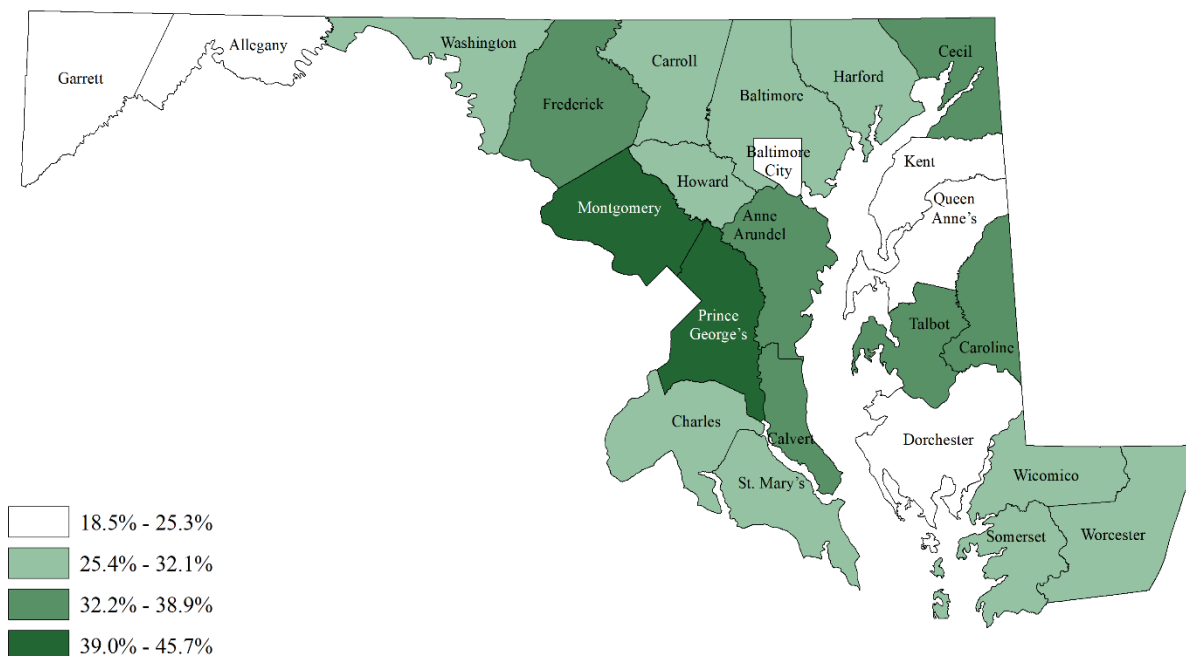
**Cases in First Spell of Benefit Receipt**

Statewide, in fiscal 2017, 27.2% of cases were experiencing their first spell receiving TCA.<sup>1</sup> The University of Maryland School of Social Work defines a spell as the consecutive

<sup>1</sup> Data regarding TCA case characteristics is derived from McColl, Rebecca and Thiebaud, Lisa Nicoli, (2018). *Life on Welfare: Temporary Cash Assistance Families & Recipients*, as well as associated jurisdictional summaries. The report and related jurisdictional summaries are available on the University of Maryland School of Social Work website.

months that a family received cash assistance. However, there is variation among the jurisdictions in the share of cases experiencing their first spell of TCA, as shown in **Exhibit 4**. In Baltimore City, 18.5% of cases were experiencing their first spell (the lowest share), while Montgomery County had the highest share of cases experiencing their first spell (45.7%).

**Exhibit 4**  
**Share of Cases in Which the Family Is in Its First Spell of TCA**  
**Fiscal 2017**

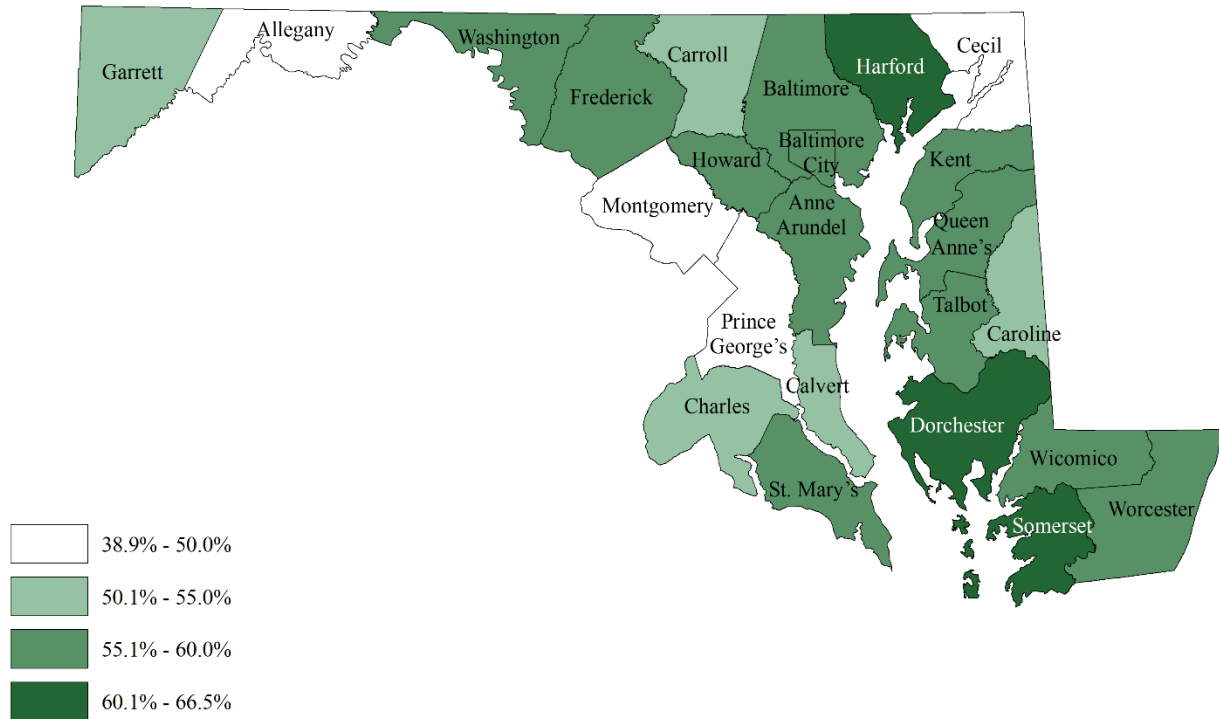


TCA: Temporary Cash Assistance

Source: University of Maryland School of Social Work; Department of Human Services

Statewide, 54.1% of adult recipients worked at some point in the year before receiving TCA, a higher level than the two prior years. Of those that worked at some point in the year prior to receipt, 36.6% worked in all four quarters. As shown in **Exhibit 5**, in four jurisdictions, fewer than 50.0% of adult recipients worked at some point in the year prior to TCA receipt, while in three jurisdictions, greater than 60.0% of adult recipients worked prior to TCA receipt.

**Exhibit 5**  
**Percent of Adult TCA Recipients Employed in Year Before Receipt**  
**Fiscal 2017**



TCA: Temporary Cash Assistance

Source: University of Maryland School of Social Work; Department of Human Services

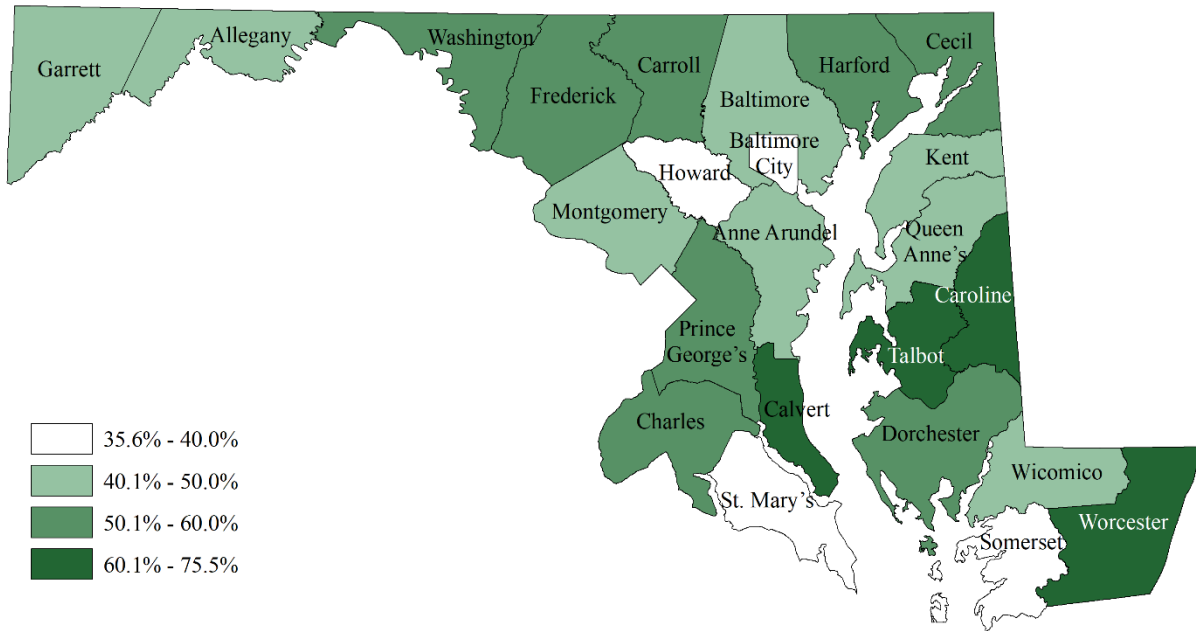
### Work Eligibility

In general, TCA recipients must comply with certain work requirements. Certain cases are exempt, including cases that are child only and cases with a child younger than age one. Statewide, in fiscal 2017, 43.2% of cases were work exempt. The largest share of work exempt cases is due to being child only. Child only cases occur, for example, when a youth is being cared for in a kin placement rather than a regular foster home or situations in which the parent of the youth is ineligible for benefits. Cases that are work exempt are considered to be part of the core caseload, and with the exception of cases with a child younger than age one, are unlikely to transition from TCA into work.

As shown in **Exhibit 6**, the share of cases that are work exempt varies substantially between jurisdictions. In fiscal 2017, in four jurisdictions (Calvert, Caroline, Talbot, and

Worcester counties) more than 60% of cases were considered work exempt. In two of those (Caroline and Worcester counties) more than 70% of cases were work exempt. However, in four jurisdictions (Howard, St. Mary's, and Somerset counties and Baltimore City) fewer than 40% of cases were work exempt.

**Exhibit 6**  
**Share of Cases That Are Work Exempt**  
**Fiscal 2017**



Source: University of Maryland School of Social Work; Department of Human Services

## Food Supplement Program

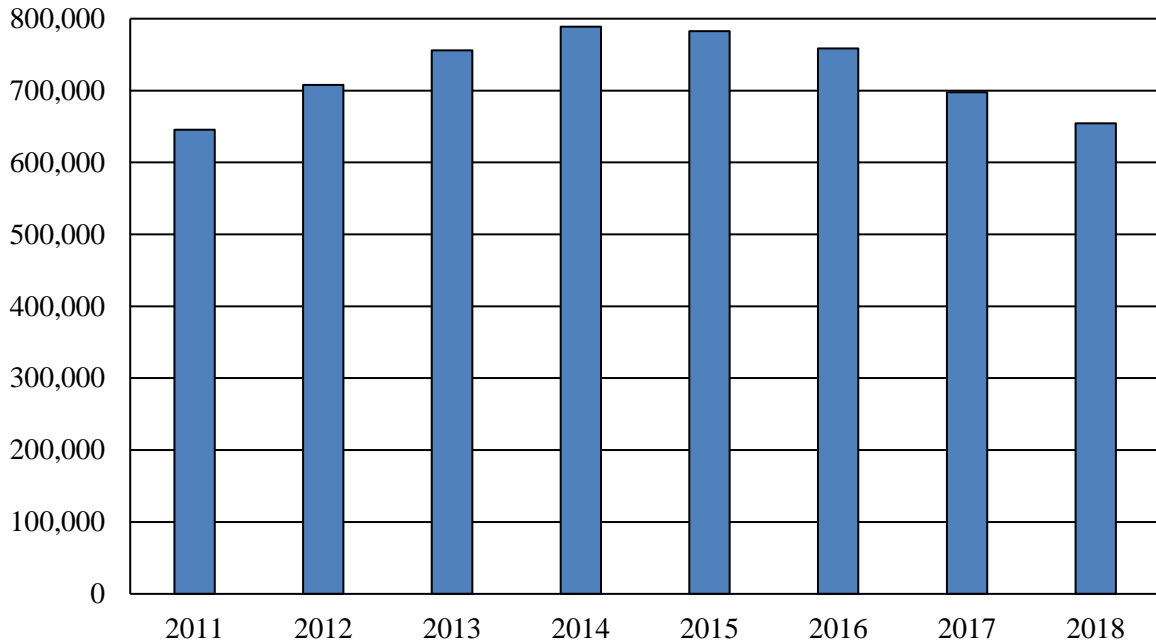
FSP, known nationally as SNAP, provides benefits for the purchase of food items for eligible individuals and families.

### Participants

The number of FSP recipients increased during and following the Great Recession. As shown in **Exhibit 7**, after peaking in fiscal 2014 (788,871), the average number of monthly recipients began declining statewide in fiscal 2015. The rate of decline exceeded 5.0% in both fiscal 2017 and 2018. In fiscal 2018, the average monthly number of participants (654,256) was 17.1% lower than the fiscal 2014 peak.

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**Exhibit 7**  
**Food Supplement Program Participants**  
**Fiscal 2011-2018**

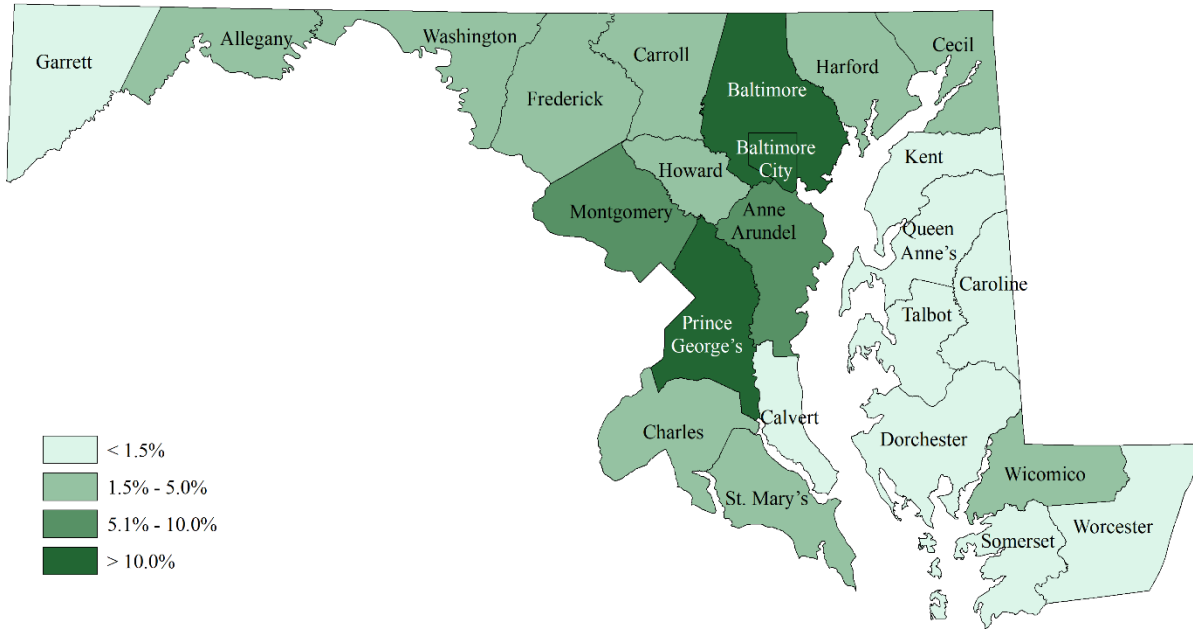


Source: Department of Human Services

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As shown in **Exhibit 8**, the largest share of fiscal 2018 participants, 26.6%, were in Baltimore City. Two other jurisdictions (Baltimore and Prince George's counties) also had more than 10.0% of participants. Nine jurisdictions had less than 1.5% of FSP participants in fiscal 2017.

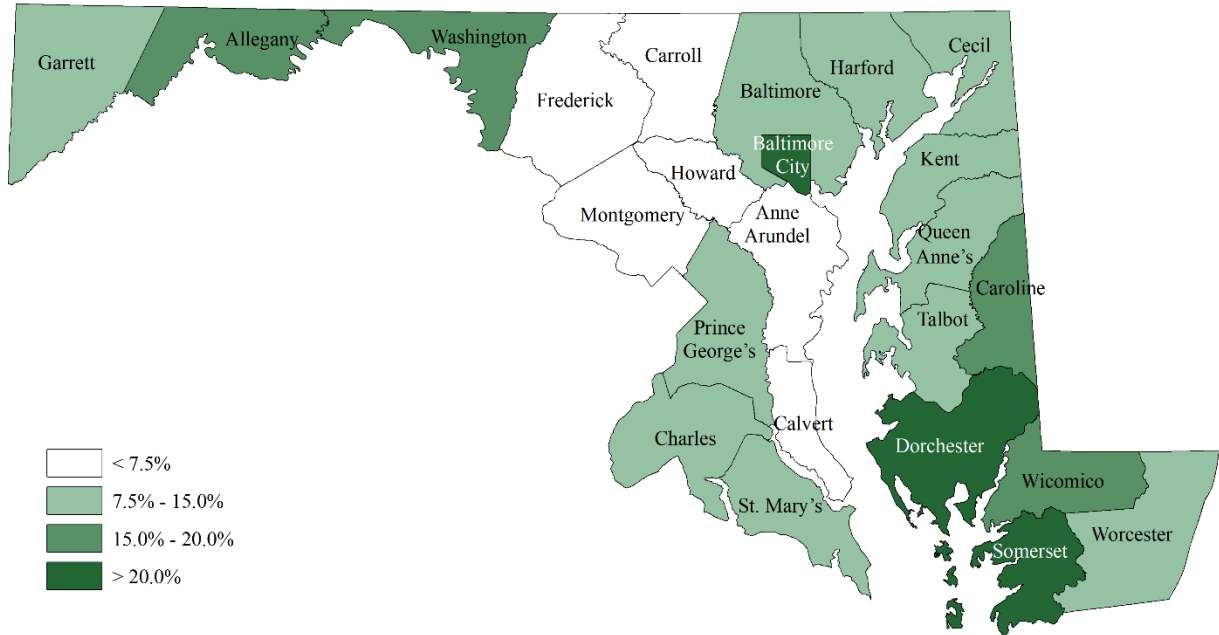
**Exhibit 8**  
**Food Supplement Program Participants by Jurisdiction**  
**Fiscal 2018**



Source: Department of Human Services

In fiscal 2018, 10.8% of the estimated 2017 population in Maryland participated in FSP. As shown in **Exhibit 9**, the participation rates varied by jurisdiction. In six jurisdictions, fewer than 7.5% of the population participated in FSP. Howard County had the lowest participation rate, with 5.3% of the population receiving FSP. Three jurisdictions (Dorchester and Somerset counties and Baltimore City) had participation rates greater than 20.0%. In Baltimore City, 28.5% of the population participated in FSP.

**Exhibit 9**  
**Monthly Average Food Supplement Program Participants as**  
**Percent of 2017 Estimated Population**  
**Fiscal 2018**



Note: This data uses the July 1, 2017 population estimates released by the U.S. Census Bureau in March 2018 as published by the Maryland Department of Planning. The Food Supplement Program population is the average number of monthly participants in each jurisdiction in fiscal 2018.

Source: Department of Human Services; Maryland Department of Planning; U.S. Census Bureau

## Energy Assistance

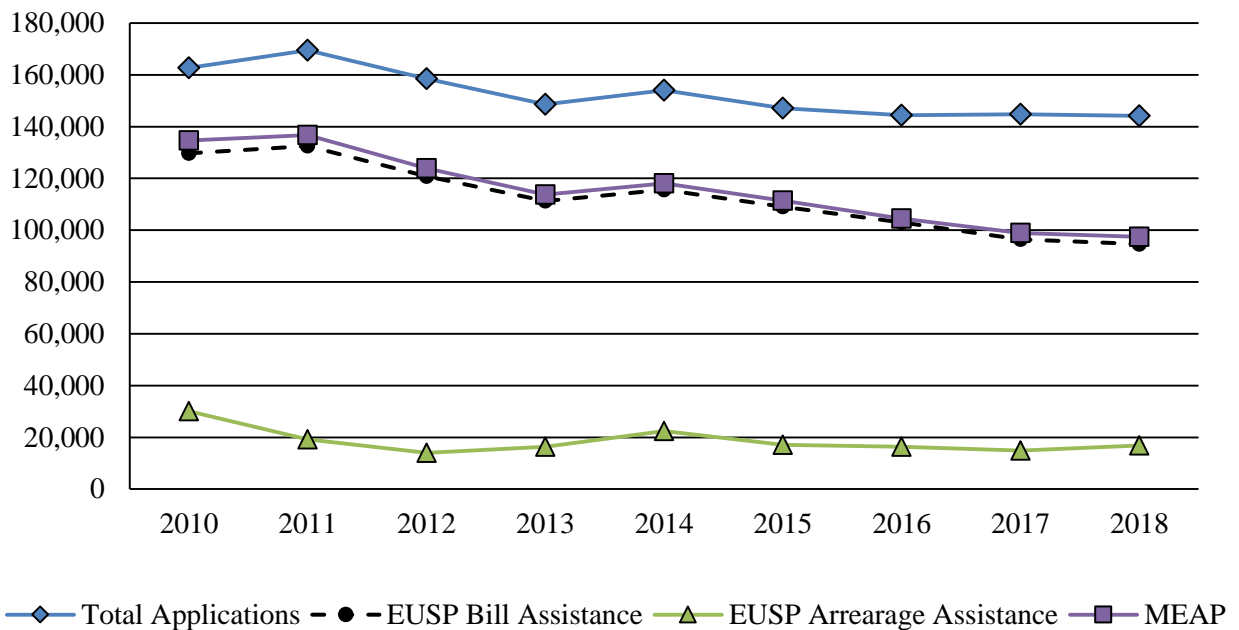
Maryland offers energy assistance through MEAP and EUSP for electric service. EUSP offers both bill payment assistance and arrearage assistance. Households are eligible for MEAP and EUSP with incomes up to 175% FPG. EUSP arrearage assistance is generally only available to households once every seven years.

### Participants

As shown in **Exhibit 10**, the number of EUSP bill assistance and MEAP recipients tracks closely. Households often receive both benefits; however, MEAP often has slightly higher participation. With the exception of fiscal 2014, the number of EUSP bill assistance and MEAP

recipients has declined since fiscal 2011. At the peak, both programs served more than 130,000 recipients. In fiscal 2018, the rate of decline (less than 2%) in participation was the slowest in recent years. In that year, EUSP bill assistance served fewer than 95,000 individuals (the lowest level since fiscal 2007), and MEAP served fewer than 100,000, the lowest level in 10 years. In addition to improved economic conditions reducing need and changes in weather, DHS reports that in recent years, increased denial rates have factored into the ongoing declines in program participation.

**Exhibit 10**  
**Energy Assistance Participation**  
**Fiscal 2010-2018**



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

Source: Department of Human Services

The number of households receiving EUSP arrearage assistance peaked in fiscal 2010. In some years, due to limited funding, DHS placed caps on spending in the program, which reduced participation. As with the bill assistance programs, program participation declined following fiscal 2014. However, the number of households receiving EUSP arrearage assistance increased by approximately 13% in fiscal 2018. This increase returned the number of households receiving assistance to a level that more closely reflects recent experience after a fiscal 2017 low.



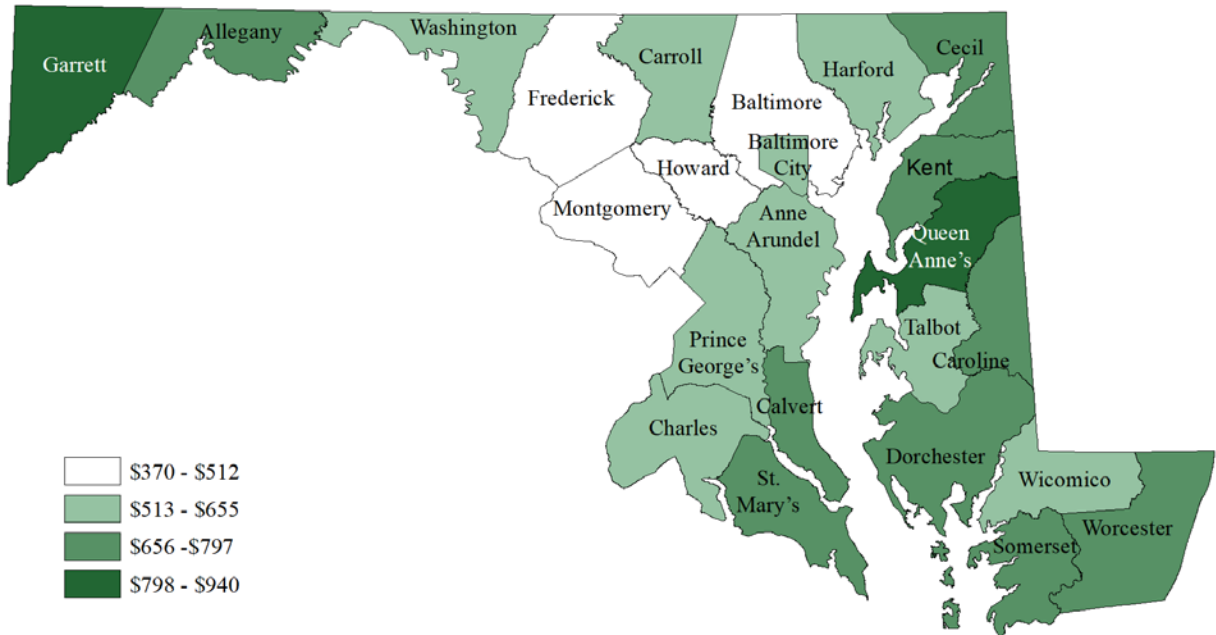
### Average Grants

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 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 electric usage, cost, housing stock, weather, and customer mix.

As shown in **Exhibit 11**, the average MEAP grant in Garrett County (\$939.78) was the highest in the State, more than \$100.00 higher than the next highest average MEAP grant (Queen Anne’s County at \$800.82). This is consistent with the formula for determining grant amounts, which provides higher payments in Garrett County.

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**Exhibit 11**  
**MEAP Average Benefit Amounts**  
**Fiscal 2018 (As of May 31, 2018)**



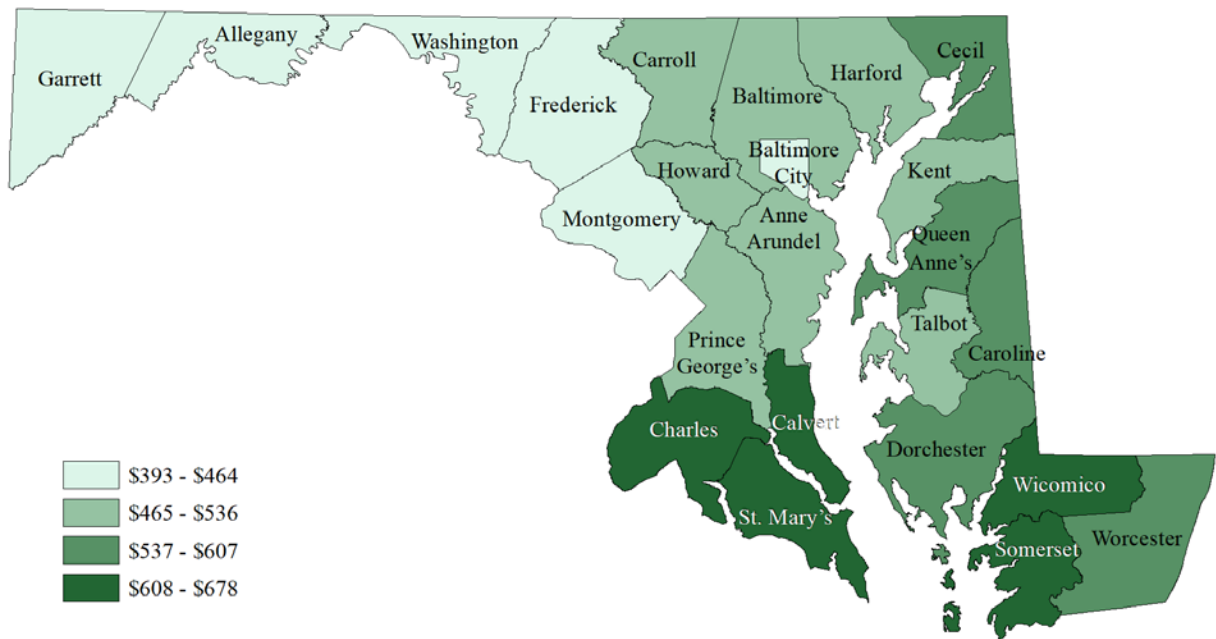
MEAP: Maryland Energy Assistance Program

Source: Department of Human Services

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The range of average EUSP bill assistance benefits is considerably smaller than MEAP. This is largely due to the more limited nature of EUSP bill assistance. Additional benefit amounts are capped at a certain electric usage that varies based on whether the household heats with electric. In general, electric prices outside of Western Maryland tend to be higher due to electric transmission congestion. As shown in **Exhibit 12**, average benefits are lower in Western Maryland. Average benefits are higher in Southern Maryland and the lower Eastern Shore primarily due to higher electric usage and electric charges that factor into the calculation of benefits. DHS reports that a higher share of homes in Southern Maryland and the Eastern Shore use electric heat compared to the rest of the State. For example, DHS notes that the average electric usage for a low-income household living in an all-electric single family house is 17,730 kilowatt (kWh) hours, nearly double that of a household living in a single family house with a different heat source (8,894 kWh).

**Exhibit 12**  
**Electric Universal Service Program Bill Assistance Average Benefits**  
**Fiscal 2018 (As of May 31, 2018)**

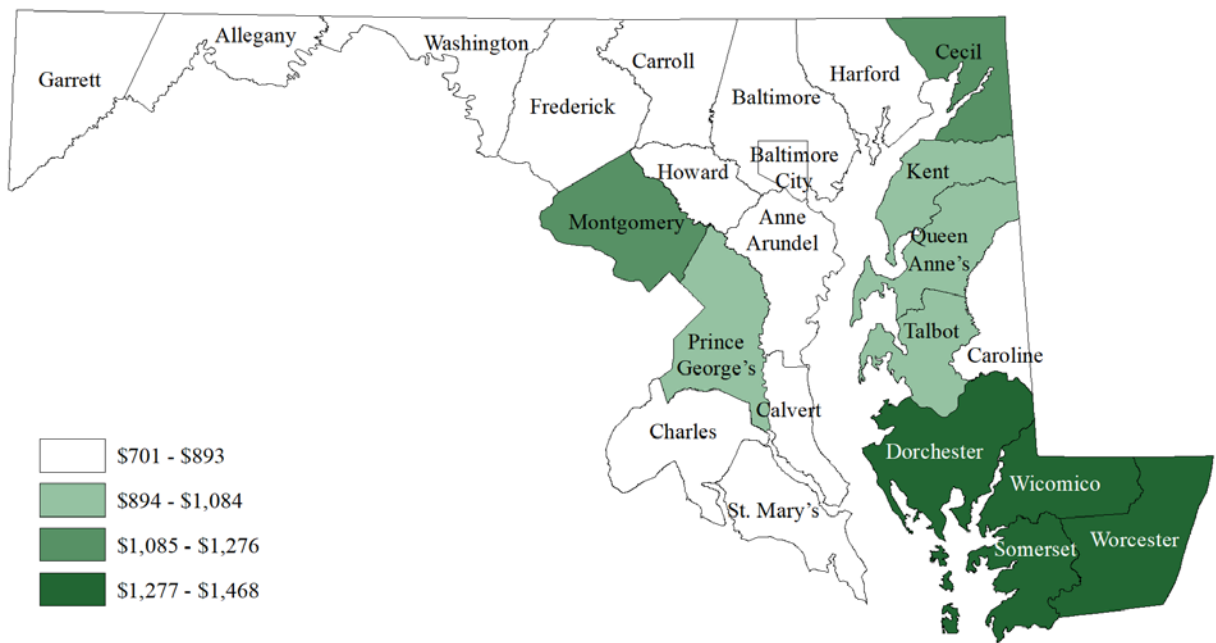


Source: Department of Human Services

EUSP arrearage benefits are determined by the arrearage amount but are limited to a minimum of \$300 and a maximum of \$2,000. Households are generally only eligible for arrearage benefits once every seven years. As shown in **Exhibit 13**, the highest arrearage benefits are concentrated on the Eastern Shore and in the Potomac Electric Power Company (Pepco) service

territory (Montgomery and Prince George's counties). DHS indicates that some of the variation in arrearage benefits results from different termination of services policies between utilities, which result in higher arrearages. DHS notes that as the policies of the three major utilities (Baltimore Gas and Electric, Pepco, and Delmarva Power) begin to align due to a common parent company the variations in arrearage amounts may lessen.

**Exhibit 13**  
**Electric Universal Service Program Arrearage Assistance Average Benefit**  
**Fiscal 2018 (As of May 31, 2018)**



Source: Department of Human Services

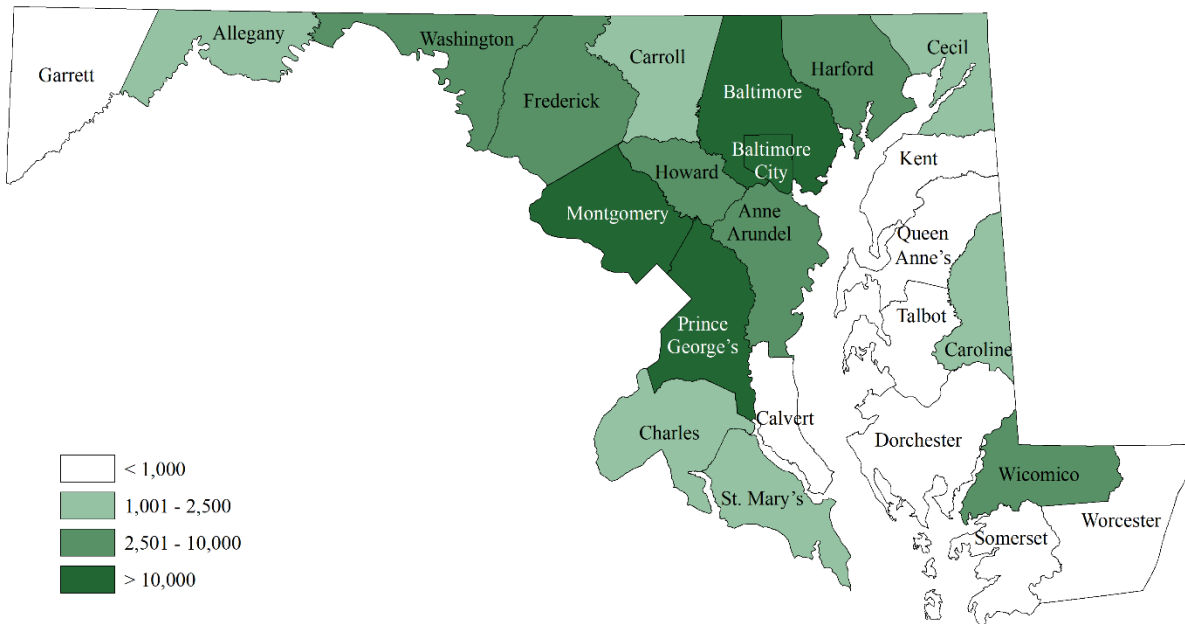
**Special Supplemental Nutrition Assistance Program for Women, Infants, and Children**

WIC provides supplemental food, health care referrals, and nutrition education to low-income women, infants, and children. The program specifically offers services to low-income pregnant, postpartum, and breast-feeding women; infants up to age one; and children up to age five.

## WIC Participation

The average number of participants in Maryland during fiscal 2018 totaled 129,504 per month. In June 2018, WIC had a statewide total of 128,402 participants. Of the 30,915 women who participated, 43.7% were pregnant, 21.8% were postpartum, and 34.5% were breast feeding. Out of total participants, 24.1% were women, 24.4% were infants, and 51.6% were children. **Exhibit 14** provides information on the participants by jurisdiction in June 2018. Montgomery County had the largest number of participants (29,951), representing 23.3% of WIC participants in that month. Kent County had the fewest participants (348, or 0.3% of total participants).

**Exhibit 14**  
**WIC Participants**  
**June 2018**



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

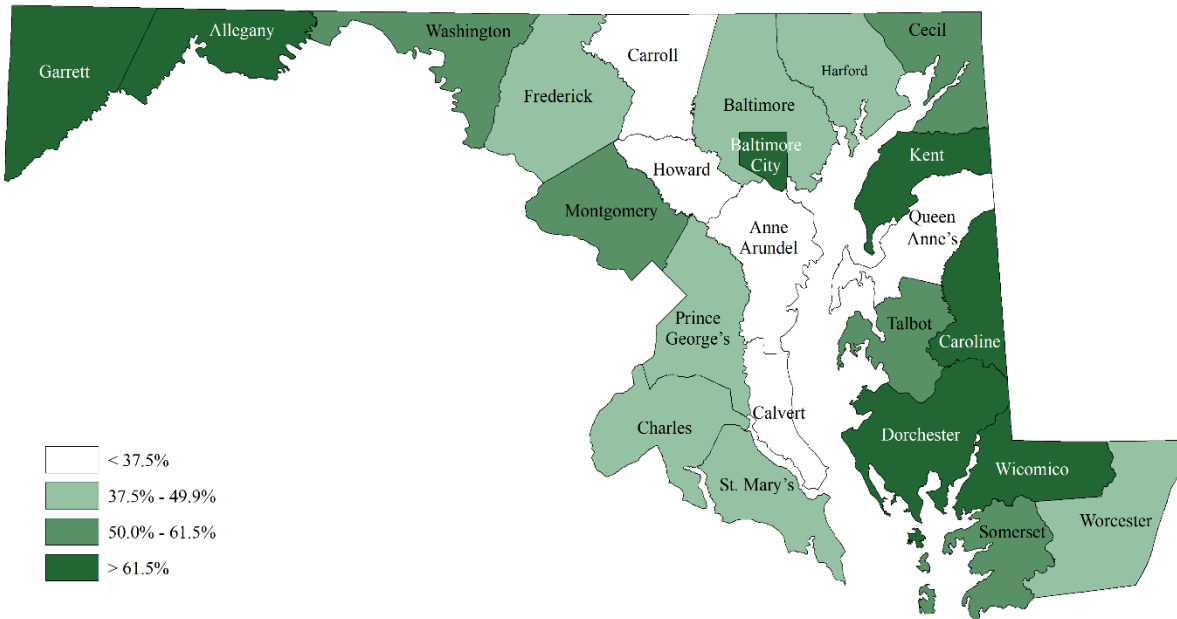
Source: Maryland Department of Health

## Participants as a Percentage of Maryland Births

**Exhibit 15** presents information on the percent of births participating in WIC by jurisdiction in calendar 2016. During calendar 2016, 73,073 babies were born in Maryland. Of that number, 37,669 (51.5%) participated in WIC. However, the percentage of babies born in each

jurisdiction that participated in WIC varied widely from a low of 28.7% in Carroll County to a high of 79.1% in Kent County. Four other jurisdictions (Baltimore City and Caroline, Dorchester, and Wicomico counties) also had more than 75.0% of calendar 2016 births participate in WIC.

### Exhibit 15 Percentage of Children Born in Calendar 2016 Participating in WIC



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

Source: Maryland Department of Health

## Child Care Subsidy

The Child Care Subsidy Program provides financial assistance with child care costs to TCA recipients and eligible low-income families. The program is available to households of varying income levels, depending on the number of children. An emergency regulation that took effect August 1, 2018, substantially increased the income eligibility levels for all household sizes to approximately 65% of the State median income. For example, the annual income limit for a family of three increased from \$29,990 to \$60,081. However, the Maryland State Department of Education (MSDE) 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.

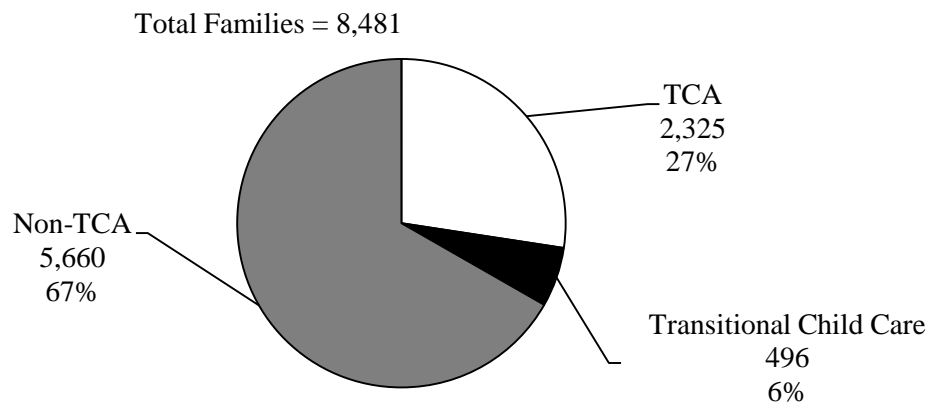
Participating families use vouchers to purchase child care directly from the provider of their choice. The State pays the subsidy to providers, while parents pay the required copayment and any remaining balance between the providers' rate and the amount the voucher pays. Parents' assigned copayments are based on income and divided into 10 categories, A through J. The reimbursement rate for providers varies based on geographic region, age of the participating child, and type of care (family child care home, child care center, or informal care). MSDE determines provider reimbursement rates based on market rate surveys of the geographic regions conducted every two years. Chapters 563 and 564 of 2018 require the State to adjust reimbursement rates to meet increasing minimum percentiles of the most recent market rate survey, eventually reaching the 60th percentile. In fiscal 2020, reimbursement rates must equal at least the 30th percentile.

### Participants by Eligibility Type

As shown in **Exhibit 16**, in May 2018, 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. Families that are not enrolled in TCA have made up the majority of families receiving a subsidy since fiscal 2014.

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**Exhibit 16**  
**Families Receiving the Child Care Subsidy by Eligibility Type**  
**May 2018**



TCA: Temporary Cash Assistance

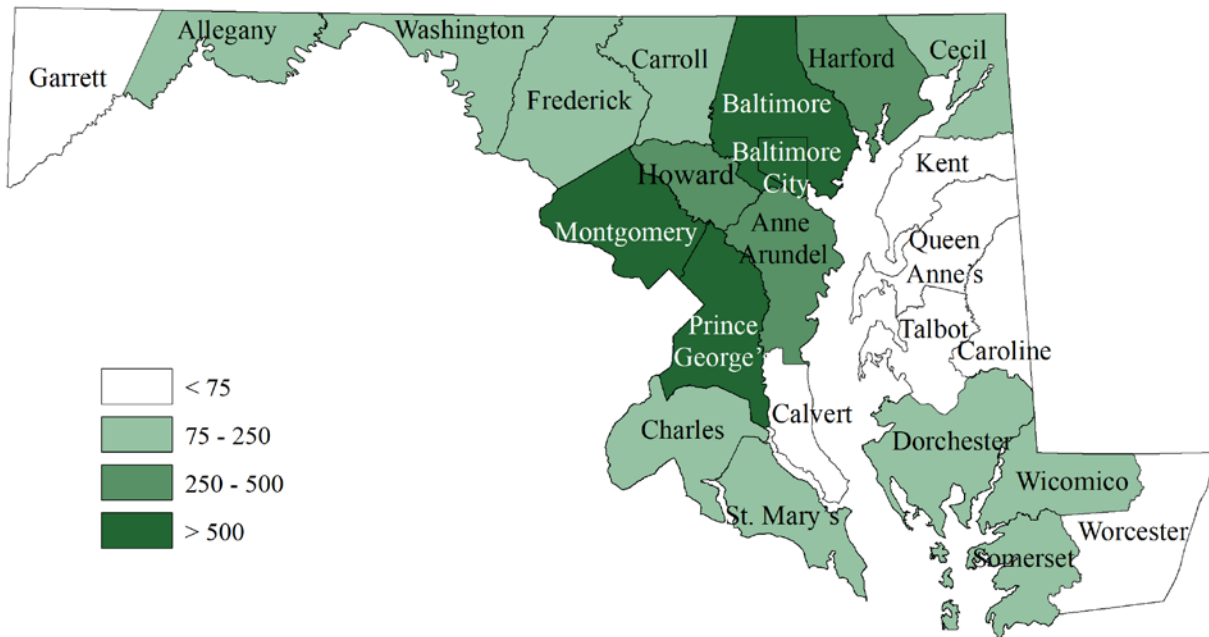
Source: Maryland State Department of Education

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## Distribution of Recipients by Jurisdiction and Waitlist Status

In May 2018, 8,481 families received a child care subsidy statewide. As shown in **Exhibit 17**, Baltimore City had the highest number of families receiving a subsidy (2,466, 29.1% of total recipients). Baltimore and Prince George's counties had the second and third highest number of families receiving a subsidy. Beginning in fiscal 2018, the number of families receiving a subsidy is expected to increase as the emergency regulation takes effect, increasing the income eligibility levels.

**Exhibit 17**  
**Families Served by Jurisdiction**  
**May 2018**



Source: Maryland State Department of Education

From February 2011 to February 2018, MSDE imposed an enrollment freeze and waitlist for the Child Care Subsidy program due to limited funding. The enrollment freeze included new cases of families in all copayment levels (A through J) until fiscal 2013, then only to copayment levels I and J until February 2018. As of February 1, 2018, MSDE opened enrollment for all income levels, removing the waitlist for the program. The increased income eligibility levels are unlikely to cause an enrollment freeze due to increased federal funding appropriated to states under the Child Care Development Block Grant in federal fiscal 2018.

## **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 the amount of the credit.
Calendar 2015 Budget:	In tax year 2015, Maryland taxpayers claimed a total of \$1.01 billion in credits, of which \$858.3 million was refundable. The U.S. Joint Committee on Taxation estimates that nationwide \$72.6 billion in federal earned income credits will be claimed in federal fiscal 2019.
Eligibility:	To claim the credit in tax year 2018, an individual must have earned income, \$3,500 or less of investment income, and a modified federal adjusted gross income of less than \$15,270 with no qualifying children, \$40,320 with one qualifying child, \$45,802 with two qualifying children, or \$49,194 with three or more qualifying children. These income limits are currently increased by \$5,700 for individuals who are married and file jointly. Additional requirements must be met to claim the credit.
Participants:	A total of 438,130 Maryland tax returns in 2015 claimed the credit, of which 374,570 received a refund.
Value of Benefit:	In tax year 2018, the maximum credit is \$519 with no qualifying children, \$3,461 with one qualifying child, \$5,716 with two qualifying children, and \$6,431 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 2016 Budget:** For tax year 2016, a total of \$255.9 million in State credits were claimed, of which \$161.5 million were refundable credits and \$94.4 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 a resident and eligible for and claim the federal earned income credit. Beginning in tax year 2018, an individual who is without a qualifying child and is younger than age 25 can claim the credit if the individual otherwise meets federal requirements.
- Participants:** In tax year 2016, a total of 278,262 returns claimed the refundable credit, and 261,156 returns claimed the nonrefundable credit. In tax year 2012, the latest year of available date, 265,042 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 2018, the maximum nonrefundable credit is an estimated \$260 with no qualifying children, \$1,731 with one qualifying child, \$2,858 with two qualifying children, and \$3,216 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. In tax year 2018, individuals qualify to receive a refundable credit equal to 28% of the federal credit received, minus any State income tax credits. The maximum value of the refundable portion of the credit was \$145 with no qualifying children, \$969 for one child, \$1,600 for two children, and \$1,801 for three or more qualifying children.

**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 the credit.
- Calendar 2016 Budget:** For tax year 2016, 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 42,700 tax year 2016 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 2017 was \$1,021. 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.

Source: Comptroller of the Treasury; Department of Legislative Services

## **Child Tax Credit**

Program Description:	A tax credit for families with qualifying children.
Legal Basis:	Federal law. Internal Revenue Code, Section 24.
Funding Source:	Federal revenues are reduced by the amount of the credit.
Calendar 2015 Budget:	In tax year 2015, Maryland taxpayers claimed \$472.0 million in tax credits and an additional \$414.8 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. A child must (1) 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; and (2) have a valid Social Security number. Beginning in tax year 2018, the credit begins to phase out at incomes of \$400,000 (\$200,000 for all other returns). Taxpayers may also claim a nonrefundable tax credit for each dependent who is not a qualifying child.
Participants:	In tax year 2015, a total of 407,120 Maryland tax returns claimed the credit, and 320,850 returns claimed the additional refundable credit.
Value of Benefit:	In tax year 2018, the maximum credit amount is \$2,000 per child. The credit is reduced by \$50 for each \$1,000 of modified adjusted income above the phase-out limits listed above. In tax year 2018, an additional refundable tax credit of up to \$1,400 may be claimed by certain individuals whose tax credit exceeds the tax liability imposed in the year. The maximum value of the nonrefundable tax credit for each dependent who is not a qualifying child is equal to \$500.
Cost Sharing:	None.
Accessibility:	Available to all eligible applicants.
Regional Variations:	None.

Source: Internal Revenue Service; U.S. Joint Committee on Taxation

## 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 the amount of the credit.
Calendar 2015 Budget:	In tax year 2015, Maryland taxpayers claimed a total of \$102.8 million in child and dependent care credits.
Eligibility:	Taxpayers who have earned income and have child and dependent care expenses for qualifying persons if the expenses are incurred to work or look for employment. A qualifying person includes a child younger than age 13 who qualifies as a dependent, a spouse who is incapable of self-care, and persons who are not able to care for one's self and lived with the taxpayer more than one-half of the year. 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 2015, a total of 170,900 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 percentage point 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.
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 the amount of the credit.

**Calendar 2016 Budget:** For tax year 2016, Maryland dependent care credits totaled \$3.5 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 2016, a total of 23,800 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 2019 Budget:** \$106.4 million (\$94.5 million in federal funds, \$7.1 million in general funds, and \$4.8 million in special funds).
- Eligibility:** Applicants for, or adults with dependent children receiving TCA, must meet a variety of financial and technical eligibility requirements. There is no restriction on assets, except for certain immigrants. Financial requirements provide that countable earned and unearned income minus disregards cannot exceed the benefit level paid for the assistance unit size. In general, at the time of application there is a 20% disregard for earned income. However, a 40% earned income disregard is generally used in the calculation of net income for benefit calculation. Additional deductions are available for expenses related to child care and child support payments.
- Households must also adhere to conditions of eligibility, including cooperation with child support, participation in work activities (unless the individual is work exempt), and compliance with substance use provisions. Sanctions may be imposed for noncompliance with program requirements. Individuals may be work exempt in certain circumstances, including if the head of household is a caretaker of a young child (younger than age one) or a needy caretaker relative.
- Participants:** The fiscal 2019 budget assumes an average of 43,196 recipients per month. In fiscal 2018, the program served an average of 46,651 recipients per month.

- Value of Benefit:** The fiscal 2019 budget assumes an average of \$205.22 per month per recipient. For federal fiscal 2019, the maximum benefit for a three-person household is \$709 per month.
- Cost Sharing:** None. However, individuals must assign child support to the State. The State retains 50% of child support collected and reimburses 50% to the federal government. Beginning July 1, 2019, the State will pass through the first \$100 of child support collected in a month for the first child and \$200 for two or more children and disregard this amount in the calculation of benefits.
- Accessibility:** Applications must be filed, interviews must be conducted, telephone interviews allowed, and all financial and technical eligibility factors must be met prior to benefit issuance. However, all applicants that apply and meet the eligibility requirements are entitled to the benefit subject to other restrictions and requirements of the program.
- Regional Variations:** None. However, local departments determine the work programs/ activities offered in the jurisdiction and how these programs are offered (in-house or contracted).

Source: Department of Human Services; 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.
Legal Basis:	42 United States Code 601-619. Title 5, Subtitle 3 of the Human Services Article of the <i>Annotated Code of Maryland</i> .
Funding Source:	Federal funds.
Fiscal 2019 Budget:	\$5.3 million in federal funds.
Eligibility:	Adults with dependent children applying for 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 have an emergency qualifying under the local department plan. In general, individuals must provide evidence of the emergency (such as an eviction notice, utility shut-off notice, or other evidence). To qualify, the emergency cannot result from quitting a job without good cause, and no resources may be available to meet the emergency. The cash payment may be in addition to Temporary Cash Assistance or a Welfare Avoidance Grant.
Participants:	The fiscal 2019 budget assumes an average of 733 recipients per month, which is equal to the average recipients per month in fiscal 2017. In fiscal 2018, the program had an average of 700 recipients per month.
Value of Benefit:	Benefits vary by jurisdiction and are governed by local department plans. The fiscal 2019 budget assumes an average grant of \$605.04, which is the same as the average grant in fiscal 2017.
Cost Sharing:	None.

Accessibility: The benefit is not an entitlement. Individuals requesting assistance must file an application and meet the eligibility criteria described in the local department plan.

Regional Variations: Benefits vary by county based on local departments of social services' plans. Local department plans provide information on the emergencies covered, application process, maximum benefit amount in a fiscal year, and maximum number of times a household may receive a benefit in a fiscal year.

Source: Department of Human Services; 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. A State supplemental benefit is provided to households with an individual older than age 62 for the difference between the monthly benefit and \$30.

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

**Funding Source:** Traditional FSP benefits are 100% federally funded. The supplemental benefit for seniors is 100% State funded. Administrative costs are 50% federal/50% State.

**Fiscal 2019 Budget:** \$1.0 billion in federal funds for traditional FSP benefits. \$3.3 million in general funds for the Supplemental benefit for seniors.

**Eligibility:** Households receiving or authorized to receive Temporary Cash Assistance, Supplemental Security Income, Temporary Disability Assistance Program, Public Assistance to Adults, or Temporary Assistance for Needy Families-funded services or benefits (including certain brochures) are automatically eligible for FSP benefits.

Noncategorically eligible households are subject to eligibility requirements, including resource and income limits. Households may have up to \$2,250 in countable resources, which include a bank account. If a member of a household is age 60 or older or is disabled, allowable countable resources increase to \$3,250. Certain resources are excluded, including all vehicles.

Most noncategorically eligible households must meet both a gross income test (130% of federal poverty guidelines (FPG)) and a net income test 100% FPG). If the noncategorically eligible 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 (in federal fiscal 2019, this deduction ranges from \$164 to \$234, depending on household size); a dependent care deduction, certain medical expenses for elderly or disabled household members, housing costs in excess of 50% of adjusted net income, and legally owed child support expenses.

- Participants:** The fiscal 2019 budget assumes an average monthly number of households of 364,980, which is the same number as in fiscal 2017. In fiscal 2018, the average monthly number of cases was 346,602, and the average monthly number of recipients was 653,256.
- Value of Benefit:** The fiscal 2019 budget assumes an average grant of \$228.89 per month for traditional FSP benefits. In federal fiscal 2019, the maximum benefit for a three-person household is \$505 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. However, the program is intended to supplement, not supplant, food purchases. The benefit calculation assumes a household devotes 30% of income to the purchase of food and reduces the benefit by this amount.
- Accessibility:** The program is a federal entitlement. Individuals requesting assistance must file an application and complete an interview (that may be completed over the telephone). The applicant must meet all eligibility criteria before the department issues the benefit. The U.S. Department of Agriculture estimates that 92% of eligible households received benefits in federal fiscal 2015 (the most recent data available).
- Regional Variations:** Generally, none. The primary variation is in the availability of local waivers to the able-bodied adults without dependents benefit receipt time limit. However, this time limit does not apply to households with children.

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

## Refugee Cash Assistance (RCA)

Program Description:	The program provides cash assistance to newly arrived refugees, who are not eligible for Temporary Cash Assistance (TCA), for the first eight months after arrival. Persons granted asylum and persons who are victims of a severe form of trafficking <sup>1</sup> are also eligible for this program but their eligibility begins with the date asylum is granted rather than the date of arrival.
Legal Basis:	8 United States Code 1522. Federal Refugee Act of 1980 (45 <i>Code of Federal Regulations</i> Part 400 Subpart E) ( <i>et seq.</i> ); Code of Maryland Regulations 07.03.16
Funding Source:	Federal funds.
Fiscal 2019 Budget:	\$16,373 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 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.
Value of Benefit:	The fiscal 2019 budget assumes an average monthly grant of \$272.88. The grants are available for a maximum of eight months. Under federal regulations, the RCA payment must be comparable to the TCA amount.

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

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

Regional Variations: In the jurisdictions participating in the Public-private Partnership Program (Baltimore City and Anne Arundel, Baltimore, Carroll, Harford, Howard, Montgomery, and Prince George's counties), RCA has been replaced by Refugee Transitional Cash Assistance (RTCA) administered by the voluntary agencies that resettle refugees. Consistent with RCA, the grant is available for eight months. RTCA benefits and eligibility follow RCA eligibility and benefit rules.

Source: Department of Human Services; Code of Maryland Regulations; Maryland State Budget



### **Child Care Subsidy Program (Formerly Purchase of Care)**

- Program Description:** The program provides financial assistance with child care costs to recipients of Temporary Cash Assistance (TCA) and families who meet income eligibility requirements.
- Legal Basis:** 42 United States Code 618, 9858. Title 9.5, Sections 111 and 901 of the Education Article of the *Annotated Code of Maryland*. Code of Maryland Regulations 13A.14.06.
- Funding Source:** Federal and State funds.
- Fiscal 2019 Budget:** Approximately \$90.7 million (\$47.1 million in federal funds from the Child Care and Development Block Grant and \$43.5 million in general funds).
- Eligibility:** Applicants must meet a variety of technical eligibility requirements. If both parents reside in the same household, then each parent must meet all eligibility requirements to receive a subsidy. All recipients must be working or enrolled in a public school, training program, or a work-related activity. Non-TCA families must also meet income guidelines. Income guidelines vary by family size.
- Effective August 1, 2018, an emergency regulation increased the income guidelines to include families earning up to approximately 65% of the State median income. For example, a family of three qualifies for the program with an income of up to \$60,081.
- Participants:** In fiscal 2019, 15,161 children are expected to be served through the program. In fiscal 2017, 13,945 children were served.

**Value of Benefit:** In fiscal 2019, the anticipated average annual cost per child in the program is \$6,147. In fiscal 2017, the average annual cost per child was \$5,517. Cost of care varies by type of care, age of child, and region of the State.

Chapters 563 and 564 of 2018 set minimum reimbursement rates based on certain percentiles of the market rate survey of child care providers, beginning in fiscal 2020. In fiscal 2020, the reimbursement rate for providers in each region cannot be lower than the thirtieth percentile of the most recent market rate survey.

**Cost Sharing:** Non-TCA and non-Supplemental Security Income families must make a copayment for three or fewer children receiving a child care subsidy. The copayment is on a sliding scale based on family size and income. Copayment amounts also vary based on region of the State.

**Accessibility:** The program is not an entitlement and funding is limited. 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) non-TCA families that meet income guidelines and are in public school, working, or in job-related training. Top consideration in each priority category is given to children with disabilities.

**Regional Variations:** Income eligibility levels are standard across the State. The subsidy and copayment 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 the meal requirements and nutrition standards 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 2019 Budget:** \$70.4 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 2019, 34.4 million meals are expected to be served through this program. In fiscal 2017, 33.8 million meals were served through the 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, 2018, through June 30, 2019, for child and adult day care centers are as follows:

- free meals – \$1.79 for breakfast, \$3.31 for lunch/supper, and 91 cents for snack;
- reduced-price meals – \$1.49 for breakfast, \$2.91 for lunch/supper, and 45 cents for snack; and
- paid meals – 31 cents for breakfast, 31 cents for lunch/supper, and 8 cents for snack.

An additional 23.5 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 \$6.01 (or \$1,442.40 a year per participant, assuming 240 days of participation). The daily benefit available for a center serving a participant breakfast, lunch, and a snack in the reduced-price category is \$4.85 (or \$1,164.00 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 70 cents (or \$168.00 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 \$1.31 for breakfasts, \$2.46 for lunches and suppers, and 73 cents for snacks served. Tier II higher income family day care providers receive 48 cents for breakfasts, \$1.48 for lunches and suppers, and 20 cents for snacks served. 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 participant, assuming 240 days of participation). For Tier II providers, the daily benefit for serving a participant breakfast, lunch, and a snack is \$2.16 (or \$518.40 a year per participant, 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 depends on whether a participant is in a pricing or nonpricing program. In nonpricing programs, the center charges one fee that covers tuition, meals, and all other services. In pricing programs, the center charges separate fees for meals.

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. Breakfasts 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. Title 7, Sections 701 through 703 of the Education Article of the *Annotated Code of Maryland*. 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 matching funds are also available to supplement federal funds.
- Fiscal 2019 Budget:** \$93.3 million in federal funds. State matching funds of \$4.3 million have been budgeted to supplement all nutrition assistance for public school systems and eligible nonprofit private schools. The school systems' allocation of State matching funds is based on the systems' percentage of the total federal revenue earned from SBP, the Special Milk Program, and the National School Lunch Program (NSLP) in the second preceding year. The amount cannot be separated between NSLP and SBP.
- 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 are eligible. Free breakfasts are available to children whose family income is up to 130% of federal poverty guidelines (FPG), and reduced-price breakfasts are available to children whose family income is between 130% and 185% FPG. A modest subsidy is also provided for breakfast meals served to children from families with incomes above 185% FPG.

### School Breakfast Program (Cont.)

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; (5) children enrolled in federal assistance programs, such as Supplemental Nutrition Assistance Program; and (6) children enrolled in either federally funded Head Start programs or prekindergarten Even Start programs.

**Participants:** In fiscal 2019, 46.1 million breakfasts are expected to be served through this program including 12.1 million paid breakfasts, 3.2 million reduced-price breakfasts, and 30.8 million free breakfasts. In fiscal 2017, there were approximately 45.2 million breakfasts served, including 11.9 million paid breakfasts, 3.2 million reduced-price breakfasts, and 30.2 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. Federal reimbursement rates effective July 1, 2018, through June 30, 2019, for regular schools are 31 cents for paid breakfasts, \$1.49 for reduced-price breakfasts, and \$1.79 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 federal reimbursement rate. Federal reimbursement rates effective July 1, 2018, through June 30, 2019, for severe need schools are 31 cents for paid breakfasts, \$1.84 for reduced-price breakfasts, and \$2.14 for free breakfasts.

**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.

### School Breakfast Program (Cont.)

**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 greater than 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. Effective July 1, 2014, this provision became available nationwide. Under the CEP, all students attending schools considered severe need (40% or more enrolled students eligible for free or reduced-price meal benefits) are able to receive meals at no cost without submitting household applications.

**Accessibility:** Entitlement program that is available in almost all of Maryland's public schools. Section 7-701 of the Education Article of the *Annotated Code of Maryland* requires that every public elementary school offer 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 the meal requirements and nutritional standards of the U.S. Dietary Guidelines for Americans established by the U.S. Department of Agriculture.
- Legal Basis:** Title 7, Section 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 2019 Budget:** \$6.9 million in State funds.
- Eligibility:** All children, regardless of family income, up to age 21 are eligible if they are enrolled in participating K-12 institutions with 40% or more enrolled students eligible for free or reduced-price meal benefits. The Maryland State Department of Education selects participating schools and residential child care institutions based on available funding and geographic and socioeconomic diversity.
- Participants:** In fiscal 2019, approximately 30.2 million breakfasts are expected to be served throughout the State (9.9 million paid breakfasts, 2.3 million reduced-price breakfasts, and 17.9 million free breakfasts). In fiscal 2017, approximately 27.5 million breakfasts were served throughout the State (9.0 million paid breakfasts, 2.1 million reduced-price breakfasts, and 16.4 million free breakfasts).

**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 32 cents to 78 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 78 cents per each paid breakfast. Schools with 90% to 100% of students eligible for free or reduced-price breakfasts receive 32 cents per each paid breakfast served.

**Note:** These benefits are received by the providers and are not available directly to families. The subsidy is assumed to benefit families indirectly through reduced activity costs charged to families and by improved nutritional services.

**Cost Sharing:** None.

**Accessibility:** 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; Maryland State Budget

## Special Milk Program (SMP)

- Program Description:** The program subsidizes public and participating nonprofit private schools of high school grade or lower and participating residential child care institutions for milk served to children who do not participate in other nutrition assistance programs. The milk must meet the nutrient standards established by the U.S. Department of Agriculture (USDA).
- Legal Basis:** 42 United States Code 1772 and 1779. 7 *Code of Federal Regulations* Part 215. 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 and residential child care institutions for milk served to students. The amount of federal funding available is based upon the number of free or paid half pints of milk served. A small share of State revenue matching funds are also available to supplement federal funds.
- Fiscal 2019 Budget:** \$300,000 in federal funds. State matching funds of approximately \$37,000 have been budgeted to supplement the program for public school systems and eligible nonprofit private schools. The school systems' allocation of State matching funds is based on the systems' percentage of the total federal revenue earned from the National School Lunch Program (NSLP) and the School Breakfast Program (SBP) in the second preceding year. The amount used for SMP is approximately 0.85% of the total State match.
- 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 are eligible if they do not participate in other meal service programs. Schools and child care institutions may offer programs including SBP or NSLP while participating in SMP for children who do not receive meals due to a half-day schedule or other reason.
- Free milk is available to children whose family income is up to 130% of federal poverty guidelines (FPG). A modest subsidy is also provided for milk served to children from families with incomes above 130% FPG.

- Participants:** In fiscal 2019, 1.29 million half pints of milk are expected to be served through this program including 2,335 free and 1.29 million paid half pints. In fiscal 2017, there were approximately 1.4 million half pints of milk served including 2,618 free and 1.4 million paid half pints.
- Value of Benefit:** The federal reimbursement available for all milk given to nonpricing institutions and paid milk served in pricing institutions is 20.50 cents, effective July 1, 2018, through June 30, 2019. For a pricing institution serving free milk to eligible students, the federal reimbursement equals the average cost of a half pint of milk during the claim period.
- 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 milk to all children at no charge, as opposed to pricing programs that charge students in the paid categories. The price of milk to a child from a household with an income level greater than 135% FPG (paid student) is determined by each school system.
- Accessibility:** Entitlement program that is available in almost all of Maryland's public schools. 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

## National School Lunch Program (NSLP)

- Program Description:** This program subsidizes public and participating nonprofit private schools and participating residential child care institutions for lunches served. 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).
- 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 from USDA pass through the Maryland State Department of Education to participating schools and residential child care institutions. The amount of federal funding available is based on the number of free, reduced-price, and paid lunches and snacks served. State matching funds are also available to supplement federal funds to meet a federal maintenance of effort requirement.
- Fiscal 2019 Budget:** \$203.5 million in federal funds. State 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 matching funds is based on the systems' percentage of the total federal revenue earned from the School Breakfast Program (SBP), the Special Milk Program, and NSLP in the second preceding year. The amount cannot be separated between NSLP and SBP.
- 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 are eligible. Free meals are available to children whose family income is up to 130% of federal poverty guidelines (FPG), and reduced-price meals are available to children whose family income is between 130% and 185% FPG. A modest subsidy is also provided for meals served to children from families with incomes greater than 185% FPG.

## National School Lunch Program (Cont.)

Eligibility (Cont.)	<p>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; (5) children enrolled in federal assistance programs, such as the Supplemental Nutrition Assistance Program; and (6) children enrolled in federally funded Head Start programs and prekindergarten Even Start programs.</p>
Participants:	<p>In fiscal 2019, approximately 75.3 million lunches are expected to be served, including 21.6 million paid lunches, 5.3 million reduced-price lunches, and 48.4 million free lunches. In fiscal 2017, there were approximately 73.8 million lunches served, including 21.2 million paid lunches, 5.2 million reduced-price lunches, and 47.5 million free lunches.</p>
Value of Benefit:	<p>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, 2018, through June 30, 2019, are currently 31 cents for paid lunches, \$2.91 for reduced-price lunches, and \$3.31 for free lunches. This provides a maximum federal reimbursement per student, assuming 180 school days, of \$55.80 a year for paid lunches, \$523.80 for reduced-price lunches, and \$595.80 for free lunches.</p> <p>Institutions serving 60% or more lunches in the free and reduced-price categories during the second preceding year receive an additional federal subsidy of 2 cents per lunch. Schools can also receive a performance-based reimbursement of 6 cents per lunch if the food meets certain meal pattern and nutrition standard requirements.</p> <p>In the 2018-2019 school year, participating schools will receive commodity foods or cash in lieu, with a value of 23.5 cents for each lunch served. Schools may also get “bonus” commodities, as available from USDA price support and surplus removal programs.</p> <p><b>Note:</b> 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.</p>

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

- 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. Effective July 1, 2014, this provision became available nationwide. Under the CEP, all students attending schools considered severe need (40% or more enrolled students eligible for free or reduced-price meal benefits) are able to receive meals at no cost without submitting household applications.
- 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 elementary 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 meal times. 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 pass 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 2019 Budget:** \$4.0 million in federal funds.

**Eligibility:** To participate, schools must offer the National School Lunch Program and have a minimum of 50% of students eligible for free and reduced-price meals. 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 2019, 67,272 children are expected to have access to this program. During the fiscal 2017 school year, 81,526 children had access to this program.



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

**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.

An elementary school selected for this program receives funding based on enrollment. Funding is provided at a value between \$50 and \$75 per student, per year.

**Note:** These benefits are received by the providers and are not available directly to families. The subsidy is assumed to benefit families indirectly through reduced activity costs charged to families and by improved nutritional services.

**Cost Sharing:** None.

**Accessibility:** 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, federal 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:** The Summer Food Service Program, also known as the Summer Meals Program, subsidizes meals and snacks served to children enrolled in eligible summer programs. Meals and snacks must meet the meal requirements and nutrient standards established by the U.S. Department of Agriculture (USDA).
- Legal Basis:** 42 United States Code 1758, 1761, 1762a. 7 *Code of Federal Regulations* Part 225. Code of Maryland Regulations 13A.06.01.01.
- Funding Source:** Federal funds from USDA pass through the Maryland State Department of Education to participating public and nonprofit private institutions. The amount of federal funding available is based on the number of meals and snacks served.
- Fiscal 2019 Budget:** \$11.2 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 2019, 3.3 million meals and/or snacks are expected to be provided through this program. In fiscal 2017, 3.2 million meals and/or snacks were served.

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

**Value of Benefit:** Federal reimbursement rates for rural or self-preparation sites effective January 1, 2018, through December 31, 2018, are \$2.23 for breakfast, \$3.92 for lunch/supper, and 93 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 \$6.16 (or \$246.20 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 (\$2.19 for breakfast, \$3.86 for lunch/supper, and 91 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.

**Cost Sharing:** None.

**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 Description:** WIC is a federally funded, discretionary public health nutrition program designed to ensure the healthy growth and development of young children. Services include 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 of age.
- Legal Basis:** 42 United States Code 1786. Section 18-108 of the Health – General Article of the *Annotated Code of Maryland*.
- Funding Source:** 64.65% federal, 35.28% manufacturer rebates, and 0.7% State in fiscal 2018. The split between federal, State, and manufacturer rebates varies each year.
- Fiscal 2019 Budget:** \$107.9 million federal funds; \$65,000 State funds. Rebates are not included in the State budget for this program.
- Eligibility:** Children up to age five, pregnant women, women who gave birth within the last six months or who are breastfeeding up to one year after the date of birth; have a nutritional risk, such as poor diet or anemia; and have a family income below 185% of federal poverty guidelines or are receiving Medical Assistance, Temporary Cash Assistance, or Food Supplement Program benefits. Eligibility is calculated based on Medicaid eligibility; however, WIC also covers people who are not eligible for Medicaid.
- Participants:** Fiscal 2018 average monthly participation was estimated at 129,504. In June 2018, statewide participation totaled 128,402. In fiscal 2017, Maryland served 83.0% of eligible infants, 86.8% of eligible women, and 67.1% of eligible children up to age five.

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

**Value of Benefit:** In fiscal 2018, participants received food benefits averaging an estimated \$57.98 before rebates and \$37.40 after rebates per month. The benefits related to nutritional assessment and education are a part of the nutrition services and administrative funding, which was \$20.99 per month per participant in fiscal 2018.

For the most commonly issued WIC foods in June 2018, the percentage of benefits redeemed varied widely from 58.56% redeemed for infant fruits and vegetables to 93.03% redeemed for infant formula. Issued fruits and vegetables, whole milk, and eggs also had a redemption rate greater than 75%. Since the end of calendar 2017, all WIC benefits have been issued through electronic benefit cards rather than checks.

**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, dried beans, fruit, vegetables, whole grain bread, and brown rice.

**Accessibility:** WIC is not a federal entitlement. The Maryland Department of Health is responsible for determining participant eligibility after individuals file an application.

**Regional Variations:** Eligibility criteria are standard across the State. Benefits vary by health/nutritional status of the individual being served.

Source: Maryland Department of Health; Maryland State Budget

### Medical Assistance (Medicaid)

- Program Description:** Comprehensive health insurance program for the indigent and medically indigent individuals. Covered services in Maryland include inpatient and outpatient hospital, pharmacy, physician care, nursing facility, 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 in fiscal 2020.
- Fiscal 2019 Budget:** \$11,367.9 million (\$3,391.8 million in general funds, \$954.9 million in special funds, \$6,946.5 million in federal funds, and \$74.7 million in reimbursable funds). This total includes behavioral health expenditures for Medicaid and Maryland Children’s Health Program participants. Actual fiscal 2019 expenditures are anticipated to be lower, at \$11,366.1 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, meet qualifying immigration statuses, and have lived in the United States 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; or 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 2019 average monthly enrollment for Medicaid is estimated at 1.2 million (923,296 traditional participants and 312,302 ACA participants).
- Value of Benefit:** The average cost per enrollee, including Medicaid behavioral health, is projected to be \$8,408 in fiscal 2019 for enrollees in the base Medicaid program (*i.e.*, excluding the ACA expansion population) and \$8,576 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: U.S. Centers for Medicaid and Medicare Services; Maryland Department of Health; Department of Legislative Services

## Maryland Children's Health Program

- Program Description:** Expands comprehensive health insurance coverage to uninsured low-income children. Covered services in Maryland are the same as services provided by Medicaid, including physician care, 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 2019 Budget:** \$258.3 million (\$225.6 million in federal funds, \$30.8 million in State general funds, and \$1.9 million in special funds that represent enrollee premiums). Actual expenditures are projected to be higher at \$266.7 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 living in households with incomes above the Medicaid eligibility limit but at or below 211% of federal poverty guidelines (FPG). Uninsured children from birth up to age 19 living in households with incomes above 211% FPG but below 322% FPG are eligible for premium plans.
- Participants:** An average monthly enrollment of 156,708 participants is expected in fiscal 2019.
- Value of Benefit:** The average cost per participant in fiscal 2019 (including behavioral health) is estimated to be \$2,073.



**Maryland Children's Health Program (Cont.)**

Cost Sharing: No premiums are required of families with incomes at or below 211% FPG. Effective June 1, 2017, families with incomes between 211% and 322% FPG pay \$54 or \$67, depending on the household income. Premiums are paid on a monthly basis.

Accessibility: Entitlement program.

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

Source: U.S. Centers for Medicaid and Medicare Services; Maryland Department of Health; 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.
- Fiscal 2019 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 2018, the number of households receiving an advanced premium tax credit (APTC) was 79,644, and the total number of individuals receiving an APTC was 109,996.
- 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 2018, the average monthly tax credit for households was \$747.70, and for individuals, it was \$541.38.

## 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 2017, 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 \$1,275 if single and \$2,550 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 a minimal responsibility beyond the premium tax credit (likely near or less than 2%), participants choosing a silver plan would have a responsibility of approximately 20%, and participants choosing a gold plan would have a responsibility of up to 25% 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:** This federally funded and locally administered 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 also offer Section 8 project-based housing assistance as well, which provides assistance at specific locations.
- Legal Basis:** 42 United States Code 1437f.
- Funding Source:** Federal funds.
- Federal Fiscal 2017 Budget:** \$20.3 billion nationwide for tenant-based rental assistance including funds for administrative expenditures. The State's fiscal 2019 appropriation of Section 8 Housing Choice Voucher Funds, for the Department of Housing and Community Development (DHCD) only, is approximately \$19.4 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 vouchers must be provided to families with annual incomes at or below 30% of the area median income.
- Participants:** According to the U.S. Department of Housing and Urban Development (HUD), as of December 31, 2017, there were 54,113 vouchers available in Maryland. HUD reported that 89% were in use. HUD also indicated that there were 26,436 units of project-based rental assistance in Maryland.

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

### Value of Benefit/ Cost Sharing:

Local housing authorities determine a payment standard for each area. With a housing choice voucher, eligible families may choose a housing unit that rents for more or less than the payment standard for that area. Housing assistance payments paid under the Housing Choice Voucher Program are the difference between the rent (though limited by 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.

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. The Public Housing Authority would pay the utility directly for master metered units.

For the jurisdictions in which DHCD operates the program, the average tenant payment was \$374 per month, and the average assistance payment was \$668 per month.

### Accessibility:

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. For example, DHCD had 9,214 individuals on its waitlist as of May 31, 2018, with an average waiting time of 34 months. DHCD has opened its waitlist within the last three years and expects that the wait time will continue to increase. Waiting times vary among each housing authority depending on demand and preferences for removing individuals from the waitlists. Waitlists are closed in some jurisdictions.

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

Regional Variations: Rents and income limits vary by region; assistance payments, as explained above, are adjusted to reflect these variations. Local housing authorities determine the local payment standards that can vary within jurisdictions. Payment standards are, in part, reflective of the Fair Market Rent determined by HUD. Local housing authorities may have a payment standard that is higher or lower than the Fair Market Rent.

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 2017 Budget:	\$4.4 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 were 14,008 units available in Maryland as of December 31, 2017, of these, 88% were occupied.
Value of Benefit:	This program subsidizes housing authorities; there are no direct assistance payments to tenants. The main benefit to the tenant is the reduced rent.
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. However, public housing units are only available in certain jurisdictions.

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. Not all public housing authorities have public housing units available.

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



## Homelessness Solutions Grant

Program Description: The Department of Housing and Community Development is in the process of consolidating six State and federal homelessness programs into this new program, including the former Rental Allowance Program.

- Emergency Solutions Grant;
- Rental Allowance Program;
- Emergency and Transitional Services Program;
- Housing Navigator and Aftercare Program
- Crisis Shelter Program; and
- Service Linked Housing Program.

Funding through this grant will be provided to the Continuums of Care. Grantees will apply for funding for specific activities that may include rental assistance, housing stabilization, shelter operations, and case management. Some of this funding is currently only available for certain activities. For example, Rental Allowance Program funds may only be used for housing assistance and Housing Navigator and Aftercare Program funds may only be used for salary expenses for case managers and housing navigators and client related expenses (first and last month's rent, transportation for housing searches, moving expenses, essential furnishings, storage, credit checks and application fees, security deposits, *etc.*).

The newly consolidated grant is in the first year of implementation, and some details are still being determined and/or will be known at a later date.

Legal Basis: Title 4, Subtitle 14 of the Housing and Community Development Article of the *Annotated Code of Maryland* (Rental Allowance Program); Title 4, Subtitle 22 of the Housing and Community Development Article of the *Annotated Code of Maryland* (Crisis Shelter Program); Title 4, Subtitle 23 of the Housing and Community Development Article of the *Annotated Code of Maryland* (Housing Navigator and Aftercare Program Program); Code of Maryland Regulations 05.21.01

Funding Source:	General funds and federal funds.
Fiscal 2019 Budget:	\$9.4 million total (\$6.5 million in general funds and \$2.9 million in federal funds)
Eligibility:	<p>Primary grantees will be nonprofits, local governments, or Continuums of Care. However, the funds will be used for eligible recipients of the programs. Under statute and regulations, eligible recipients are limited for certain programs as follows:</p> <ul style="list-style-type: none"><li>• Rental Allowance Program: households with incomes below 30% of area median income and are who are homeless or at risk of homelessness;</li><li>• Crisis Shelter Program: homeless residents of the State;</li><li>• Housing Navigator and Aftercare Program: households receiving or in the process of applying for Temporary Cash Assistance.</li></ul>
Participants:	These programs are newly consolidated in fiscal 2019.
Value of Benefit:	These programs are newly consolidated in fiscal 2019.
Cost Sharing:	Specific details to be determined at a later date.
Accessibility:	Specific details to be determined at a later date.
Regional Variations:	Services may vary by jurisdiction based on decisions made by the service providers.

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

## 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. In fiscal 2018, for the first time in program history, federal Low Income Home Energy Assistance Program funds were used to support EUSP benefits.
- Fiscal 2019 Budget:** \$55.5 million special funds (\$29.5 million from EUSP funds and \$26.0 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 (1) incomes at or below 175% of federal poverty guidelines (\$36,365 for a household of three for fiscal 2019); (2) an electric bill responsibility; and (3) a household member that is a citizen, legal immigrant, or qualified alien. Households must also agree to a budget billing or monthly crediting plan.
- Households are only eligible for arrearage assistance once every seven years except in limited circumstances. Households must also have a past due balance of at least \$300 to receive arrearage assistance.
- Participants:** In fiscal 2018, 94,655 households received bill payment assistance, and 16,862 households also received arrearage assistance.

- Value of Benefit:** In fiscal 2018, the average benefit was \$498 for the bill assistance program and \$871 for the arrearage assistance program. The arrearage assistance benefits are limited to a minimum of \$300 and a maximum of \$2,000.
- Cost Sharing:** EUSP benefits are based on a calculation including measures of income, usage, cost of electricity, 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 2019, EUSP will pay between 30% and 55% of participants' electric consumption depending on the poverty level of the participant. An additional portion of the electric bill may also be paid through the Maryland Energy Assistance Program (MEAP) if the household uses electric heat. The remainder is paid by the participant.
- Accessibility:** The program is open to all eligible individuals on a first-come, first-served basis and is limited by the availability of funds. A single application is required for this program and MEAP. Arrearage assistance is only available once every seven years except in limited circumstances. In some years, the department imposes a cap of the amount of arrearage assistance available, due to funding limitations.
- Regional Variations:** OHEP indexes an applicant's benefit by a percentage above or below the statewide weighed average depending on the utility territory where the applicant lives to account for price variations among utility service territories.

Source: Department of Human Services; 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, emergency heating system repairs/replacement, waivers on utility fees, and discounts on fuel purchases. In fiscal 2019, OHEP launched a new gas arrearage component to the program.
- 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 2019 Budget:** \$61.1 million – some portion of which may be used for weatherization assistance. 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. Roomers and boarders may receive a benefit separate from the household from whom they are renting.
- Participants:** In fiscal 2018, there were 97,477 participants who received benefits through this program.
- Value of Benefit:** In fiscal 2018, the average benefit per household was \$565. Participants may also receive discounts on fuel purchases, waivers on utility fees, credits on utility bills, and access to other energy-related services. Information on the average size of the new gas arrearage program benefits in fiscal 2019 are unknown as of December 2018. However, OHEP plans to implement the program similar to the Electric Universal Service Program (EUSP) arrearage retirement program, likely limiting the benefits to a range of \$300 to \$2,000.

**Cost Sharing:** As with EUSP, cost sharing is related to income and usage but also varies with fuel source. In fiscal 2019, the program paid 21% to 25% of participants' electric heating bills if the participant also received EUSP bill payment assistance, 20% to 55% of the electric bill if the participant received only MEAP, 20% to 95% of bulk fuel heating sources, and 30% to 95% of natural gas bills. The remainder is to be paid by the participant.

**Accessibility:** The program is open to all eligible individuals on a first-come, first-served basis. Benefits are subject to the availability of funds. 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 was not available in fiscal 2018.

In St. Mary's County, a \$55 rebate from a local energy tax is available in most years, including fiscal 2018, to recipients of this program, but it is not part of the State grant payment.

Source: Department of Human Services; 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.* for the Weatherization Assistance Program.

PSC Order 88514, issued on December 22, 2017, authorized DHCD to continue to act as administrator for limited income programs in the calendar 2018 to 2020 program cycle for Empower Maryland, including LIEEP.

**Funding Source:** Federal funds and special funds. Special funds may, but are not always, 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 LIEEP through surcharges on customer utility bills to implement low-income energy efficiency programs as directed by PSC.

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

- Fiscal 2019 Budget:** Approximately \$2.6 million in federal funds from the Weatherization Assistance Program. Approximately \$17.4 million is available from the EmPOWER Maryland surcharge. A portion of these funds may be used for administration or other programs. Additional funding is available for certain weatherization activities through the Low Income Home Energy Assistance Program, provided by the Department of Human Services. In fiscal 2019, this amount is expected to be \$2.25 million.
- 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.
- For LIEEP, the household must be a customer of one of the following utilities: Baltimore Gas & Electric (BGE), Delmarva Power, Potomac Edison, Potomac Electric Power Company (Pepco), or the Southern Maryland Electric Cooperative (SMECO).
- Participants:** In fiscal 2017, 1,516 households were served through the Weatherization Assistance Program, and 3,291 households were served through LIEEP. In fiscal 2018, DHCD expects 477 households to be served through the Weatherization Assistance Program and 3,291 households through LIEEP.
- Value of Benefit:** The average cost of a weatherization project is \$6,000. The maximum cost of a weatherization project is determined annually by the U.S. Department of Energy. In program year 2018, this amount is \$7,261.
- The average cost of an EmPOWER LIEEP project is approximately \$4,010. 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:** Homeowners are not charged for work under either LIEEP or the Weatherization Assistance Program.



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

**Accessibility:** Accessibility is limited to the above income limits and amount of funds available. For the Weatherization Assistance Program, priority is given to the elderly, individuals with disabilities, families with children, and those with high energy use.

**Regional Variations:** For LIEEP, the distribution statewide is based on the number of certified Office of Home Energy Programs' applications per EmPOWER utility service territory. DHCD distributes the funds for LIEEP to local nonprofits, and by a competitive Request for Proposal process to State weatherization contractors, to perform the work for homeowners and tenants. These funds are only available to customers in the service territories of BGE, Delmarva Power, Potomac Edison, Pepco, or SMECO. In BGE's service territory, LIEEP funds are also available to residential customers that heat with gas.

For the Weatherization Assistance Program, the distribution of funds statewide is based on the number of low-income people in each jurisdiction as shown in the most recent data from the U.S. Census Bureau.

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/Food Supplement Program Benefits</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	\$15,173	\$6,740	\$12,929	\$4,663	\$39,505	\$9,120	\$48,625
Anne Arundel	0	15,173	9,695	12,929	4,663	42,460	18,624	61,084
Baltimore City	0	15,173	8,618	12,929	4,663	41,384	16,932	58,316
Baltimore	0	15,173	9,876	12,929	4,663	42,641	16,560	59,201
Calvert	0	15,173	9,695	12,929	4,663	42,460	21,084	63,544
Caroline	0	15,173	7,023	12,929	4,663	39,788	11,100	50,888
Carroll	0	15,173	9,695	12,929	4,663	42,460	16,080	58,540
Cecil	0	15,173	8,345	12,929	4,663	41,111	15,048	56,159
Charles	0	15,173	9,695	12,929	4,663	42,460	20,436	62,896
Dorchester	0	15,173	7,023	12,929	4,663	39,788	11,088	50,876
Frederick	0	15,173	9,876	12,929	4,663	42,641	19,500	62,141
Garrett	0	15,173	6,740	12,929	4,663	39,505	9,672	49,177
Harford	0	15,173	9,876	12,929	4,663	42,641	16,932	59,573
Howard	0	15,173	12,859	12,929	4,663	45,624	20,556	66,180
Kent	0	15,173	7,023	12,929	4,663	39,788	12,468	52,256
Montgomery	0	15,173	12,859	12,929	4,663	45,624	20,076	65,700
Prince George's	0	15,173	9,695	12,929	4,663	42,460	21,516	63,976
Queen Anne's	0	15,173	8,345	12,929	4,663	41,111	16,932	58,043
Somerset	0	15,173	7,023	12,929	4,663	39,788	9,780	49,568
St. Mary's	0	15,173	8,345	12,929	4,663	41,111	17,532	58,643
Talbot	0	15,173	8,345	12,929	4,663	41,111	14,376	55,487
Washington	0	15,173	8,345	12,929	4,663	41,111	12,048	53,159
Wicomico	0	15,173	7,023	12,929	4,663	39,788	12,480	52,268
Worcester	0	15,173	6,740	12,929	4,663	39,505	12,144	51,649

\*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 115.

### Comparison for Family of Three with Income at 100% Poverty\*

	<u>Income After Taxes**</u>	<u>Cash/Food Supplement Program Benefits</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	\$28,372	\$1,463	\$6,740	\$12,929	\$4,586	\$54,089	\$2,886	\$56,975
Anne Arundel	28,372	1,497	9,695	12,929	4,586	57,078	12,390	69,468
Baltimore City	28,372	1,494	8,618	12,929	4,586	56,000	10,698	66,698
Baltimore	28,372	1,505	9,876	12,929	4,586	57,268	10,326	67,594
Calvert	28,372	1,497	9,695	12,929	4,586	57,078	14,850	71,928
Caroline	28,372	1,460	7,023	12,929	4,586	54,369	4,866	59,235
Carroll	28,372	1,497	9,695	12,929	4,586	57,078	9,846	66,924
Cecil	28,372	1,476	8,345	12,929	4,586	55,708	8,814	64,522
Charles	28,372	1,497	9,695	12,929	4,586	57,078	14,202	71,280
Dorchester	28,372	1,460	7,023	12,929	4,586	54,369	4,854	59,223
Frederick	28,372	1,505	9,876	12,929	4,586	57,268	13,266	70,534
Garrett	28,372	1,463	6,740	12,929	4,586	54,089	3,438	57,527
Harford	28,372	1,505	9,876	12,929	4,586	57,268	10,698	67,966
Howard	28,372	1,559	12,859	12,929	4,586	60,304	14,322	74,626
Kent	28,372	1,460	7,023	12,929	4,586	54,369	6,234	60,603
Montgomery	28,372	1,559	12,859	12,929	4,586	60,304	13,842	74,146
Prince George's	28,372	1,497	9,695	12,929	4,586	57,078	15,282	72,360
Queen Anne's	28,372	1,476	8,345	12,929	4,586	55,708	10,698	66,406
Somerset	28,372	1,460	7,023	12,929	4,586	54,369	3,546	57,915
St. Mary's	28,372	1,476	8,345	12,929	4,586	55,708	11,298	67,006
Talbot	28,372	1,476	8,345	12,929	4,586	55,708	8,142	63,850
Washington	28,372	1,476	8,345	12,929	4,586	55,708	5,814	61,522
Wicomico	28,372	1,460	7,023	12,929	4,586	54,369	6,246	60,615
Worcester	28,372	1,463	6,740	12,929	4,586	54,089	5,910	59,999

\*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 115.

### Comparison for Family of Three with Income at 200% Poverty\*

	<u>Income After Taxes**</u>	<u>Cash/Food Supplement Program Benefits</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	\$41,013	\$0	\$4,289	\$5,033	\$526	\$50,860	\$0	\$50,860
Anne Arundel	41,114	0	6,364	5,033	526	53,037	0	53,037
Baltimore City	40,985	0	5,552	5,033	526	52,096	0	52,096
Baltimore	41,053	0	6,577	5,033	526	53,188	0	53,188
Calvert	41,022	0	6,364	5,358	526	53,270	8,616	61,886
Caroline	41,071	0	4,621	5,358	526	51,576	0	51,576
Carroll	41,016	0	6,364	5,033	526	52,940	0	52,940
Cecil	41,022	0	5,632	5,358	526	52,538	0	52,538
Charles	41,016	0	6,364	5,358	526	53,265	7,968	61,233
Dorchester	41,092	0	4,621	5,358	526	51,596	0	51,596
Frederick	41,029	0	6,577	5,033	526	53,165	7,032	60,197
Garrett	41,086	0	4,289	5,033	526	50,934	0	50,934
Harford	41,011	0	6,577	5,033	526	53,146	0	53,146
Howard	40,985	0	8,561	5,033	526	55,105	0	55,105
Kent	41,049	0	4,621	5,358	526	51,554	0	51,554
Montgomery	41,049	0	8,561	5,033	526	55,170	7,608	62,778
Prince George's	40,985	0	6,364	5,033	526	52,909	9,048	61,957
Queen Anne's	40,985	0	5,632	5,358	526	52,501	0	52,501
Somerset	40,985	0	4,621	5,358	526	51,490	0	51,490
St. Mary's	41,022	0	5,632	5,358	526	52,538	5,064	57,602
Talbot	41,132	0	5,632	5,358	526	52,648	0	52,648
Washington	41,059	0	5,632	5,033	526	52,249	0	52,249
Wicomico	40,985	0	4,621	5,358	526	51,490	0	51,490
Worcester	41,251	0	4,289	5,358	526	51,424	0	51,424

\*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 115.

**Comparison for Family of Three with Income of \$93,809 (State Median Income)\***

	<u>Income After Taxes**</u>	<u>Cash/Food Supplement Program Benefits</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	\$77,477	\$0	\$0	\$0	\$526	\$78,003	\$0	\$78,003
Anne Arundel	77,860	0	0	0	526	78,385	0	78,385
Baltimore City	77,373	0	0	0	526	77,899	0	77,899
Baltimore	77,630	0	0	0	526	78,156	0	78,156
Calvert	77,512	0	0	0	526	78,038	0	78,038
Caroline	77,700	0	0	0	526	78,225	0	78,225
Carroll	77,491	0	0	0	526	78,017	0	78,017
Cecil	77,512	0	0	0	526	78,038	0	78,038
Charles	77,491	0	0	0	526	78,017	0	78,017
Dorchester	77,776	0	0	0	526	78,302	0	78,302
Frederick	77,540	0	0	0	526	78,066	0	78,066
Garrett	77,755	0	0	0	526	78,281	0	78,281
Harford	77,470	0	0	0	526	77,996	0	77,996
Howard	77,373	0	0	0	526	77,899	0	77,899
Kent	77,616	0	0	0	526	78,142	0	78,142
Montgomery	77,616	0	0	0	526	78,142	0	78,142
Prince George's	77,373	0	0	0	526	77,899	0	77,899
Queen Anne's	77,373	0	0	0	526	77,899	0	77,899
Somerset	77,373	0	0	0	526	77,899	0	77,899
St. Mary's	77,512	0	0	0	526	78,038	0	78,038
Talbot	77,929	0	0	0	526	78,455	0	78,455
Washington	77,651	0	0	0	526	78,177	0	78,177
Wicomico	77,373	0	0	0	526	77,899	0	77,899
Worcester	78,381	0	0	0	526	78,907	0	78,907

\*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 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 Three<sup>1</sup>

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,460	16,332
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	6,740	6,740	4,289	0
Food Supplement Program <sup>5</sup>	6,060	1,463	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,033	0
Section 8 Housing <sup>10,11</sup>	9,120	2,886	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$48,625</b>	<b>\$56,975</b>	<b>\$50,860</b>	<b>\$78,003</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$39,505</b>	<b>\$54,089</b>	<b>\$50,860</b>	<b>\$78,003</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Anne Arundel County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,359	15,949
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	9,695	9,695	6,364	0
Food Supplement Program <sup>5</sup>	6,060	1,497	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,033	0
Section 8 Housing <sup>10,11</sup>	18,624	12,390	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$61,084</b>	<b>\$69,468</b>	<b>\$53,037</b>	<b>\$78,385</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$42,460</b>	<b>\$57,078</b>	<b>\$53,037</b>	<b>\$78,385</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Baltimore City

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,488	16,436
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	8,618	8,618	5,552	0
Food Supplement Program <sup>5</sup>	6,060	1,494	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,033	0
Section 8 Housing <sup>10,11</sup>	16,932	10,698	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$58,316</b>	<b>\$66,698</b>	<b>\$52,096</b>	<b>\$77,899</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$41,384</b>	<b>\$56,000</b>	<b>\$52,096</b>	<b>\$77,899</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Baltimore County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,420	16,179
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	9,876	9,876	6,577	0
Food Supplement Program <sup>5</sup>	6,060	1,505	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,033	0
Section 8 Housing <sup>10,11</sup>	16,560	10,326	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$59,201</b>	<b>\$67,594</b>	<b>\$53,188</b>	<b>\$78,156</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$42,641</b>	<b>\$57,268</b>	<b>\$53,188</b>	<b>\$78,156</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Calvert County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,451	16,297
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	9,695	9,695	6,364	0
Food Supplement Program <sup>5</sup>	6,060	1,497	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,358	0
Section 8 Housing <sup>10,11</sup>	21,084	14,850	8,616	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$63,544</b>	<b>\$71,928</b>	<b>\$61,886</b>	<b>\$78,038</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$42,460</b>	<b>\$57,078</b>	<b>\$53,270</b>	<b>\$78,038</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Caroline County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,402	16,109
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	7,023	7,023	4,621	0
Food Supplement Program <sup>5</sup>	6,060	1,460	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,358	0
Section 8 Housing <sup>10,11</sup>	11,100	4,866	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$50,888</b>	<b>\$59,235</b>	<b>\$51,576</b>	<b>\$78,225</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$39,788</b>	<b>\$54,369</b>	<b>\$51,576</b>	<b>\$78,225</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Carroll County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,457	16,318
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	9,695	9,695	6,364	0
Food Supplement Program <sup>5</sup>	6,060	1,497	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,033	0
Section 8 Housing <sup>10,11</sup>	16,080	9,846	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$58,540</b>	<b>\$66,924</b>	<b>\$52,940</b>	<b>\$78,017</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$42,460</b>	<b>\$57,078</b>	<b>\$52,940</b>	<b>\$78,017</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.



## Cecil County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,451	16,297
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	8,345	8,345	5,632	0
Food Supplement Program <sup>5</sup>	6,060	1,476	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,358	0
Section 8 Housing <sup>10,11</sup>	15,048	8,814	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$56,159</b>	<b>\$64,522</b>	<b>\$52,538</b>	<b>\$78,038</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$41,111</b>	<b>\$55,708</b>	<b>\$52,538</b>	<b>\$78,038</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Charles County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,457	16,318
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	9,695	9,695	6,364	0
Food Supplement Program <sup>5</sup>	6,060	1,497	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,358	0
Section 8 Housing <sup>10,11</sup>	20,436	14,202	7,968	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$62,896</b>	<b>\$71,280</b>	<b>\$61,233</b>	<b>\$78,017</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$42,460</b>	<b>\$57,078</b>	<b>\$53,265</b>	<b>\$78,017</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Dorchester County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,381	16,033
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	7,023	7,023	4,621	0
Food Supplement Program <sup>5</sup>	6,060	1,460	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,358	0
Section 8 Housing <sup>10,11</sup>	11,088	4,854	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$50,876</b>	<b>\$59,223</b>	<b>\$51,596</b>	<b>\$78,302</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$39,788</b>	<b>\$54,369</b>	<b>\$51,596</b>	<b>\$78,302</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Frederick County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,444	16,269
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	9,876	9,876	6,577	0
Food Supplement Program <sup>5</sup>	6,060	1,505	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,033	0
Section 8 Housing <sup>10,11</sup>	19,500	13,266	7,032	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$62,141</b>	<b>\$70,534</b>	<b>\$60,197</b>	<b>\$78,066</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$42,641</b>	<b>\$57,268</b>	<b>\$53,165</b>	<b>\$78,066</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Garrett County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,387	16,053
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	6,740	6,740	4,289	0
Food Supplement Program <sup>5</sup>	6,060	1,463	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,033	0
Section 8 Housing <sup>10,11</sup>	9,672	3,438	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$49,177</b>	<b>\$57,527</b>	<b>\$50,934</b>	<b>\$78,281</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$39,505</b>	<b>\$54,089</b>	<b>\$50,934</b>	<b>\$78,281</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Harford County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,462	16,338
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	9,876	9,876	6,577	0
Food Supplement Program <sup>5</sup>	6,060	1,505	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,033	0
Section 8 Housing <sup>10,11</sup>	16,932	10,698	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$59,573</b>	<b>\$67,966</b>	<b>\$53,146</b>	<b>\$77,996</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$42,641</b>	<b>\$57,268</b>	<b>\$53,146</b>	<b>\$77,996</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Howard County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,488	16,436
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	12,859	12,859	8,561	0
Food Supplement Program <sup>5</sup>	6,060	1,559	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,033	0
Section 8 Housing <sup>10,11</sup>	20,556	14,322	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$66,180</b>	<b>\$74,626</b>	<b>\$55,105</b>	<b>\$77,899</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$45,624</b>	<b>\$60,304</b>	<b>\$55,105</b>	<b>\$77,899</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Kent County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,424	16,192
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	7,023	7,023	4,621	0
Food Supplement Program <sup>5</sup>	6,060	1,460	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,358	0
Section 8 Housing <sup>10,11</sup>	12,468	6,234	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$52,256</b>	<b>\$60,603</b>	<b>\$51,554</b>	<b>\$78,142</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$39,788</b>	<b>\$54,369</b>	<b>\$51,554</b>	<b>\$78,142</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.



## Montgomery County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,424	16,192
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	12,859	12,859	8,561	0
Food Supplement Program <sup>5</sup>	6,060	1,559	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,033	0
Section 8 Housing <sup>10,11</sup>	20,076	13,842	7,608	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$65,700</b>	<b>\$74,146</b>	<b>\$62,778</b>	<b>\$78,142</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$45,624</b>	<b>\$60,304</b>	<b>\$55,170</b>	<b>\$78,142</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Prince George's County

<u>Annual Benefits, Income, and Taxes</u>	<b>Income/Service Benefit Levels for Family of Three<sup>1</sup></b>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,488	16,436
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	9,695	9,695	6,364	0
Food Supplement Program <sup>5</sup>	6,060	1,497	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,033	0
Section 8 Housing <sup>10,11</sup>	21,516	15,282	9,048	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$63,976</b>	<b>\$72,360</b>	<b>\$61,957</b>	<b>\$77,899</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$42,460</b>	<b>\$57,078</b>	<b>\$52,909</b>	<b>\$77,899</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Queen Anne's County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,488	16,436
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	8,345	8,345	5,632	0
Food Supplement Program <sup>5</sup>	6,060	1,476	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,358	0
Section 8 Housing <sup>10,11</sup>	16,932	10,698	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$58,043</b>	<b>\$66,406</b>	<b>\$52,501</b>	<b>\$77,899</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$41,111</b>	<b>\$55,708</b>	<b>\$52,501</b>	<b>\$77,899</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Somerset County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,488	16,436
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	7,023	7,023	4,621	0
Food Supplement Program <sup>5</sup>	6,060	1,460	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,358	0
Section 8 Housing <sup>10,11</sup>	9,780	3,546	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$49,568</b>	<b>\$57,915</b>	<b>\$51,490</b>	<b>\$77,899</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$39,788</b>	<b>\$54,369</b>	<b>\$51,490</b>	<b>\$77,899</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## St. Mary's County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,451	16,297
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	8,345	8,345	5,632	0
Food Supplement Program <sup>5</sup>	6,060	1,476	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,358	0
Section 8 Housing <sup>10,11</sup>	17,532	11,298	5,064	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$58,643</b>	<b>\$67,006</b>	<b>\$57,602</b>	<b>\$78,038</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$41,111</b>	<b>\$55,708</b>	<b>\$52,538</b>	<b>\$78,038</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Talbot County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,341	15,880
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	8,345	8,345	5,632	0
Food Supplement Program <sup>5</sup>	6,060	1,476	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,358	0
Section 8 Housing <sup>10,11</sup>	14,376	8,142	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$55,487</b>	<b>\$63,850</b>	<b>\$52,648</b>	<b>\$78,455</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$41,111</b>	<b>\$55,708</b>	<b>\$52,648</b>	<b>\$78,455</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Washington County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,414	16,158
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	8,345	8,345	5,632	0
Food Supplement Program <sup>5</sup>	6,060	1,476	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,033	0
Section 8 Housing <sup>10,11</sup>	12,048	5,814	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$53,159</b>	<b>\$61,522</b>	<b>\$52,249</b>	<b>\$78,177</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$41,111</b>	<b>\$55,708</b>	<b>\$52,249</b>	<b>\$78,177</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

## Wicomico County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,488	16,436
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	7,023	7,023	4,621	0
Food Supplement Program <sup>5</sup>	6,060	1,460	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,358	0
Section 8 Housing <sup>10,11</sup>	12,480	6,246	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$52,268</b>	<b>\$60,615</b>	<b>\$51,490</b>	<b>\$77,899</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$39,788</b>	<b>\$54,369</b>	<b>\$51,490</b>	<b>\$77,899</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.



## Worcester County

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

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2018</u>
Income	\$0	\$20,780	\$41,560	\$93,809
Federal, State, and Local Taxes <sup>2</sup>	0	-1,152	1,222	15,428
Federal EITC – Refundable Amount	0	5,289	913	0
State EITC – Refundable Amount	0	1,150	0	0
Temporary Cash Assistance (Cash)	8,508	0	0	0
Emergency Assistance (Cash)	605	0	0	0
Child Care Subsidy <sup>3,4</sup>	6,740	6,740	4,289	0
Food Supplement Program <sup>5</sup>	6,060	1,463	0	0
School Lunch Program <sup>6</sup>	596	596	56	56
School Breakfast Program	322	322	56	56
Women, Infants, and Children	696	696	0	0
Child and Adult Care Food Distribution <sup>7</sup>	1,442	1,442	168	168
Summer Food Program <sup>8</sup>	246	246	246	246
Medicaid/MCHP/APTC <sup>9</sup>	12,929	12,929	5,358	0
Section 8 Housing <sup>10,11</sup>	12,144	5,910	0	0
Maryland Energy Assistance Program <sup>12</sup>	690	693	0	0
Electric Universal Service Program <sup>12</sup>	671	591	0	0
<b>Total (Value of Benefits/Income Minus Taxes)</b>	<b>\$51,649</b>	<b>\$59,999</b>	<b>\$51,424</b>	<b>\$78,907</b>
<b>Total with No Housing Assistance<sup>13</sup></b>	<b>\$39,505</b>	<b>\$54,089</b>	<b>\$51,424</b>	<b>\$78,907</b>

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 115.

- <sup>1</sup> Single mother with two children – ages seven and three. Families receive all benefits for which they are eligible. The value of benefits uses varying years based on available information.
- <sup>2</sup> State, federal, and local income and payroll taxes with Earned Income, Poverty, 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.
- <sup>3</sup> This scenario assumes that the parent with no income is enrolled in a public school, training program, or welfare work activity that qualifies for a child care subsidy.
- <sup>4</sup> This scenario assumes the provided child care occurs at a child care center rate for two children, ages three and seven, minus the appropriate copayment. The older child is assumed to receive child care during nonschool hours/days.
- <sup>5</sup> The calculation for the value of benefits for the Food Supplement Program (FSP) benefit at 100% of poverty calculations assumes family receives a child care subsidy and Section 8/Housing Choice Voucher benefit. Child care costs are assumed at only the copayment level, and the housing costs are assumed at 30% of the income (the typical tenant payment in Section 8/Housing Choice Voucher program). If child care or shelter costs vary from these levels, the FSP benefit will vary.
- <sup>6</sup> Total subsidy/benefit is understated for families at each level because the calculation does not include the State funding for nutrition assistance programs, only the federal reimbursement.
- <sup>7</sup> Assumes the younger child is receiving child care at a licensed center or family day care home full time.
- <sup>8</sup> Assumes the older child is receiving a breakfast and lunch in nonschool months. If the older child receives a snack in lieu of one of the meals, the amount of the benefit will be lower.
- <sup>9</sup> In each relevant case, Medicaid cost assumes family and child rate enrolled in a managed care organization plus an estimate for use of carved out services (dental, pharmacy, and behavioral health). Families at State Median Income do not receive Medicaid or Maryland Children’s Health Program benefits; however, they may receive health benefits from an employer. The average State employee health benefit subsidy in calendar 2018 was \$16,522. An equivalent benefit may be available through a private employer.
- <sup>10</sup> The value for Section 8 housing is calculated as the local payment standard of two-bedroom rental housing in the jurisdiction minus the standard tenant payment (30% of income) typically paid by a household. A household may pay up to 40% of income for rent if the value of rent exceeds the payment standard. In most parts of the State, no housing assistance is currently available for new applicants. Households waiting for Section 8 housing or public housing may receive other rental assistance.
- <sup>11</sup> Payment standards and fair market rents are determined at below county levels in most jurisdictions. Therefore, the value of the benefit may vary within a county depending on the location chosen by an individual in the jurisdiction.
- <sup>12</sup> The figure provided represents the average benefit statewide for the benefit level, actual benefits will vary based on consumption and other factors. The below poverty calculations are overstated for individuals living in subsidized housing.
- <sup>13</sup> Total is understated for family at 100% of poverty as the FSP benefit rises when the housing subsidy falls.

Note: Services provided to low-income families that do not act as income supplements such as the Head Start Program are not included. Employment benefits such as pensions are not included as not all families will receive these benefits. Actual dollar value of benefits may vary for some programs because fiscal 2019 information was not available for all programs.