

PUBLIC BENEFITS FOR CHILDREN AND FAMILIES



DEPARTMENT OF LEGISLATIVE SERVICES DECEMBER 2024

Public Benefits for Children and Families

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

December 2024

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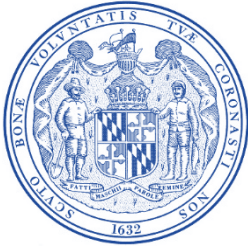
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DEPARTMENT OF LEGISLATIVE SERVICES
OFFICE OF POLICY ANALYSIS
MARYLAND GENERAL ASSEMBLY

Victoria L. Gruber
Executive Director

Ryan Bishop
Director

December 31, 2024

The Honorable Bill Ferguson, President of the Senate
The Honorable Adrienne A. Jones, Speaker of the House of Delegates
Members of the Maryland General Assembly

Dear President Ferguson, Speaker Jones, and Members:

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 2024 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 Nathaly S. Andrade, Joseph C. Gutberlet, Amberly E. Holcomb, and Samuel M. Quist, under the general direction of Jennifer B. Chasse and Tonya D. Zimmerman. Elizabeth J. Allison, Anne W. Braun, Emily R. Haskel, and Naomi M. Komuro also contributed to the report. Vanessa I. Clark provided administrative support. Your questions and comments are welcomed.

Sincerely,

Victoria L. Gruber
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Public Benefits for Children and Families

Introduction

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

The Department of Legislative Services prepares this report to enhance 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 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. 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 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.

Section IV presents a comparison of the combined value of after tax income and public benefits available to sample families of three in each county based on four different income levels: (1) no income; (2) income equivalent to 100% of federal poverty guidelines (FPG) for 2024 (\$25,820); (3) income equivalent to 200% FPG (\$51,640); and (4) income equivalent to the estimated federal fiscal 2024 State median family income (\$124,500) as developed by the U.S. Department of Housing and Urban Development (based on the 2022 American Community Survey updated for inflation). These four income levels were selected as they allow for analysis of 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. Children attend school or child care in-person on a full-time basis during a typical year, and there are no unanticipated school or child care closures due to public health concerns. Older children will cost less as demand for child care scholarships 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 Housing Choice Vouchers in most parts of the State;
- the housing subsidy for households in subsidized housing *includes* utility costs; therefore, totals including housing assistance *exclude* energy assistance benefits, which in turn reduces the Supplemental Nutrition Assistance Program (SNAP) benefit due to having no utility responsibility. Some housing subsidy residents are responsible for utility expenses and may receive energy assistance, which also increases SNAP benefits;
- 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 family income will receive such benefits;
- the older child receives meals through the Summer Food Service Program and school programs during a typical school year when there are no unanticipated school closures due to public health concerns. The younger child receives meals through the Child and Adult Care Food Program year-round as would occur in a typical year without closures related to public health concerns;
- the value of the child care scholarship is based on more expensive center-based care rather than less expensive family or informal care;
- households receiving SNAP benefits also receive child care scholarships and energy assistance benefits, and housing costs are assumed to be 30% of income. If shelter expenses, including utility and child care expenses, are higher than what would be expected in these circumstances, the SNAP benefit level would rise. SNAP benefits may be lower if the household is not responsible for utility costs or rent or child care costs are lower;

- less direct public benefits such as Head Start and employment training for Temporary Cash Assistance recipients or other eligible households are excluded; and
- no member of the family has a disability.

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

For reference, the **Appendix** provides the legal basis for each program.

Section I

Overview

General Observations

Summary

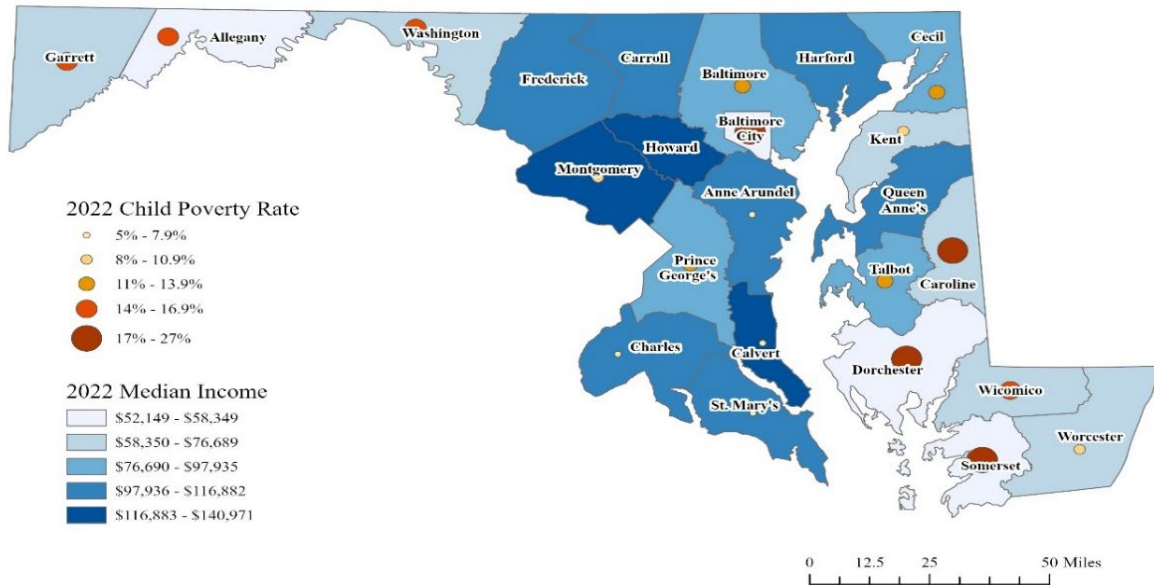
Maryland's poverty level and child poverty rate have both increased in recent years. Annual inflation has moderated or declined since its pandemic peak but remains greater than 2.0%. While inflation has slowed, overall prices remain elevated. Low-income families are disproportionately impacted by inflation during periods of rapid increases in the price of essential goods. Consistent with the end of the federal COVID-19 public health emergency (PHE) in May 2023, most pandemic-era supplemental benefits and federal administrative requirements and flexibilities expired. Despite overall declines from pandemic-related highs, in 2024, enrollment levels for some public benefits programs – including Temporary Cash Assistance (TCA) and Medical Assistance (Medicaid) – generally remain at or above prepandemic levels. Meanwhile, for other programs, such as the Child Care Scholarship (CCS) and energy assistance programs, enrollment has continued to increase, at least in part due to statutory changes. A new federal Summer Electronic Benefit Transfer Program (SUN Bucks) began in summer 2024, essentially replacing Maryland's Summer Supplemental Nutrition Assistance Program (SNAP) for Children, which allows more children to receive benefits in the summer. The Maryland Department of Health (MDH) has implemented programmatic changes to promote enrollment and simplify participation in the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).

Poverty Rates in Maryland Are Increasing

Although lower than the national rate, Maryland's official poverty rate has increased since 2021. After decreasing from 9.2% in 2020 to 7.7% in 2021, Maryland's official poverty rate rose to 8.9% in 2023, with an estimated 550,000 Marylanders living in poverty. Maryland's child poverty rate (the proportion of children younger than 18 living in families with income at or below 100% of the federal poverty level (FPL)) dropped to an historic low of 6.6% in 2021, largely due to pandemic relief measures such as stimulus checks, expanded unemployment benefits, and tax credits for low-income families. However, as these supports expired, Maryland's child poverty rate increased to 11.6% in 2022 and to 12.2% in 2023 compared to the national rate of 15.3%.

Within Maryland, disparities in child poverty rates continue among jurisdictions. As shown in **Exhibit 1**, in 2022, child poverty rates ranged from 5% in Carroll County to 27% in Somerset County. In 2022, 8 of Maryland's 24 jurisdictions had child poverty rates at or above the national child poverty rate of 15%, and 10 jurisdictions had child poverty rates above the State average. The dimensions contributing to child poverty are complex, but Maryland jurisdictions with the highest child poverty rates typically correspond with lower median income and high rates of unemployment.

Exhibit 1 Child Poverty Rates and Median Income in Maryland Jurisdictions Calendar 2022

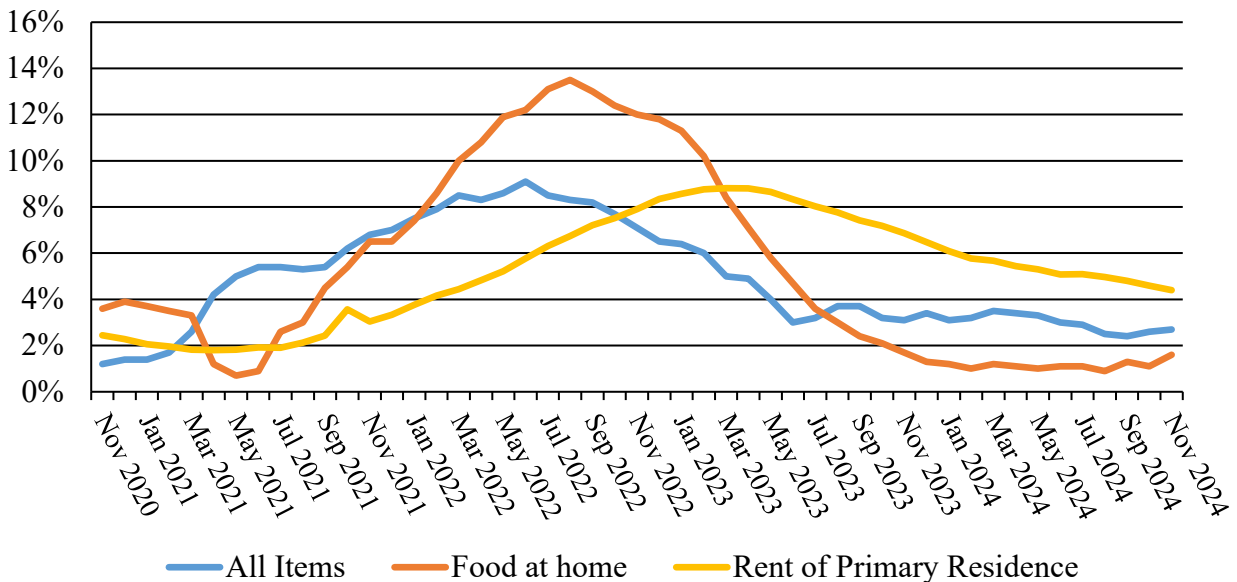


Source: U.S. Census Bureau; Department of Legislative Services

Inflation Slows but Prices for Essential Items Remain High

The U.S. Bureau of Labor Statistics' Consumer Price Index (CPI) calculates the average change over time in consumer prices for certain goods and services. Thus, the CPI serves as a measure of inflation as experienced by consumers. As shown in **Exhibit 2**, the annual inflation rate for all items steadily increased beginning in 2020, peaking at 9.1% in June 2022 – the highest annual increase since November 1981. Annual inflation has since moderated or declined but remains above the 2.0% target set by the Federal Reserve.

Exhibit 2
Selected Annual Inflation Rates
November 2020 to November 2024



Note: Data reflects the 12-month percentage change in the Consumer Price Index for selected categories, not seasonally adjusted.

Source: U.S. Bureau of Labor Statistics

In November 2024, month-over-month inflation grew by 0.3% over October 2024. Annual inflation for all items was 2.7%. Shelter (including rent of primary residence) and food costs (including food at home) have been the primary drivers of inflation in recent years. As shown in Exhibit 2, for the period November 2020 through November 2024, annual inflation for food-at-home peaked at 13.5% in August 2022, while inflation for rent of primary residence peaked at 8.8% during the period February through April 2023.

According to the U.S. Department of Agriculture (USDA), in 2022, food-at-home prices increased faster than in any year since 1979. U.S. food-at-home prices grew by a lesser amount in 2023 and are expected to continue to decelerate compared to recent years. However, while inflation has slowed, overall prices, particularly for essential items such as food, remain elevated. For example, as of November 2024, the average nationwide prices for a gallon of milk, a one-pound pan of white bread, and one dozen large grade A eggs are 29.8%, 40.8%, and 159.7% higher than they were in November 2019, respectively.

Inflation Disproportionately Impacts Low-income Families

Inflation impacts households differently based on available income and the mix of goods and services purchased. Low-income families spend a larger proportion of their income on necessities (such as food, rent, transportation, and child care). Thus, low-income families are disproportionately impacted by inflation during periods of rapid increases in the price of essential goods and services as they have few options to reduce household spending. According to the Brookings Institution, over the past 50 years (and particularly during the COVID-19 inflation period), increases in the prices of necessities have outstripped the prices of other goods and services (by a rate of 35% from 1959 to 2023), significantly reducing the purchasing power of low-income families.

Many low-income families receive SNAP benefits. While USDA provides an annual cost of living adjustment (COLA) for SNAP, the increase has not matched inflation in each of the last two federal fiscal years. In Maryland, for those households receiving SNAP that also receive TCA benefits, State law requires that the combination of SNAP and TCA benefits equal 61.25% of the Maryland Minimum Living Level (which is adjusted for inflation each year). For these households, the lower-than-inflation COLA for SNAP should be made up for with TCA increases beginning in fiscal 2025, though the Department of Human Services (DHS) delayed the timing of the benefit increase for TCA from the traditional October 1 date to January 1. However, substantially more Maryland households receive only SNAP benefits than receive both SNAP and TCA benefits. Perhaps indicative of the challenges low-income households are facing due to higher food prices, the number of SNAP recipients in October 2024 (693,715) remained 15% higher than in December 2019.

Temporary Cash Assistance

TCA is Maryland's Temporary Assistance for Needy Families (TANF) Program. TCA is provided to families with dependent children when available resources do not fully address the family's needs and while preparing program participants for financial independence. Given the program's extensive work requirements, TCA is intended to create an incentive for individuals to seek employment opportunities rather than rely on benefits. Following resumption of eligibility recertifications in January 2022, TCA enrollment initially declined. However, enrollment has since remained steady and above prepandemic levels. In fiscal 2024, average monthly enrollment was 53,293. The number of recipients in October 2024 (53,156) was 34% higher than in February 2020.

Medical Assistance

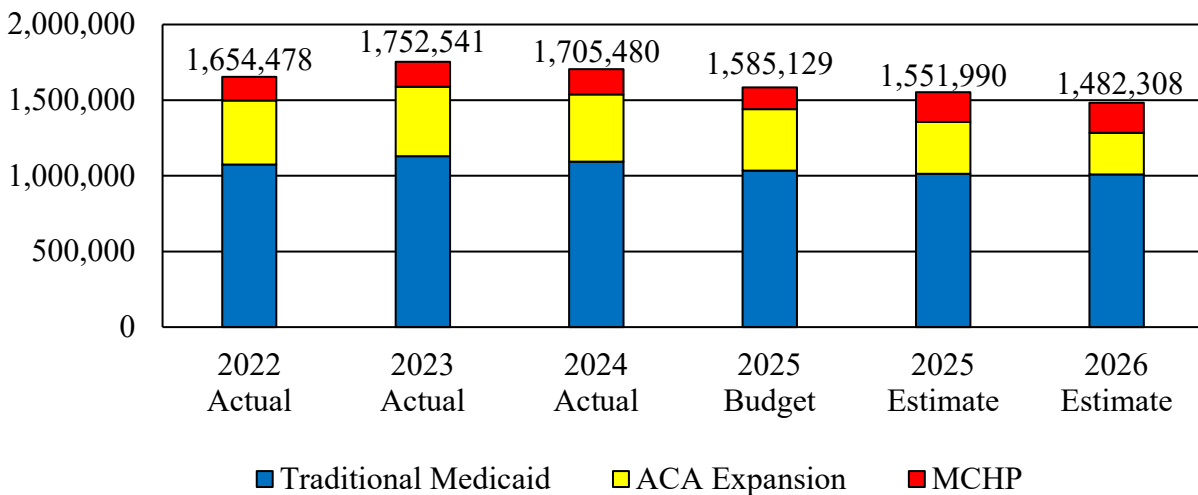
Medicaid and the Maryland Children's Health Program (MCHP) are joint federal/state programs that provide comprehensive health care coverage to eligible low-income individuals. Federal funding is based on a matching rate known as the federal medical assistance percentage (FMAP) that varies based on a state's per capita income relative to the national average. Maryland's FMAP is generally 50% of Medicaid costs and 65% of MCHP costs. Maryland

receives a higher FMAP rate for some Medicaid populations, up to 90%, under the federal Patient Protection and Affordable Care Act (ACA).

As a condition of receiving enhanced FMAP during the COVID-19 PHE, MDH was required to freeze disenrollment with limited exceptions. During the continuous enrollment requirement, Medicaid and MCHP caseloads increased significantly, rising to a peak monthly enrollment of more than 1.78 million participants in May 2023. The freeze on disenrollment ended April 1, 2023, and MDH initiated a 12-month eligibility redetermination schedule, referred to as the unwinding period.

Redetermination results during the unwinding period yielded fewer disenrollments than expected. As shown in **Exhibit 3**, fiscal 2024 average monthly enrollment decreased by 2.7%, or approximately 47,000 participants, compared to fiscal 2023. The low rate of disenrollment was partially due to a system error that caused MDH to temporarily pause procedural disenrollments (cases in which participants did not complete their renewals or had outstanding verification documents). MDH also implemented outreach efforts, federal waiver flexibilities, and other program changes during the unwinding period that kept eligible participants enrolled.

Exhibit 3
Medicaid and MCHP Average Monthly Enrollment
Fiscal 2022-2026 Estimate



ACA: Affordable Care Act
MCHP: Maryland Children’s Health Program

Source: Maryland Department of Health; Department of Legislative Services

Projected fiscal 2025 caseloads are expected to decrease to 1.55 million enrollees due in part to expiration of federal waiver flexibilities authorized during the unwinding period. During this period, MDH was authorized to automatically renew individuals with incomes at or below 100% of the FPL who did not provide eligibility information. According to MDH, this policy had a larger impact on maintaining enrollment for adults eligible under the ACA expansion. Therefore, the ACA expansion group is expected to account for the largest share of disenrollments in fiscal 2025.

Beginning in October 2024, MDH began a system reconciliation to ensure that redeterminations in the Maryland Health Benefit Exchange appear in the Medicaid Management Information System, which has further reduced caseloads. Enrollment declines are partially offset by an overall increase in the number of participants who are eligible for Medicaid due to age or disability status. This increase is related to a separate system error in which Medicaid eligibility was not consistently renewed for individuals receiving Supplemental Security Income (SSI).

Fiscal 2026 enrollment is expected to decrease to 1.48 million participants mainly due to the annualization of fiscal 2025 disenrollments. Despite the projected caseload decrease, fiscal 2026 and outyear enrollment is expected to remain higher than the prepandemic level of 1.39 million participants.

Legislation from the 2023 and 2024 sessions altered Medicaid and MCHP coverage and requirements. Chapters 282 and 283 of 2023 require MDH, by January 1, 2025, to establish an Express Lane Eligibility Program to enroll individuals in Medicaid and MCHP based on eligibility findings by SNAP. MDH used a federal waiver to renew Medicaid eligibility based on SNAP participation during the unwinding period and extended the policy to be in place through January 1, 2025. Under MCHP, children with household incomes between 212% and 322% FPL historically paid a monthly premium to participate in the MCHP premium plan, though premiums were suspended during the COVID-19 PHE and unwinding period. Chapter 47 of 2024 eliminated the MCHP premium plan and the requirement that participants pay a family contribution for MCHP coverage.

Nutrition Assistance

Supplemental Nutrition Assistance Program

SNAP provides benefits solely for the purchase of food items to families and individuals who meet income and resource requirements. SNAP benefit levels are calculated based on the USDA Thrifty Food Plan, which estimates the cost of purchasing healthy and economical groceries for a family of four.

Summer Supplemental Nutrition Assistance Program

While receiving SNAP, many children also benefit from school nutrition programs. During school breaks, food insecurity may increase for some households with school-aged children. Chapters 635 and 636 of 2019 created the Summer SNAP for Children program under which the State provided additional funding to supplement SNAP benefits for children in June, July, August, and December (when school is not in session). The program also included a requirement that participating local jurisdictions match State funds. Local jurisdictions had to apply to participate and limited available funding meant that not all eligible children in all participating jurisdictions were able to receive benefits.

The federal Consolidated Appropriations Act of 2023 authorized a new optional nationwide permanent SUN Bucks program that began in summer 2024. The benefit, \$40 per month per eligible child (a total of \$120 for the three-month period), will increase with inflation in subsequent years. All children eligible for free and reduced-price meals (FRPM) are automatically eligible without an additional application, except for children receiving FRPM in Community Eligibility Provision schools who must separately apply to prove income eligibility. Children not receiving FRPM who are income eligible must be provided an opportunity to apply. Children must attend a school that participates in the National School Lunch Program and/or School Breakfast program to receive benefits, unless the child participates in SNAP, TCA, or other means-tested programs who also automatically receive the benefit if school-aged. Maryland provided notice to USDA that the State would participate in SUN Bucks in summer 2024.

Chapter 426 of 2024 altered the State's Summer SNAP for Children program to make technical changes to certain administrative requirements. Chapter 426 also eliminated the mandated funding for the program and authorized funding provided under the Summer SNAP for Children program to be used either to provide benefits or for administrative costs of the federal SUN Bucks program. The fiscal 2025 budget provided a total of \$11.8 million for administrative purposes for the SUN Bucks program and \$60 million for benefits.

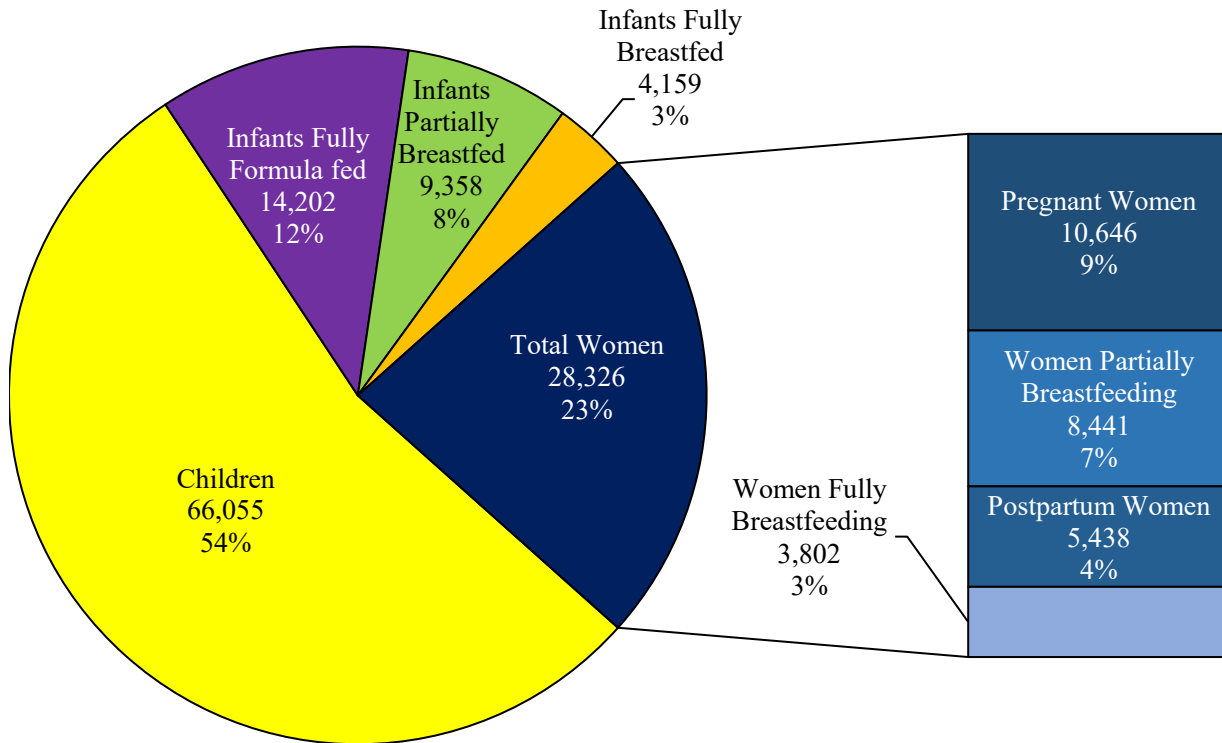
Due to the availability of SUN Bucks, which provides a higher benefit level, does not require a local match, and is available to more children, no benefits were provided under the State's Summer SNAP for Children program in summer 2024. Issuances under the SUN Bucks program in the initial months were lower than the total number of children receiving benefits under the program for summer 2024, as initial issuances did not reflect those who separately applied to receive benefits. In total, 594,287 unique students were served through SUN Bucks in summer 2024, with total benefits provided of \$71.5 million.

Special Supplemental Nutrition Program for Women, Infants, and Children

WIC is a federal program designed to promote adequate nutrition in mothers and young children. WIC also provides nutrition education, breastfeeding promotion and support, and

referrals to social and health services. As shown in **Exhibit 4**, most participants are infants or children, while women comprise less than one-quarter of Maryland participants.

Exhibit 4
Average Monthly Maryland WIC Enrollment by Category
Federal Fiscal 2023



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

Source: U.S. Department of Agriculture, Food and Nutrition Service; Department of Legislative Services

In fiscal 2021, MDH reported that it would implement several activities to promote WIC enrollment and simplify participation, including:

- certifying and expanding self-checkout to redeem WIC benefits at more stores;
- reviewing and updating the Authorized Foods List to allow for the purchase of organic foods and other goods;

- allowing participants to scan and upload documents for certification; and
- promoting WIC services through multiple social media sites.

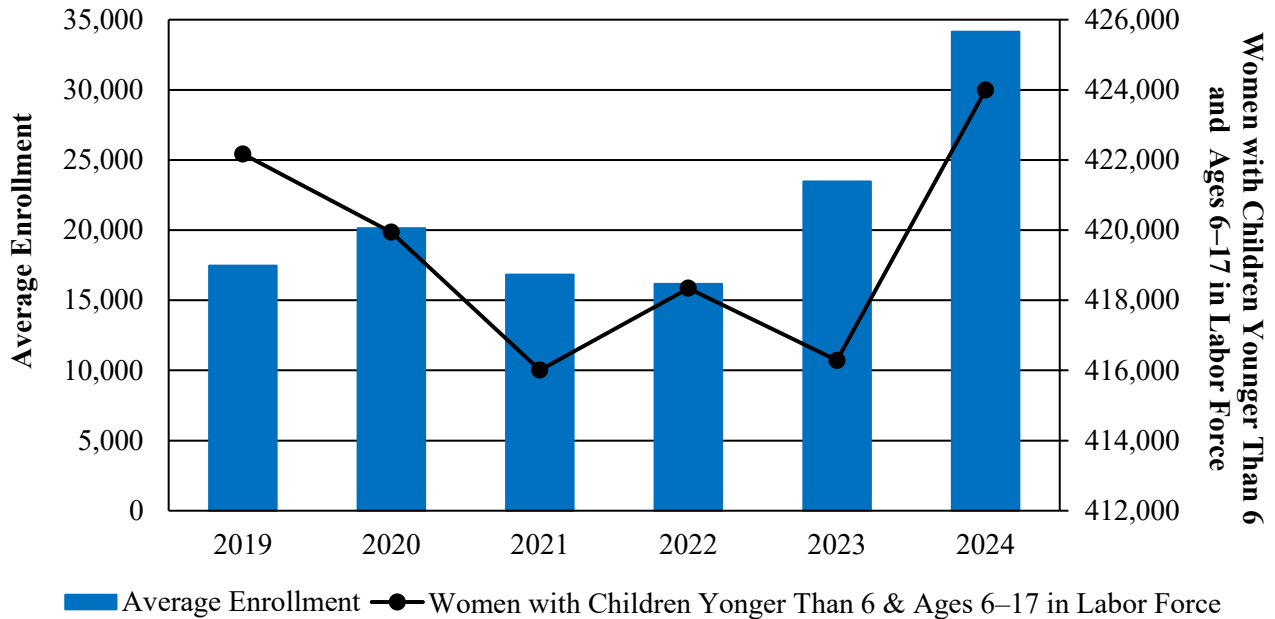
In October 2024, MDH confirmed that these activities have been implemented or expanded and continue to be in effect. The department also credits these efforts with contributing to increased WIC enrollment and retention of current enrollees.

Child Care Assistance

The CCS program provides financial assistance with child care costs to low-income families that meet applicable State or federal requirements. Eligible families receive a voucher that indicates the scholarship rate and assigned copayment (if applicable) that are determined by household income and region, among other factors. Participating families use vouchers and their assigned copayment to purchase child care directly from the provider of their choice, and the Maryland State Department of Education (MSDE) reimburses the provider for the approved scholarship rate. The program is funded through a combination of State funds and the federal Child Care and Development Block Grant.

As shown in **Exhibit 5**, enrollment in the CCS program surged from 17,471 children in fiscal 2019 to an average of 34,144 in fiscal 2024 (a 95% increase). The substantial rise occurred primarily in fiscal 2023 and 2024, following a decline during the COVID-19 pandemic when temporary closures of child care providers and decreased demand significantly affected enrollment.

Exhibit 5
Children Served in the Child Care Scholarship Program and
Labor Force Participation of Women with Children Younger Than
Age 6 and Ages 6 to 17
Fiscal 2019-2024



Source: Maryland State Department of Education; US. Census Bureau

The sharp rise in enrollment aligned with significant policy changes that made it easier for more children, families, and providers to participate in the CCS program. Key changes included:

- reduction of copayments to a range of \$1 to \$3 per week, effective May 2022;
- waiver of copayments for participants in public benefits programs like SNAP and WIC, starting July 1, 2022, as mandated by Chapters 525 and 526 of 2022;
- expansion of income eligibility, raising the threshold from 65% to 75% of the 2022 State Median Income, effective May 2022;
- increased reimbursement rates, from the sixtieth to the seventieth percentile of the most recent market rates, effective May 2022;

- advanced enrollment payments, introduced in January 2023 as announced by MSDE in a memo to the child care community; and
- implementation of a fast-track application process (presumptive eligibility) on July 1, 2023, as required by Chapters 525 and 526.

Chapters 731 and 732 of 2023 generally restrict MSDE from changing key policies in place as of January 1, 2023, including raising copayment levels, reducing reimbursement rates, lowering income eligibility thresholds, or freezing program enrollment. Chapter 717 of 2024 further prohibits MSDE from increasing copayment levels in effect as of January 1, 2024. However, MSDE may still implement certain program changes if it notifies specific committees of the General Assembly and delays the changes until after the legislative session has concluded.

As shown in Exhibit 5, along with increases in the number of children served through the CCS program, labor force participation among women with children younger than age 6 and ages 6 to 17 (potential beneficiaries of the program) also increased from 416,008 in fiscal 2021 to 423,992 in fiscal 2024. Although other factors may be influencing these trends, the data reveals a positive correlation between CCS enrollment and labor force participation starting in fiscal 2021, reflecting broader post-pandemic recovery trends.

Housing Choice Voucher Program

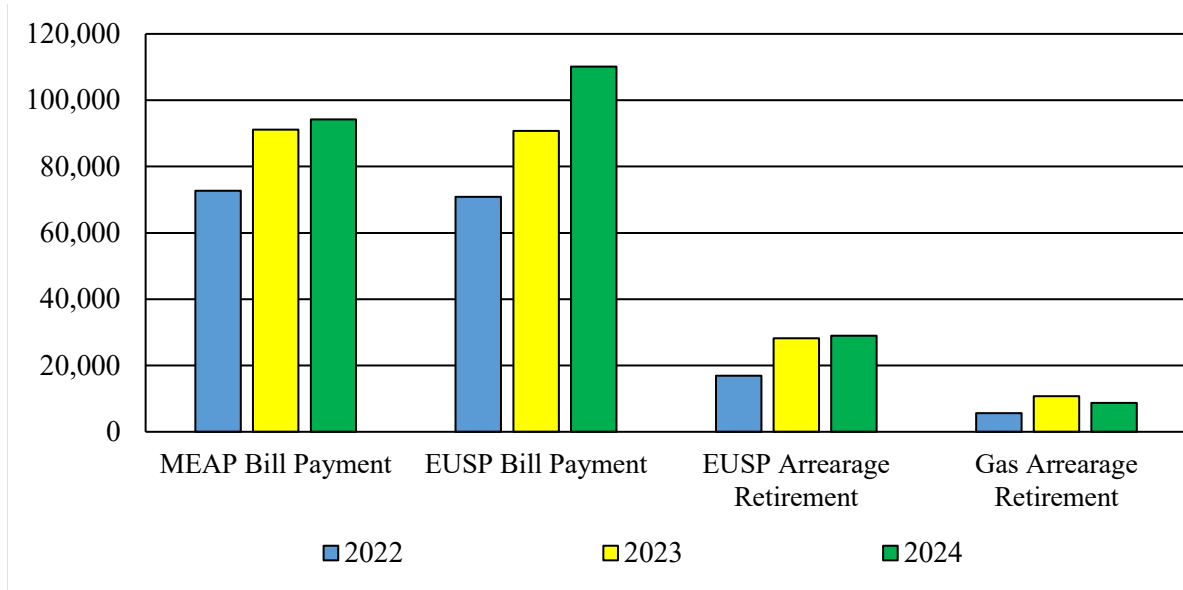
The Housing Choice Voucher Program offers vouchers for rental assistance to low-income families, elderly individuals, and individuals with disabilities, in order to subsidize decent housing. The program is federally funded through the U.S. Department of Housing and Urban Development and administered by the Maryland Department of Housing and Community Development (DHCD) and local housing authorities. Demand for the program continues to exceed capacity, a trend that began prior to the pandemic. Waitlists range from 2 to 3 years for counties for which DHCD operates the program, and from at least 1 year to as many as 15 years in other counties. In addition, waitlists are currently closed in many counties outside of those managed by DHCD. High voucher occupancy rates leave little turnover for individuals on waitlists to receive a voucher.

Energy Assistance

Energy assistance programs are administered by the DHS Office of Home Energy Programs (OHEP) and DHCD. OHEP administers the Electric Universal Service Program (EUSP), which provides bill payment assistance and arrearage assistance for electric customers, and the Maryland Energy Assistance Program (MEAP), which provides bill payment assistance for home heating bills, and natural gas arrearage assistance. DHCD administers the Maryland Weatherization Assistance Program and the EmPOWER Maryland Low Income Energy Efficiency Program, which support the installation of home energy conservation upgrades.

Exhibit 6 shows the number of households receiving benefits from the energy assistance programs administered by OHEP for fiscal 2022 through 2024.

Exhibit 6
Households Receiving Energy Assistance Benefits
Fiscal 2022 to 2024



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

Note: Fiscal 2024 data reflects the total number of households who had benefits paid and/or certified as of June 30, 2024. Chapters 638 and 639 of 2021 allow for a period of three months after an application is denied due to missing information for the application to be cured. Data does not reflect any applications that were denied as of June 30, 2024, that were subsequently cured and certified prior to the September 30, 2024 deadline.

Source: Department of Human Services

In fiscal 2024, the number of applications for energy assistance and the number of households receiving benefits increased significantly due to implementation of eligibility changes under Chapter 207 of 2023. Chapter 207 revised eligibility criteria for energy assistance programs to establish categorical income eligibility and automatic enrollment for households receiving benefits from SNAP, SSI, TANF, or means-tested Veterans Affairs benefits. Additionally, Chapter 207 raised the annual income eligibility level for EUSP to 200% FPL. As a result, the number of eligible households increased, and total applications increased by more than 100,000 (a 70% increase) in fiscal 2024. Participation in the EUSP bill payment program grew by more than 19,000 households (21.4%), while the number of recipients of MEAP bill payment assistance grew by more than 3,000 households (3.4%).

At the beginning of fiscal 2024, DHS and the Maryland Public Service Commission (PSC) found that fiscal 2024 funding levels should be adequate to meet the needs of increased recipients under categorical eligibility changes but that additional funding might be needed in future years. However, in April 2024, DHS notified the General Assembly that available funding for MEAP would be insufficient to serve all recipients in fiscal 2024 due to the unprecedented increase in applications and recipients resulting from eligibility changes. DHS also noted that high energy costs led to continued high demand for energy assistance, compounding funding constraints.

Effective April 17, 2024, DHS stopped accepting new MEAP bill payment assistance and Gas Arrearage Retirement Assistance (GARA) applications for fiscal 2024 and denied all pending applications. New applications for MEAP bill payment assistance and GARA were not accepted until July 1, 2024. However, there was no impact on EUSP, which continued to accept applications and serve eligible households. As of December 2024, it is unknown whether fiscal 2025 funding will be adequate. DHS estimates that 270,000 households will receive energy assistance in fiscal 2025 – a 198% increase in the total number of households served compared with fiscal 2024.

Each year, OHEP examines the number of expected applications and recipients and adjusts benefit levels based on available funding. In fiscal 2025, to accommodate the expected increase in recipients, OHEP reduced benefit amounts. For example, for households with incomes below 150% FPL, average benefits decreased from \$907 to \$215, while average EUSP benefits decreased from \$760 to \$258. OHEP also restructured the categories used to determine benefit levels, resulting in the highest benefit levels being provided to smaller groups. For example, previously the lowest income category for benefit determination was 0% to 75% FPL, while in fiscal 2025, it is 0% to 25% FPL. In fiscal 2026, OHEP plans to reduce the maximum arrearage benefit from \$2,000 to \$1,500.

Section II

Program Descriptions

Federal Earned Income Credit

Program Description:	A refundable federal income tax credit for certain low- to moderate- income workers.
Funding Source:	Federal revenues are reduced by the amount of the credit.
Recent-year Tax Expenditures:	Maryland taxpayers claimed \$979.6 million in credits for tax year 2021 (the most recent year for which data is available), \$705.7 million of which was refundable. Nationwide, federal earned income credit claims totaled \$65.7 billion for tax year 2021, \$48.5 billion of which was refundable.
Eligibility:	Taxpayers who have earned income, meet certain adjusted gross income (AGI) limits, do not have excessive investment income, have a valid Social Security Number (SSN), and meet other eligibility requirements. To qualify for the credit for tax year 2024, a taxpayer may have up to \$11,600 in investment income and must have federal AGI of less than \$18,591 (\$25,511 if married filing jointly) with no qualifying children; \$49,084 (\$56,004 if married filing jointly) with one qualifying child; \$55,768 (\$62,688 if married filing jointly) with two qualifying children; or \$59,899 (\$66,819 if married filing jointly) with three or more qualifying children. A qualifying child must have a valid SSN to be claimed for purposes of the credit.
Participants:	For tax year 2021, 505,600 Maryland federal income tax returns claimed the credit, 392,560 of which claimed the refundable portion.
Value of Benefit:	For tax year 2024, the maximum amount is \$632 for taxpayers with no qualifying children, \$4,213 for taxpayers with one qualifying child, \$6,960 for taxpayers with two qualifying children, and \$7,830 for taxpayers with three or more qualifying children.
Cost Sharing:	None.
Accessibility:	Available to all eligible claimants.
Regional Variations:	None.

Source: Internal Revenue Service, Department of Legislative Services

Maryland Earned Income Credit

Program Description:	A partially refundable State income tax credit (fully refundable for individuals without qualifying children) and nonrefundable local income tax credit for eligible low- to moderate-income workers who receive the federal earned income credit or who would receive the federal earned income credit but for certain federal minimum age and/or identification requirements.
Funding Source:	State general fund revenues and county income tax revenues are reduced by the amount of the State and local credits, respectively.
Recent-year Tax Expenditures:	Maryland taxpayers claimed \$448.1 million in State credits for tax year 2022, \$336.8 million of which was refundable. These figures exclude local earned income credit claims.
Eligibility:	Resident taxpayers who are eligible for and claim the federal earned income credit or who would be eligible for the federal earned income credit but for the applicable Social Security Number (SSN) requirement and/or minimum age of 25 for individuals without qualifying children.
Participants:	For tax year 2022, 236,289 Maryland income tax returns claimed the State nonrefundable credit, and 343,066 returns claimed the State refundable credit.
Value of Benefit:	<p>In general, the maximum values of the State nonrefundable and refundable credits are 50% and 45% (respectively) of the federal earned income credit allowed for the tax year. However, an individual without a qualifying child may claim a fully refundable State credit equal to 100% of the federal credit (subject to a cap of \$530 for tax years 2020 through 2022), calculated without regard to the federal minimum age or SSN requirement. For tax year 2024, the estimated maximum value of the State credit for individuals without qualifying children is \$632.</p> <p>The estimated maximum value of the State nonrefundable credit for tax year 2024 is \$316 for married couples filing jointly without a qualifying child, \$2,107 for taxpayers with one qualifying child, \$3,480 for taxpayers with two qualifying children, and \$3,915 for taxpayers with three or more qualifying children.</p>

The estimated maximum value of the State refundable credit for tax year 2024 is \$284 for married couples filing jointly without a qualifying child, \$1,896 for taxpayers with one qualifying child, \$3,132 for taxpayers with two qualifying children, and \$3,524 for taxpayers with three or more qualifying children.

The maximum value of the local nonrefundable credit is equal to the federal earned income credit allowed for the tax year (or that would have been allowed but for the federal minimum age or SSN requirement) multiplied by 10 times the county income tax rate.

Cost Sharing:

As noted above, an eligible taxpayer may claim a nonrefundable credit against the county income tax. Additionally, a county may provide, by law, for a refundable county earned income credit equal to the federal earned income credit allowed for the tax year (or that would have been allowed but for the federal minimum age or SSN requirement) multiplied by five times the county income tax rate. While no county has utilized this authorization to date, the Montgomery County Working Families Income Supplement provides a match to the State refundable earned income credit for eligible county residents.

Accessibility:

Available to all eligible claimants.

Regional Variations:

None.

Source: Comptroller of the Treasury; Department of Legislative Services

Poverty Level Income Credit

Program Description:	A nonrefundable State and local income tax credit for workers with earned income below the federal poverty level and for whom the State earned income credit is less than the State income tax for the year.
Funding Source:	State general fund revenues and county income tax revenues are reduced by the amount of the State and local credits, respectively.
Recent-year Tax Expenditures:	Maryland taxpayers claimed \$1.4 million in State credits for tax year 2022.
Eligibility:	Taxpayers for whom the State earned income credit is less than the State income tax and whose earned income and federal adjusted gross income plus Maryland Additions are below the federal poverty standard corresponding to number of persons claimed on the return.
Participants:	For tax year 2022, 8,081 Maryland income tax returns claimed the credit.
Value of Benefit:	The value of the State credit is equal to the lesser of (1) 5% of earned income or (2) the State income tax after application of the State nonrefundable earned income credit. The maximum value of the credit for a family of three for tax year 2024 is \$1,291. The value of the local credit is equal to the lesser of (1) the county income tax rate multiplied by earned income or (2) the county income tax after application of the local nonrefundable earned income credit.
Cost Sharing:	As noted above, an eligible low-income taxpayer may claim a nonrefundable credit against the county income tax.
Accessibility:	Available to all eligible claimants.
Regional Variations:	None.

Source: Comptroller of the Treasury; Department of Legislative Services

Federal Child Tax Credit

Program Description:	<p>A federal income tax credit for taxpayers with qualifying children, which includes both a nonrefundable component (“child tax credit”) and a refundable component (“additional child tax credit”). For tax year 2021, the child tax credit was fully refundable for taxpayers who maintained a principal place of abode in the United States for more than half of the year or were a <i>bona fide</i> resident of Puerto Rico for 2021 (hereafter, “fully refundable child tax credit”). For tax years 2018 through 2025, the credit includes an additional nonrefundable component for taxpayers with other qualifying dependents (“credit for other dependents”).</p>
Funding Source:	<p>Federal revenues are reduced by the amount of the credit.</p>
Recent-year Tax Expenditures:	<p>For tax year 2021 (the most recent year for which data is available), Maryland taxpayers claimed \$2.2 billion in credits, including \$2.0 billion in fully refundable child tax credits and additional child tax credits, reflecting one-time enhancements to the credit under the federal American Rescue Plan Act (ARPA). Maryland taxpayers also received \$1.7 billion in advance child tax credit payments during 2021 under the ARPA.</p>
Eligibility:	<p>Taxpayers who have qualifying children younger than age 17 (or other qualifying dependents) and who meet other eligibility requirements. For tax years 2018 through 2025, a qualifying child must have a valid Social Security Number (SSN) to be claimed for purposes of the child tax credit or additional child tax credit; however, taxpayers may claim the credit for other dependents for whom the child tax credit is disallowed due to the SSN requirement.</p> <p>The refundable portion of the child tax credit begins to phase in for taxpayers with earned income above \$3,000 (\$2,500 for tax years 2018 through 2025). For tax years 2018 through 2025, the credit begins to phase out for taxpayers with modified adjusted gross income (AGI) above \$200,000, or \$400,000 if married filing jointly (for tax year 2021, \$75,000 or, in case of a joint return/surviving spouse or head of household, \$150,000 and \$112,500, respectively). For tax year 2026 and beyond, the credit begins to phase out for taxpayers</p>

with a modified AGI above \$75,000 (\$110,000 if married filing jointly; \$55,000 if married filing separately).

Participants:

For tax year 2020, 782,150 Maryland federal income tax returns claimed the nonrefundable child tax credit and/or credit for other dependents, and 309,340 returns claimed the additional child tax credit. For tax year 2021, 197,902 Maryland returns claimed the nonrefundable child tax credit and/or credit for other dependents, and 697,330 returns claimed the fully refundable child tax credit or additional child tax credit, reflecting one-time enhancements to the credit under ARPA. Additionally, 72,862 Maryland taxpayers received advance child tax credit payments during 2021.

Value of Benefit:

For tax years 2018 through 2025, (1) the maximum value of the credit is \$2,000 per qualifying child; (2) the refundable portion of the child tax credit is capped at \$1,400 per qualifying child, as adjusted for inflation (\$1,700 for tax year 2024); and (3) the maximum value of the nonrefundable credit for other dependents is \$500 per qualifying dependent. For tax year 2026 and beyond, the maximum value of the credit is \$1,000 per qualifying child.

Cost Sharing:

None.

Accessibility:

Available to all eligible claimants.

Regional Variations:

None.

Source: Internal Revenue Service; Congressional Research Services; Department of Legislative Services

Maryland Child Tax Credit

Program Description:	A refundable State income tax credit for low-income taxpayers with one or more qualified children. The tax credit was originally enacted under Chapter 40 of 2021 and was extended and modified by Chapters 3 and 4 of 2023.
Funding Source:	State general fund revenues are reduced by the amount of the credit.
Recent-year Tax Expenditures:	Maryland taxpayers claimed approximately \$217,000 in credits for tax year 2022.
Eligibility:	For tax years 2023 and beyond, resident taxpayers who have one or more qualified children and federal adjusted gross income up to \$15,000. A qualified child is a dependent of the taxpayer who is (1) younger than age 6 or (2) younger than age 17 and who has a disability.
Participants:	Approximately 400 Maryland income tax returns claimed the credit for tax year 2022.
Value of Benefit:	For tax year 2023 and beyond, the value of the credit is equal to \$500 per qualified child.
Cost Sharing:	None.
Accessibility:	Available to all eligible claimants.
Regional Variations:	None.

Source: Comptroller of the Treasury; Department of Legislative Services

Federal Child and Dependent Care Tax Credit

Program Description:	A nonrefundable federal income tax credit (refundable for tax year 2021) for expenses paid for the care of one or more qualifying individuals to enable the taxpayer to work or look for work.
Funding Source:	Federal revenues are reduced by the amount of the credit.
Recent-year Tax Expenditures:	Maryland taxpayers claimed \$79.3 million in federal child and dependent care credits for tax year 2020. For tax year 2021 (the most recent year for which data is available), Maryland taxpayers claimed \$293.8 million in refundable child and dependent care credits, reflecting one-time enhancements to the credit under the federal American Rescue Plan Act.
Eligibility:	Taxpayers who have earned income and paid eligible expenses for the care of one or more qualifying individuals if the expenses are incurred to enable the taxpayer to work or look for work. Generally, a qualifying individual is a dependent of the taxpayer who is younger than age 13 or a spouse or dependent of the taxpayer who is incapable of self-care and who lived with the taxpayer for more than one-half of the year. Creditable expenses are limited to \$3,000 for a taxpayer with one qualifying individual (\$8,000 for tax year 2021) and \$6,000 for a taxpayer with two or more qualifying individuals (\$16,000 for tax year 2021), minus the amount of any excluded or deducted dependent care benefits.
Participants:	For tax year 2020, 134,510 Maryland federal income tax returns claimed the credit. For tax year 2021, 293,769 Maryland returns claimed the temporary enhanced credit.
Value of Benefit:	The maximum value of the credit is 35% of creditable expenses (50% for tax year 2021); thus, the maximum dollar value of the credit is \$1,050 (\$4,000 for tax year 2021) for a taxpayer with one qualifying individual and \$2,100 (\$8,000 for tax year 2021) for a taxpayer with two or more qualifying individuals. The credit rate is reduced by 1 percentage point for each \$2,000 or fraction thereof of federal adjusted gross income (FAGI) above \$15,000 (\$125,000 for tax year 2021), subject to a minimum credit rate of 20% (for tax year 2021,

20% reduced by 1 percentage point for each \$2,000 of FAGI or fraction thereof above \$400,000, until the credit rate reaches 0% for taxpayers with FAGI above \$438,000).

Cost Sharing: Not applicable.

Accessibility: Available to all eligible claimants.

Regional Variations: None.

Source: Internal Revenue Service, Department of Legislative Services\

Maryland Dependent Care Credit

Program Description:	A partially refundable credit against the State income tax for qualified child and dependent care expenses. The credit is in addition to the Maryland subtraction modification for child and dependent care expenses.
Funding Source:	State revenues are reduced by the amount of the credit.
Recent-year Tax Expenditures:	Maryland taxpayers claimed \$11.5 million in credits for tax year 2022.
Eligibility:	Resident taxpayers who qualify for and claim the federal child and dependent care credit and whose federal adjusted gross income (FAGI) does not exceed a certain inflation-adjusted threshold. For tax year 2023, the credit fully phases out for taxpayers with FAGI above \$103,650 (\$161,100 if married filing jointly). The credit begins to phase out for taxpayers with FAGI above \$30,000 (\$50,000 if married filing jointly). The credit is refundable for taxpayers whose FAGI does not exceed a certain inflation-adjusted threshold; for tax year 2023, the credit is refundable for taxpayers with FAGI of up to \$56,300 (\$84,500 if married filing jointly).
Participants:	For tax year 2022, a total of 68,258 Maryland income tax returns claimed the credit.
Value of Benefit:	The maximum value of the credit is 32% of the federal child and dependent care credit allowed for the tax year. For tax year 2023, the maximum value of the credit is \$336 for taxpayers with one qualifying dependent and \$672 for taxpayers with two or more qualifying dependents. As noted above, for tax year 2023, the credit is refundable for taxpayers with FAGI of up to \$56,300 (\$84,500 if married filing jointly).
Cost Sharing:	None.
Accessibility:	Available to all eligible claimants.
Regional Variations:	None.

Source: Comptroller of the Treasury; Department of Legislative Services

Temporary Cash Assistance

Program Description:	As one of the components of the Family Investment Program, Temporary Cash Assistance (TCA) provides monetary help to needy families with dependent children when available resources do not fully address the 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.
Funding Source:	Federal, State, and special funds (from a portion of child support collections on behalf of TCA recipients when available).
Fiscal 2025 Budget:	\$156 million (\$104.2 million in federal funds, \$49.1 million in general funds, \$2.7 million in special funds from the child support offset). Actual expenditures will vary based on eligible recipients and benefit levels.
Eligibility:	<p>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.</p> <p>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. Chapters 509 and 510 of 2022 define and establish requirements when unpaid work experience and community service may be offered as an alternative to work requirements. The Acts establish the maximum required work activity hours work-eligible TCA recipients may be required to meet. The maximum hours vary based on the age of the child in their care, whether the recipient also receives child care assistance, and whether there are two work-eligible parents in the assistance unit. The Acts also alter criteria for exemption from work requirements by adding criteria based on months of TCA</p>

receipt and preventing lifetime limits on exemptions based on having a child younger than age one.

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 child younger than age one or a needy caretaker relative. However, assistance cannot be terminated or reduced for noncompliance with work activity requirements if individuals have “good cause.” Individuals with good cause may not have benefits reduced or terminated but instead must receive a lesser sanction, particularly individuals who have children in the assistance unit.

In fiscal 2024, the Department of Human Services (DHS) began closing cases that reached the 60-month time limit and lacked a documented hardship exemption. Previously, DHS had automatically granted hardship exemptions, but recently halted the practice after an Office of Legislative Audits finding in November 2022. According to the most recent data available, DHS closed 3,859 cases that reached the 60-month time limit between July 2023 and April 2024.

Chapters 171 and 172 of 2023 established an electronic benefit transfer theft restoration program in DHS. DHS must automatically restore the benefits of a household without requiring further action from the household if a DHS investigation shows a household’s correctly issued benefits were lost due to theft.

Participants:

In fiscal 2024, the program served an average of 53,346 recipients per month. The fiscal 2025 budget assumes an average of 50,000 monthly recipients.

Value of Benefit:

The fiscal 2025 budget assumes an average of \$260 per month per recipient. For federal fiscal 2025, the maximum benefit for a three-person household is \$753 per month, not including an additional \$45 monthly benefit enhancement per recipient that has been provided since fiscal 2023. Thus, for a family of three in fiscal 2025, the maximum benefit is \$888 per month.

Cost Sharing:

None. However, individuals must assign child support to the State. A certain portion of these child support collections are distributed to the TCA recipient (\$100 each month for one child or \$200 for two or more children) with the remainder retained by the State. The retained amounts are distributed 50% to the State and 50% to the federal

government. The amounts distributed to families are disregarded in the calculation of benefits.

Accessibility: Applications must be filed, interviews must be conducted (with 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.
Funding Source:	Federal funds.
Fiscal 2025 Budget:	\$2.7 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. Eligibility criteria vary by local office. In general, a family must have at least one child younger than age 21 and have an emergency qualifying under the local department plan. Individuals must provide evidence of the emergency (such as an eviction notice or utility shut-off notice). 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:	In fiscal 2024, the program issued an average of 288 grants per month. Fiscal 2024 participation represents a substantial decline from typical program experience. The fiscal 2025 budget assumes an average of 372 recipients per month, aligning the anticipated caseload with prepandemic experience.
Value of Benefit:	Benefits vary by jurisdiction and are governed by local department plans. The fiscal 2025 budget assumes an average grant of \$614.68.
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

Supplemental Nutrition Assistance Program

Program Description:	The Supplemental Nutrition Assistance Program (SNAP) assists low-income households to purchase food. A State supplemental benefit is provided to households with an individual older than age 60 for the difference between the federal monthly benefit and \$50, if the federal benefit is less than \$50 (per Chapter 696 of 2016, as amended by Chapters 374 and 375 of 2024).
Funding Source:	Traditional SNAP benefits are 100% federally funded. The supplemental benefit for seniors is 100% State funded.
Fiscal 2025 Budget:	<p>\$1.858 million in federal funds for traditional SNAP benefits. However, actual expenditures will vary based on eligible recipients and benefit levels.</p> <p>Beyond the base SNAP program, \$10.8 million is available for the State supplemental benefit for seniors.</p>
Eligibility:	<p>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 categorically eligible for SNAP benefits.</p> <p>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 \$3,500. Certain resources are excluded, including all vehicles.</p> <p>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.</p> <p>Deductions from gross income include 20% of earned income, a standard deduction (in federal fiscal 2025, this deduction is \$204 per month for a three-person household), a dependent care deduction, certain medical expenses for elderly or disabled household members,</p>

housing costs in excess of 50% of adjusted net income, and legally owed child support expenses.

Chapters 171 and 172 of 2023 established an electronic benefit transfer theft restoration program in the Department of Human Services (DHS). DHS must automatically restore the benefits of a household without requiring further action from the household if a DHS investigation shows a household's correctly issued benefits were lost due to theft.

Participants: In fiscal 2024, the average number of monthly cases was 379,611, and the average number of monthly recipients was 692,966. The fiscal 2025 budget assumes an average monthly number of cases of 457,420.

Value of Benefit: The fiscal 2025 budget assumes an average grant of \$338.49 per month for traditional SNAP benefits. In federal fiscal 2025, the maximum benefit for a three-person household is \$768 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.

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

Federal Summer Electronic Benefit Transfer Program (SUN Bucks)

Program Description:	The federal Consolidated Appropriations Act of 2023 authorized a new optional nationwide Summer Electronic Benefit Transfer Program (SUN Bucks) that began in summer 2024 to provide additional Supplemental Nutrition Assistance (SNAP) benefits to children in summer months when school is not in session. Due to the availability of SUN Bucks, no benefits were provided under the State's Summer SNAP for Children program in summer 2024.
Funding Source:	Federal funds.
Fiscal 2025 Budget:	As of December 2024, the fiscal 2025 budget includes \$60 million for the program. However, expenditures totaled \$71.54 million in federal funds provided for the summer 2024 benefits, which ultimately need to be accounted for in the appropriation. A total of \$11.6 million (\$5.8 million in general funds and \$5.8 million in federal funds) is also included for administration of the program.
Eligibility:	All children eligible for free and reduced-price meals (FRPM) in the school year immediately preceding the summer are automatically eligible without an additional application, except for children receiving FRPM in Community Eligibility Provision schools who must separately apply to prove income eligibility. Children not receiving FRPM who are income eligible must be provided an opportunity to apply to receive the benefits. Children must attend a school that participates in the National School Lunch Program and/or School Breakfast program to receive benefits, unless the child participates in SNAP, the State's Temporary Assistance for Needy Families assistance program, or other means tested programs.
Participants:	In summer 2024, 594,287 unique students were served through SUN Bucks, with \$71.5 million in total benefits provided.
Value of Benefit:	\$40 per month (\$120 total); the benefit will increase with inflation in future years.
Cost Sharing:	None.

Accessibility: The program is a federal entitlement.

Regional Variations: None.

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

Child Care Scholarship Program (Formerly Child Care Subsidy)

Program Description: The program provides financial assistance with child care costs to recipients of Temporary Cash Assistance (TCA) or Supplemental Security Income (SSI) and families who meet income eligibility requirements.

Funding Source: Federal and State funds.

Fiscal 2025 Budget: Approximately \$412.3 million (\$83.8 million in federal funds from the Child Care and Development Block Grant and \$328.5 million in general funds).

Eligibility: Applicants must meet a variety of technical eligibility requirements. If both parents reside in the same household, each must fulfill all eligibility requirements to qualify for a subsidy. All recipients must be either (1) employed, enrolled in an approved training program, or attending school or (2) a recipient of TCA or SSI.

Families that do not receive TCA or SSI must also adhere to income guidelines, which vary by family size. Program eligibility is primarily determined by household income, placing families into an income eligibility scale from category A (lowest income) to category J (highest income). Participating families use vouchers and their assigned copayment to purchase child care directly from the provider of their choice. The Maryland State Department of Education (MSDE) reimburses the provider for the approved scholarship rate. Families may also be responsible for any remaining balance between the rate charged by the provider and the voucher amount.

The following policy changes have encouraged more children, families, and providers to participate:

- reductions in copayments to \$1 to \$3 per week, effective May 2022;
- waiver of copayments for individuals in certain public benefits programs, effective July 1, 2022;

- expansion of income eligibility thresholds from 65% to 75% of the calendar 2022 State median income, effective May 2022;
- increased reimbursement rates from the sixtieth to the seventieth percentile of the most recent market rates, effective May 2022;
- introduction of advanced enrollment payments in January 2023; and
- implementation of a fast-track application process (presumptive eligibility), effective July 1, 2023.

Chapters 731 and 732 of 2023 generally prohibit MSDE from altering policies that were in effect as of January 1, 2023, such as increasing copayment levels, reducing reimbursement rates, lowering income eligibility requirements, or freezing program enrollment. Chapter 717 of 2024 specifically prohibits MSDE from increasing copayment levels for the program in effect as of January 1, 2024. MSDE can make some program changes if it notifies certain committees of the General Assembly about the intended changes and waits to implement them until the legislative session has ended.

Participants:

In fiscal 2024, on average, the Child Care Scholarship program provided child care assistance to 34,127 eligible children and 22,897 families per month. In fiscal 2025, an estimated 37,054 children will be served.

Value of Benefit:

In fiscal 2024, the average annual cost per child in the program was \$12,153.

The reimbursement rate for providers in each region cannot be lower than the sixtieth percentile of the most recent market rate survey. MSDE raised provider reimbursement rates to the seventieth percentile of market rates effective May 23, 2022. Cost of care varies by type of care, age of child, and region of the State.

Cost Sharing:

Families receiving TCA or SSI benefits are not required to make copayments as a condition of receiving a scholarship. Chapters 525 and 526 further waived copayments for families participating in other

benefits programs, such as SNAP. All other families must make a copayment for three or fewer children receiving a child care subsidy. Previously, copayments were on a sliding scale based on family size and income and varied depending on the region of the State. MSDE reduced weekly copayment to a range of \$1 to \$3 depending on the unit of scholarship that the family receives.

Accessibility: The program is not an entitlement and funding is limited. Priorities for service are (1) TCA and SSI applicants or recipients who are working, in job training, or in school; (2) families who have received TCA or SSI within the last six months; and (3) families that meet income guidelines and are in 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 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 daycare 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).
Funding Source:	Federal funds from USDA pass through the Maryland State Department of Education to participating licensed nonprofit daycare 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 2025 Budget:	\$96.6 million in federal funds.
Eligibility:	Children from birth through age 12 and functionally impaired adults enrolled in participating licensed public or private nonprofit daycare centers, family daycare 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 2025, 14.0 million meals are expected to be served through this program. In fiscal 2023, 13.5 million meals were served through the program.

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, 2024, through June 30, 2025, for child and adult daycare centers are as follows:

- free meals – \$2.37 for breakfast, \$4.43 for lunch/supper, and \$1.21 for snack;
- reduced-price meals – \$2.07 for breakfast, \$4.03 for lunch/supper, and 60 cents for snack; and
- paid meals – 39 cents for breakfast, 42 cents for lunch/supper, and 11 cents for snack.

An additional 30 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 \$8.01 (or \$1,922.40 per 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 \$6.70 (or \$1,608 per 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 92 cents (or \$220.80 per 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) and Tier II higher income family daycare providers receive \$1.66 for breakfasts, \$3.15 for lunches and suppers, and 93 cents for snacks served. The daily benefit available for Tier 1 and Tier II providers serving a participant breakfast, lunch, and a snack is \$5.74 (or \$1,377.60 per 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 daycare costs charged to families and enhanced nutrition services for enrollees.

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

Program Description:	The School Breakfast 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).
Funding Source:	Federal funds from USDA pass through the Maryland 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 2025 Budget:	\$73.2 million in federal funds. State matching funds are budgeted in the Maryland Meals for Achievement In-classroom Breakfast Program.
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.
Participants:	In fiscal 2025, approximately 37.7 million lunches are expected to be served, including 9.5 million paid lunches, 2.4 million reduced-price lunches, and 25.8 million free lunches. In fiscal 2023, there were approximately 36.6 breakfasts served, including 9.2 million paid breakfasts, 2.3 million reduced-price breakfasts, and 25.1 million free breakfasts.
Value of Benefit:	The federal reimbursement available to schools for meals served is determined by the household income level and household size of the participating children. Federal reimbursement rates effective July 1, 2024, through June 30, 2025, for regular schools are 39 cents

for paid breakfasts, \$2.07 for reduced-price breakfasts, and \$2.37 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, 2024, through June 30, 2025, for severe need schools are 39 cents for paid breakfasts, \$2.54 for reduced-price breakfasts, and \$2.84 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.

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.

Effective July 1, 2014, 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 under a Community Eligibility Provision.

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

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.
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 2025 Budget:	\$12.1 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 2025, 24.2 million breakfasts are expected to be served through this program, including 6.2 million paid breakfasts, 1.5 million reduced-price breakfasts, and 16.4 million free breakfasts. In fiscal 2023, approximately 23.4 million breakfasts were served, including 6.1 million paid breakfasts, 1.5 million reduced-price breakfasts, and 15.9 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

Program Description:	The program subsidizes public and participating nonprofit private schools of high school grade or lower and participating residential child care institutions and eligible camps for milk served to children who do not participate in other federal nutrition assistance programs. The milk must meet the nutrient standards established by the U.S. Department of Agriculture (USDA).
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 is also available to supplement federal funds.
Fiscal 2025 Budget:	\$450,000 in federal funds.
Eligibility:	All children, regardless of family income, up to age 21 who are enrolled in participating K-12 public schools, nonprofit private schools, residential child care institutions, and specified camps are eligible if they do not participate in other meal service programs. Schools and child care institutions may offer programs including the School Breakfast Program or the National School Lunch Program while participating in the School Milk Program for children who do not receive meals due to a half-day schedule or other reason. Free milk is available to children with family income up to 130% of federal poverty guidelines (FPG). A modest subsidy is also provided for milk served to children with family income greater than 130% FPG.
Participants:	In fiscal 2025, 619,236 paid half pints of milk (and no free half pints) are expected to be served through this program. In fiscal 2023, approximately 601,200 paid half pints of milk were provided.
Value of Benefit:	The federal reimbursement available for all milk given to nonpricing institutions, and paid milk served in pricing institutions is 27 cents, effective July 1, 2024, through June 30, 2025. 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

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).

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 2025 Budget: \$254.9 million in federal funds.

Eligibility: All children, regardless of family income, up to age 21 who are enrolled in participating K-12 public schools, nonprofit private schools, and residential child care institutions 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.

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.

Participants: In fiscal 2025, approximately 70.1 million lunches are expected to be served, including 21.1 million paid lunches, 4.6 million reduced-price lunches, and 44.4 million free lunches. In fiscal 2023, approximately 68.0 million lunches were served, including 20.4 million paid lunches, 4.5 million reduced-price lunches, and 43.1 million free lunches.

Value of Benefit: A basic subsidy is provided for all meals served to students, with higher subsidy levels provided for free and reduced-price meals. Federal reimbursement rates for July 1, 2024, through June 30, 2025, are currently 42 cents for paid lunches, \$4.03 for reduced-price lunches, and \$4.43 for free lunches. This provides a maximum federal reimbursement per student, assuming 180 school days of \$75.60 a year for paid lunches, \$725.40 for reduced-price lunches, and \$797.40 for free lunches.

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 9 cents per lunch if the food meets certain meal pattern and nutrition standard requirements.

In the 2024-2025 school year, participating schools will receive commodity foods or cash in lieu, with a value of 30 cents for each lunch served. Schools may also get “bonus” commodities, as available from USDA price support and surplus removal programs.

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

Cost Sharing: Nonpricing programs provide lunch and snacks to all children at no charge. The price to a paying child is determined locally by each school system. The price to a student receiving a reduced-price lunch or snack may not exceed 40 cents for a lunch or 15 cents for a snack.

Effective July 1, 2014, 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 under a Community Eligibility Provision.

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.
Funding Source:	<p>Federal funds pass through the Maryland State Department of Education to participating schools.</p> <p>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. After grants are made, remaining funds are allocated to each state operating the National School Lunch Program based on the proportion of the population of the state relative to the population of the United States.</p>
Fiscal 2025 Budget:	\$4.4 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 2025, 87,989 children are expected to have access to this program. During the fiscal 2023 school year, 93,362 children had access to this program.
Value of Benefit:	<p>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.</p> <p>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.</p>

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 (SUN Meals)

Program Description:	The Summer Food Service Program, also known as the Summer Meals Program or SUN Meals, 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).
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 2025 Budget:	\$10.8 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 2025, 10.5 million meals and/or snacks are expected to be provided through this program, including 5.0 million breakfasts, 3.8 million lunches, 97,781 snacks, and 1.6 million suppers. In fiscal 2023, 10.2 million meals and/or snacks were served, including 4.8 million breakfasts, 3.7 million lunches, 94,933 snacks, and 1.6 million suppers.
Value of Benefit:	Federal reimbursement rates for rural or self-preparation sites effective January 1, 2024, through December 31, 2024, are \$2.98 for breakfast, \$5.21 for lunch/supper, and \$1.24 cents for snacks. The federal reimbursement rates for all other types of sites over the same period are \$2.92 for breakfast, \$5.13 for lunch/supper, and \$1.21 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 \$8.19 (or \$327.60 a year, assuming 40 operating days). Lower daily benefits would be available if a snack was provided in lieu of a meal.

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

- Program Description:** The Special Supplemental Nutrition Program for Women, Infants, and Children (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.
- Funding Source:** Approximately 81% federal, 19% manufacturer rebates, and 0.04% State in fiscal 2025. The split between federal, State, and manufacturer rebates varies each year.
- Fiscal 2025 Budget:** \$128.3 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 Medicaid, Temporary Cash Assistance, benefits, or are enrolled in foster care. Eligibility is calculated based on Medicaid eligibility; however, WIC also covers people who are not eligible for Medicaid.
- Participants:** In August 2024, statewide participation in WIC totaled 123,440, of which, 27,564 were infants, 66,879 were children, and 28,997 were women. In fiscal 2023, Maryland served 75.3% of eligible infants, 73.5% of eligible women, and 75.3% of eligible children up to age five.

Value of Benefit: In fiscal 2024, participants received food benefits averaging an estimated \$78.96 before rebates and \$56.91 after rebates per month. The benefits related to nutritional assessment and education are a part of the nutrition services and administrative funding, which was approximately \$30.36 per month per participant in fiscal 2024.

For the most commonly issued WIC foods in fiscal 2024, the percentage of benefits redeemed varied widely from 46.2% redeemed for infant fruits and vegetables to 91.2% redeemed for infant formula. Issued fruits and vegetables and eggs had a redemption rate greater than 75%, and whole milk had a redemption rate of 57.3%.

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:** Medicaid is a comprehensive health insurance program for 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. Effective January 1, 2023, Medicaid also covers dental services for all adult beneficiaries.
- Funding Source:** Generally, 50% federal/50% State. However, states receive a 90% federal match for the population that became newly eligible under the federal Patient Protection and Affordable Care Act (ACA) effective January 1, 2014.
- Fiscal 2025 Budget:** \$14,480.0 million (\$4,995.4 million in general funds, \$866.7 million in special funds, \$8,540.7 million in federal funds, and \$77.2 million in reimbursable funds). This total includes behavioral health expenditures for Medicaid participants.
- Eligibility:** Recipients of Temporary Cash Assistance or 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. Other individuals qualify based on their income or due to an inability to pay extraordinary medical bills resulting from a catastrophic illness or extended nursing home or hospital stay. 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.
- Participants:** The Department of Legislative Services estimates that the fiscal 2025 average annual monthly enrollment for Medicaid will be 1.36 million, with 1,014,107 traditional participants and 342,650 ACA participants.

- Value of Benefit:** The average cost per enrollee, including Medicaid behavioral health and excluding administrative costs, is projected to be \$10,282 in fiscal 2025 for enrollees in the base Medicaid program (*i.e.*, excluding the ACA expansion population) and \$9,408 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 Medicare and Medicaid Services; Maryland Department of Health; Department of Legislative Services

Maryland Children's Health Program

Program Description: The Maryland Children's Health Program (MCHP) provides 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, and behavioral health care.

Funding Source: Typically, 65% federal/35% State.

Fiscal 2025 Budget: \$760.8 million (\$266.3 million in general funds and \$494.5 million in federal funds). This amount includes an estimate of behavioral health expenditures for MCHP beneficiaries, 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 322% of federal poverty guidelines (FPG).

Participants: The Department of Legislative Services estimates that fiscal 2025 average monthly enrollment for MCHP will be 195,233 participants.

Value of Benefit: The average cost per participant in fiscal 2025 (including behavioral health and excluding administrative costs) is estimated to be \$3,899.

Cost Sharing: None. Under MCHP, children with household incomes between 212% and 322% FPG historically paid a monthly premium to participate in the MCHP premium plan, though premiums were suspended during the COVID-19 public health emergency and unwinding period. Chapter 47 of 2024 eliminated the MCHP premium plan and the requirement that participants pay a family contribution for MCHP coverage.

Accessibility: Entitlement program.

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

Source: U.S. Centers for Medicare and Medicaid 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.

Funding Source: Federal revenues are reduced by the amount of the credit.

Fiscal 2023 Budget: The credit is not budgeted through the State budget.

Eligibility: To be eligible, an individual (1) must have a household income of at least 100% 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. Through the end of calendar 2025, there is no maximum income limit for the premium tax credit.

For tax years 2021 and 2022, the federal American Rescue Plan Act temporarily expanded eligibility for the premium tax credit by eliminating the rule that a taxpayer with household income above 400% FPG cannot qualify for a premium tax credit. The federal Inflation Reduction Act extended this through 2025.

Participants: In calendar 2024 (through August), the average monthly number of individuals receiving an advanced premium tax credit (APTC) was 159,025.

- 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 cost of available insurance, geographic area, and family size also impact the value of the tax credit. In calendar 2024 (through August), the average monthly APTC per enrollee was \$410 (an estimated \$4,920 per year).
- Cost Sharing:** Individuals receiving the tax credit are required to pay the remaining portion of the premium not covered by the tax credit. The amount of the premium for which participants are responsible varies based on factors including location, “metal level” of health plan, and family size. 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.
- 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; Maryland Health Benefit Exchange

Housing Choice Voucher Program (Section 8 Housing)

Program Description: This federally funded and locally administered program provides rental assistance through a voucher that subsidizes the rent of low-income families, elderly individuals, and individuals with disabilities. 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.

Funding Source: Federal funds.

Federal Fiscal 2025 Budget: The State's fiscal 2025 appropriation of Section 8 Housing Choice Voucher Funds, budgeted within the Department of Housing and Community Development (DHCD), is approximately \$19.2 million (a portion of which may be used for administrative expenditures). DHCD operates the program for only some jurisdictions in the State. DHCD funding is ultimately dependent on federal appropriation levels.

Eligibility: Program eligibility is determined by local public housing agencies based on a household's income and family size. Generally, 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 September 2024, there were 57,988 vouchers authorized in Maryland with an 89% year-to-date leasing percentage. Per HUD, in federal fiscal 2023, there were 28,443 units of project-based rental assistance in Maryland.

**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 per unit cost for the jurisdictions that DHCD operates the program is \$835.65 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 (in parts of the Eastern Shore and Western Maryland). However, the demand for the program exceeds the supply of resources. 83.9% of DHCD's vouchers are currently in use.

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 affordable rental housing to low-income families, elderly individuals, and individuals with disabilities.
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 2025 Budget:	\$8.5 billion nationwide, including \$5.0 billion for operating expenses. Total fiscal 2024 State allocation for Maryland was \$118.3 million, of which \$83.3 million was for operating expenses and \$34.9 million was for capital expenses.
Eligibility:	Limited to “low-income” and “very low-income” households. Households with annual incomes of 80% of the area median income are considered low-income. Households with annual incomes of 50% or less of the area median income are considered very low-income.
Participants:	According to the U.S. Department of Housing and Urban Development, there were 10,453 units available in Maryland as of December 2024. Of these units, 94.2% 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, referred to as the Total Tenant Payment, 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. Not all public housing authorities have public housing units available.

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

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

Homelessness Solutions Program

Program Description:	<p>Administered by the Department of Housing and Community Development (DHCD), this program provides federally and State-funded grants to 10 local Continuums of Care (CoC) and 6 Local Homeless Coalitions (LHC) to support homeless shelters and homeless services programs across the State. These entities cover all 24 jurisdictions of the State. Eligible projects include rapid re-housing and homelessness prevention, operating costs and eligible services at emergency shelters, and outreach services for people who are unsheltered. This program includes funds previously managed through six other programs:</p> <ul style="list-style-type: none">• Emergency Solutions Grant;• Rental Allowance Program;• Emergency and Transitional Services Program;• Housing Navigator and Aftercare Program;• Homeless Women’s Crisis Shelter Homes; and• Service Linked Housing Program.
Funding Source:	<p>General, special, and federal funds. Federal funds are available through the U.S. Department of Housing and Urban Development Emergency Solutions Grant Program. Special funds are available from DHCD’s General Bond Reserve Fund.</p>
Fiscal 2025 Budget:	<p>\$17.6 million total, including \$14.1 million in general funds, \$2.3 million in special funds, and \$1.2 million in federal funds.</p>
Eligibility:	<p>Lead agencies for CoC and LHCs can apply to DHCD for funding on behalf of homeless services providers in their community. Funds can be used for street outreach, emergency shelter, rapid rehousing, homelessness prevention, case management, and homeless management information systems.</p>

- Participants:** Grantees include 10 local CoC and 6 LHCs, or a collaborative applicant of a CoC. CoC aim to serve people who are homeless or at-risk of homelessness.
- Value of Benefit:** Funding is provided as grants to CoC and LHCs that provide services to participants. Fiscal 2025 awards ranged in size from \$318,606 for Garrett County to more than \$3.7 million for Baltimore City.
- Cost Sharing:** All CoC and LHCs must provide matching funds of at least 25% of the amount requested.
- Accessibility:** Funds are available to eligible CoC and LHCs in the State.
- Regional Variations:** Services available in each jurisdiction vary based on decisions made by the service providers as part of the annual grant application process.

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

Electric Universal Service Program

Program Description:	The program, administered by the Department of Human Services (DHS) 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.
Funding Source:	Funding for the program is provided through ratepayer surcharge revenues collected by electric companies from consumer electric bills and through an allocation of the revenue generated by the Regional Greenhouse Gas Initiative (RGGI) quarterly auctions for the sale of carbon dioxide emission allowances, which is deposited to the Strategic Energy Investment Fund (SEIF). When available and if needed, federal Low Income Home Energy Assistance Program funds may also be used to support Electric Universal Service Program (EUSP) benefits.
Fiscal 2025 Budget:	\$125.1 million in special funds. \$30.6 million is available from EUSP funds. \$94.1 million is available from SEIF, and \$400,000 is available from a condition of approval of a Certificate for Public Convenience and Necessity at Dominion Cove Point. Actual SEIF availability will vary based on RGGI auction results. SEIF funds budgeted in fiscal 2025 decrease by \$5.0 million compared to fiscal 2024, but available revenues remain significantly higher compared to prior years, reflecting continued substantial growth in revenues to the State from recent RGGI program auctions. Funding excludes administrative expenditures.

Eligibility: Families with (1) incomes at or below 200% of federal poverty guidelines (FPG); (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. Chapter 207 of 2023 expanded income eligibility to 200% FPG for all customers, effective January 1, 2024, and requires OHEP to enroll any household with an individual who meets the financial eligibility requirements of certain cash assistance programs. Previously, Chapters 638 and 639 of 2021 expanded income eligibility to 200% FPG for customers aged 67 or older only.

Households are only eligible for arrearage assistance once every five years except in limited circumstances. Households must also have a past due balance of at least \$300 to receive arrearage assistance.

Participants: In fiscal 2024, through the end of June, 114,230 households received bill payment assistance benefits, and 30,189 households received electric arrearage assistance benefits.

Value of Benefit: In fiscal 2024, through the end of June, the average benefit was \$627 for bill payment assistance program and \$1,035 for the arrearage assistance program. The decrease in average benefit size for both programs in fiscal 2024 reflects efforts by DHS to realign benefit sizes to accommodate the increased number of applicants for both programs.

Cost Sharing: EUSP benefits are based on a calculation including measures of gross household income, household size, electricity 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 (12,000 kilowatt hours for households without electric heat. The measure also includes a percentage of bills to be paid for various poverty level categories. In fiscal 2024, EUSP paid between 30% and 55% of participants' electric costs 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 five 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 weighted average depending on the utility territory where the applicant lives to account for price variations among utility service territories.

Source: Department of Human Services; Public Service Commission; Maryland State Budget

Maryland Energy Assistance Program

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, discounts on fuel purchases, and a gas arrearage component.
Funding Source:	Federal funds.
Fiscal 2025 Budget:	\$58.6 million from the federal Low Income Home Energy Assistance Program (LIHEAP). Additional allocations of supplemental LIHEAP funding through the federal Infrastructure Investment and Jobs Act are anticipated in federal fiscal 2025 and 2026. Of the \$58.6 million in LIHEAP funds, approximately \$11.6 million is to be transferred to the Department of Housing and Community Development for heating/cooling system repair and replacement.
Eligibility:	Families with incomes at or below 200% 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. The Department of Human Services submitted and received approval from the U.S. Department of Health and Human Services for its fiscal 2024 LIHEAP state plan, which increased the income eligibility for Maryland Energy Assistance Program (MEAP) benefits from 175% to 200% of federal poverty guidelines. This change sets income eligibility for MEAP benefits equal to EUSP income eligibility, which was increased to 200% of federal poverty guidelines by Chapter 207 of 2023, effective January 1, 2024.
Participants:	In fiscal 2024, through June, 94,205 households received MEAP energy assistance benefits, and 8,675 households received natural gas arrearage assistance benefits.

- Value of Benefit:** In fiscal 2024, through the end of June, the average benefit per household was \$723, and the average gas arrearage assistance benefit per household was \$866. Participants may also receive discounts on fuel purchases, waivers on utility fees, credits on utility bills, and access to other energy-related services.
- Cost Sharing:** As with the Electric Universal Service Program (EUSP), cost sharing is related to income and usage but also varies with fuel source. In fiscal 2023, the program paid between 52% to 80% of participants' electric heating bills if the participant also received EUSP bill payment assistance, and between 22% to 25% of the electric bill if the participant received only MEAP. 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 Montgomery and St. Mary's counties, a local energy tax rebate may be provided by the county, but this has not been available for several years.

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).

Funding Source: Federal funds and special funds. Special funds may, but are not always, provided from the Strategic Energy Investment Fund, 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.

Fiscal 2025 Budget: Approximately \$11.8 million in federal funds, including \$4.1 million from the Weatherization Assistance Program and approximately \$7.7 million in supplemental funding from the federal Infrastructure Investment and Jobs Act (IIJA). Approximately \$54.6 million in special funds from the EmPOWER Maryland surcharge. A portion of these funds may be used for administration or other programs. \$38.4 million in special funds were budgeted in the fiscal 2025 capital budget for grants and loans administered by DHCD for energy efficiency improvements for single family and multifamily homes. 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 2025, this amount is expected to be \$11.6 million.

- Eligibility:** For the Weatherization Assistance Program, income eligibility is limited to less than 60% of the State median income for households of 9 or less, or 200% of federal poverty guidelines (FPG) for households of 10 or more. Applicants may not have received federal weatherization funds in the past. Recipients of some Department of Human Services cash assistance or energy assistance program benefits are categorically eligible for weatherization services.
- For EmPOWER LIEEP, income eligibility is generally limited to less than 250% FPG or 80% of the State median income. Additionally, the household must be an active 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 2024, 483 households were served through the Weatherization Assistance Program through both traditional and IJA supplemental program funding, and 2,107 households were served through LIEEP. In fiscal 2025, DHCD projects 1,249 households will be served through the Weatherization Assistance Program, and 9,592 households will be served through LIEEP.
- Value of Benefit:** The average cost of a weatherization project was \$7,496 in fiscal 2024. The maximum cost of a weatherization project is determined annually by the U.S. Department of Energy; this amount was \$15,000 in program year 2024.
- The average fiscal 2024 cost per EmPOWER LIEEP project was \$9,388. The amount of assistance allowed under EmPOWER LIEEP may not exceed \$12,500 per unit for base efficiency projects and \$16,000 for whole home efficiency projects.
- These programs are intended to yield future utility savings after weatherization/energy efficiency modifications are completed (*i.e.*, reduced home heating/cooling costs).
- Cost Sharing:** Homeowners are not charged for work under either LIEEP or the Weatherization Assistance Program.

Accessibility: Applications for the Weatherization Assistance Program are submitted through several local weatherization agencies across the State. Accessibility is limited to the above income limits and available funding. For the Weatherization Assistance Program, priority is given to the elderly, individuals with disabilities, families with children, and those with high energy use. For LIEEP, benefits may only be received once every five years.

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. 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/SNAP Benefits</u>	<u>Child Care Scholarship</u>	<u>Health Coverage</u>	<u>Other Benefits</u>	<u>Subtotal</u>	<u>Housing***</u>	<u>Grand Total</u>
Allegany	\$0	\$20,487	\$14,092	\$15,164	\$5,201	\$54,944	\$12,024	\$66,968
Anne Arundel	0	20,487	20,124	15,164	5,201	60,976	25,648	86,623
Baltimore City	0	20,487	18,720	15,164	5,201	59,572	27,828	87,400
Baltimore	0	20,487	21,060	15,164	5,201	61,912	25,932	87,844
Calvert	0	20,487	20,124	15,164	5,201	60,976	23,899	84,875
Caroline	0	20,487	13,208	15,164	5,201	54,060	16,116	70,176
Carroll	0	20,487	20,124	15,164	5,201	60,976	25,648	86,623
Cecil	0	20,487	15,600	15,164	5,201	56,452	21,216	77,668
Charles	0	20,487	20,124	15,164	5,201	60,976	28,320	89,296
Dorchester	0	20,487	13,208	15,164	5,201	54,060	14,664	68,724
Frederick	0	20,487	21,060	15,164	5,201	61,912	21,756	83,668
Garrett	0	20,487	14,092	15,164	5,201	54,944	11,832	66,776
Harford	0	20,487	21,060	15,164	5,201	61,912	25,648	87,559
Howard	0	20,487	28,808	15,164	5,201	69,660	32,844	102,504
Kent	0	20,487	13,208	15,164	5,201	54,060	16,596	70,656
Montgomery	0	20,487	28,808	15,164	5,201	69,660	30,624	100,284
Prince George's	0	20,487	20,124	15,164	5,201	60,976	22,764	83,740
Queen Anne's	0	20,487	15,600	15,164	5,201	56,452	25,932	82,384
Somerset	0	20,487	13,208	15,164	5,201	54,060	14,520	68,580
St. Mary's	0	20,487	15,600	15,164	5,201	56,452	21,060	77,512
Talbot	0	20,487	15,600	15,164	5,201	56,452	18,216	74,668
Washington	0	20,487	15,600	15,164	5,201	56,452	16,392	72,844
Wicomico	0	20,487	13,208	15,164	5,201	54,060	17,148	71,208
Worcester	0	20,487	14,092	15,164	5,201	54,944	14,976	69,920

SNAP: Supplemental Nutrition Assistance Program

*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.

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

	<u>Income After Taxes**</u>	<u>Cash/SNAP Benefits</u>	<u>Child Care Scholarship</u>	<u>Health Coverage</u>	<u>Other Benefits</u>	<u>Subtotal</u>	<u>Housing***</u>	<u>Grand Total</u>
Allegany	\$35,854	\$3,754	\$14,092	\$15,164	\$5,053	\$73,917	\$4,278	\$78,195
Anne Arundel	35,854	3,754	20,124	15,164	5,053	79,949	17,902	97,851
Baltimore City	35,854	3,754	18,720	15,164	5,053	78,545	20,082	98,627
Baltimore	35,854	3,754	21,060	15,164	5,053	80,885	18,186	99,071
Calvert	35,854	3,754	20,124	15,164	5,053	79,949	16,153	96,102
Caroline	35,854	3,754	13,208	15,164	5,053	73,033	8,370	81,403
Carroll	35,854	3,754	20,124	15,164	5,053	79,949	17,902	97,851
Cecil	35,854	3,754	15,600	15,164	5,053	75,425	13,470	88,895
Charles	35,854	3,754	20,124	15,164	5,053	79,949	20,574	100,523
Dorchester	35,854	3,754	13,208	15,164	5,053	73,033	6,918	79,951
Frederick	35,854	3,754	21,060	15,164	5,053	80,885	14,010	94,895
Garrett	35,854	3,754	14,092	15,164	5,053	73,917	4,086	78,003
Harford	35,854	3,754	21,060	15,164	5,053	80,885	17,902	98,787
Howard	35,854	3,754	28,808	15,164	5,053	88,633	25,098	113,731
Kent	35,854	3,754	13,208	15,164	5,053	73,033	8,850	81,883
Montgomery	37,145	3,754	28,808	15,164	5,053	89,923	22,878	112,801
Prince George's	35,854	3,754	20,124	15,164	5,053	79,949	15,018	94,967
Queen Anne's	35,854	3,754	15,600	15,164	5,053	75,425	18,186	93,611
Somerset	35,854	3,754	13,208	15,164	5,053	73,033	6,774	79,807
St. Mary's	35,854	3,754	15,600	15,164	5,053	75,425	13,314	88,739
Talbot	35,854	3,754	15,600	15,164	5,053	75,425	10,470	85,895
Washington	35,854	3,754	15,600	15,164	5,053	75,425	8,646	84,071
Wicomico	35,854	3,754	13,208	15,164	5,053	73,033	9,402	82,435
Worcester	35,854	3,754	14,092	15,164	5,053	73,917	7,230	81,147

SNAP: Supplemental Nutrition Assistance Program

*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.

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

	<u>Income After Taxes**</u>	<u>Cash/SNAP Benefits</u>	<u>Child Care Scholarship</u>	<u>Health Coverage</u>	<u>Other Benefits</u>	<u>Subtotal</u>	<u>Housing***</u>	<u>Grand Total</u>
Allegany	\$47,233	\$0	\$14,092	\$6,413	\$694	\$68,433	\$0	\$68,433
Anne Arundel	47,325	0	20,124	6,413	694	74,557	0	74,557
Baltimore City	47,186	0	18,720	6,413	694	73,013	0	73,013
Baltimore	47,186	0	21,060	6,413	694	75,353	0	75,353
Calvert	47,242	0	20,124	6,427	694	74,487	8,407	82,894
Caroline	47,186	0	13,208	6,427	694	67,515	0	67,515
Carroll	47,233	0	20,124	6,413	694	74,465	0	74,465
Cecil	47,311	0	15,600	6,427	694	70,033	0	70,033
Charles	47,233	0	20,124	6,427	694	74,479	12,828	87,307
Dorchester	47,186	0	13,208	6,427	694	67,515	0	67,515
Frederick	47,311	0	21,060	6,413	694	75,479	6,264	81,743
Garrett	47,339	0	14,092	6,413	694	68,539	0	68,539
Harford	47,225	0	21,060	6,413	694	75,392	0	75,392
Howard	47,186	0	28,808	6,413	694	83,101	0	83,101
Kent	47,186	0	13,208	6,427	694	67,515	0	67,515
Montgomery	47,186	0	28,808	6,413	694	83,101	15,132	98,233
Prince George's	47,186	0	20,124	6,413	694	74,417	7,272	81,689
Queen Anne's	47,186	0	15,600	6,427	694	69,907	0	69,907
Somerset	47,186	0	13,208	6,427	694	67,515	0	67,515
St. Mary's	47,242	0	15,600	6,427	694	69,963	5,568	75,531
Talbot	47,409	0	15,600	6,427	694	70,130	0	70,130
Washington	47,256	0	15,600	6,413	694	69,963	0	69,963
Wicomico	47,186	0	13,208	6,427	694	67,515	0	67,515
Worcester	47,451	0	14,092	6,427	694	68,664	0	68,664

SNAP: Supplemental Nutrition Assistance Program

*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.

Comparison for Family of Three with Income of \$91,781 (State Median Income)*

	<u>Income After Taxes**</u>	<u>Cash/SNAP Benefits</u>	<u>Child Care Scholarship</u>	<u>Health Coverage</u>	<u>Other Benefits</u>	<u>Subtotal</u>	<u>Housing***</u>	<u>Grand Total</u>
Allegany	\$103,911	\$0	\$0	\$0	\$694	\$104,605	\$0	\$104,605
Anne Arundel	104,180	0	0	0	694	104,874	0	104,874
Baltimore City	103,767	0	0	0	694	104,461	0	104,461
Baltimore	103,767	0	0	0	694	104,461	0	104,461
Calvert	103,937	0	0	0	694	104,631	0	104,631
Caroline	103,767	0	0	0	694	104,461	0	104,461
Carroll	103,911	0	0	0	694	104,605	0	104,605
Cecil	104,149	0	0	0	694	104,843	0	104,843
Charles	103,911	0	0	0	694	104,605	0	104,605
Dorchester	103,767	0	0	0	694	104,461	0	104,461
Frederick	104,149	0	0	0	694	104,843	0	104,843
Garrett	104,233	0	0	0	694	104,928	0	104,928
Harford	103,886	0	0	0	694	104,580	0	104,580
Howard	103,767	0	0	0	694	104,461	0	104,461
Kent	103,767	0	0	0	694	104,461	0	104,461
Montgomery	103,767	0	0	0	694	104,461	0	104,461
Prince George's	103,767	0	0	0	694	104,461	0	104,461
Queen Anne's	103,767	0	0	0	694	104,461	0	104,461
Somerset	103,767	0	0	0	694	104,461	0	104,461
St. Mary's	103,937	0	0	0	694	104,631	0	104,631
Talbot	104,445	0	0	0	694	105,139	0	105,139
Washington	103,979	0	0	0	694	104,673	0	104,673
Wicomico	103,767	0	0	0	694	104,461	0	104,461
Worcester	104,572	0	0	0	694	105,267	0	105,267

SNAP: Supplemental Nutrition Assistance Program

*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.

Section IV

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

Allegany County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,280	20,589
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	14,092	14,092	14,092	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,413	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	12,024	4,278	0	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$66,968	\$78,195	\$68,433	\$104,605
Total with No Housing Assistance¹³	\$54,944	\$73,917	\$68,433	\$104,605

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.

Anne Arundel County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,188	20,320
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3, 4}	20,124	20,124	20,124	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,413	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	25,648	17,902	0	0
MD Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$86,623	\$97,851	\$74,557	\$104,874
Total with No Housing Assistance¹³	\$60,976	\$79,949	\$74,557	\$104,874

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.

Baltimore City

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,327	20,733
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3, 4}	18,720	18,720	18,720	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,413	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	27,828	20,082	0	0
MD Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$87,400	\$98,627	\$73,013	\$104,461
Total with No Housing Assistance¹³	\$59,572	\$78,545	\$73,013	\$104,461

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.

Baltimore County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,327	20,733
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3, 4}	21,060	21,060	21,060	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,413	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	25,932	18,186	0	0
MD Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$87,844	\$99,071	\$75,353	\$104,461
Total with No Housing Assistance¹³	\$61,912	\$80,885	\$75,353	\$104,461

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.

Calvert County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,271	20,563
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	20,124	20,124	20,124	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	\$948	\$948	\$0	\$0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,427	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	23,899	16,153	8,407	0
MD Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$84,875	\$96,102	\$82,894	\$104,631
Total with No Housing Assistance¹³	\$60,976	\$79,949	\$74,487	\$104,631

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.

Caroline County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,327	20,733
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3, 4}	13,208	13,208	13,208	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,427	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	16,116	8,370	0	0
MD Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$70,176	\$81,403	\$67,515	\$104,461
Total with No Housing Assistance¹³	\$54,060	\$73,033	\$67,515	\$104,461

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.

Carroll County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,280	20,589
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	20,124	20,124	20,124	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,413	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	25,648	17,902	0	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$86,623	\$97,851	\$74,465	\$104,605
Total with No Housing Assistance¹³	\$60,976	\$79,949	\$74,465	\$104,605

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.

Cecil County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,202	20,351
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	15,600	15,600	15,600	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,427	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	21,216	13,470	0	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$77,668	\$88,895	\$70,033	\$104,843
Total with No Housing Assistance¹³	\$56,452	\$75,425	\$70,033	\$104,843

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.

Charles County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,280	20,589
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3, 4}	20,124	20,124	20,124	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,427	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	28,320	20,574	12,828	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$89,296	100,523	\$87,307	\$104,605
Total with No Housing Assistance¹³	\$60,976	\$79,949	\$74,479	\$104,605

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.

Dorchester County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,327	20,733
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3, 4}	13,208	13,208	13,208	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,427	0
Housing Choice Voucher (Section 8 Housing) ^{10, 11}	14,664	6,918	0	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$68,724	\$79,951	\$67,515	\$104,461
Total with No Housing Assistance¹³	\$54,060	\$73,033	\$67,515	\$104,461

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.

Frederick County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,202	20,351
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	21,060	21,060	21,060	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,413	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	21,756	14,010	6,264	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$83,668	\$94,895	\$81,743	\$104,843
Total with No Housing Assistance¹³	\$61,912	\$80,885	\$75,479	\$104,843

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.

Garrett County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,174	20,267
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	14,092	14,092	14,092	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,413	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	11,832	4,086	0	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$66,776	\$78,003	\$68,539	\$104,928
Total with No Housing Assistance¹³	\$54,944	\$73,917	\$68,539	\$104,928

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.

Harford County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,288	20,614
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	21,060	21,060	21,060	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,413	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	25,648	17,902	0	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$87,559	\$98,787	\$75,392	\$104,580
Total with No Housing Assistance¹³	\$61,912	\$80,885	\$75,392	\$104,580

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.

Howard County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,327	20,733
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	28,808	28,808	28,808	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,413	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	32,844	25,098	0	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
	\$102,50			
Total (Value of Benefits/Income Minus Taxes)	4	\$113,731	\$83,101	\$104,461
Total with No Housing Assistance¹³	\$69,660	\$88,633	\$83,101	\$104,461

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.

Kent County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,327	20,733
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	13,208	13,208	13,208	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,427	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	16,596	8,850	0	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$70,656	\$81,883	\$67,515	\$104,461
Total with No Housing Assistance¹³	\$54,060	\$73,033	\$67,515	\$104,461

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.

Montgomery County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	(2,715)	5,327	20,733
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	28,808	28,808	28,808	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,413	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	30,624	22,878	15,132	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$100,284	\$112,801	\$98,233	\$104,461
Total with No Housing Assistance¹³	\$69,660	\$89,923	\$83,101	\$104,461

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.

Prince George's County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,327	20,733
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	20,124	20,124	20,124	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,413	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	22,764	15,018	7,272	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$83,740	\$94,967	\$81,689	\$104,461
Total with No Housing Assistance¹³	\$60,976	\$79,949	\$74,417	\$104,461

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.

Queen Anne's County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,327	20,733
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	15,600	15,600	15,600	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,427	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	25,932	18,186	0	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$82,384	\$93,611	\$69,907	\$104,461
Total with No Housing Assistance¹³	\$56,452	\$75,425	\$69,907	\$104,461

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.

Somerset County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,327	20,733
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	13,208	13,208	13,208	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,427	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	14,520	6,774	0	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$68,580	\$79,807	\$67,515	\$104,461
Total with No Housing Assistance¹³	\$54,060	\$73,033	\$67,515	\$104,461

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.

St. Mary's County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,271	20,563
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	15,600	15,600	15,600	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,427	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	21,060	13,314	5,568	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$77,512	\$88,739	\$75,531	\$104,631
Total with No Housing Assistance¹³	\$56,452	\$75,425	\$69,963	\$104,631

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.

Talbot County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,104	20,055
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	15,600	15,600	15,600	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,427	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	18,216	10,470	0	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$74,668	\$85,895	\$70,130	\$105,139
Total with No Housing Assistance¹³	\$56,452	\$75,425	\$70,130	\$105,139

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.

Washington County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,257	20,521
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	15,600	15,600	15,600	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,413	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	16,392	8,646	0	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$72,844	\$84,071	\$69,963	\$104,673
Total with No Housing Assistance¹³	\$56,452	\$75,425	\$69,963	\$104,673

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.

Wicomico County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,327	20,733
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	13,208	13,208	13,208	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,427	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	17,148	9,402	0	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$71,208	\$82,435	\$67,515	\$104,461
Total with No Housing Assistance¹³	\$54,060	\$73,033	\$67,515	\$104,461

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.

Worcester County

<u>Annual Benefits, Income, and Taxes</u>	<u>Income/Service Benefit Levels for Family of Three¹</u>			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2024</u>
Income	\$0	\$25,820	\$51,640	\$124,500
Federal, State, and Local Taxes ²	0	-1,425	5,062	19,928
Federal EITC – Refundable Amount	0	6,306	873	0
State EITC – Refundable Amount	0	2,304	0	0
Temporary Cash Assistance (Cash)	10,656	0	0	0
Emergency Assistance (Cash)	615	0	0	0
Child Care Scholarship ^{3,4}	14,092	14,092	14,092	0
Supplemental Nutrition Assistance Program ⁵	9,216	3,754	0	0
School Lunch Program ⁶	797	797	76	76
School Breakfast Program	427	427	70	70
Women, Infants, and Children	948	948	0	0
Child and Adult Care Food Distribution ⁷	1,922	1,922	221	221
Summer Food Program/SUN Bucks ⁸	448	448	328	328
Medicaid/MCHP/APTC ⁹	15,164	15,164	6,427	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	14,976	7,230	0	0
Maryland Energy Assistance Program ¹²	250	231	0	0
Electric Universal Service Program ¹²	409	280	0	0
Total (Value of Benefits/Income Minus Taxes)	\$69,920	\$81,147	\$68,664	\$105,267
Total with No Housing Assistance¹³	\$54,944	\$73,917	\$68,664	\$105,267

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.

- ¹ 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.
- ² 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.
- ³ 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 scholarship.
- ⁴ 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. This calculation assumes the average weekly regional child care scholarship rates in effect as of May 23, 2022, as posted by the Maryland State Department of Education (MSDE) Division of Early Childhood at <https://earlychildhood.marylandpublicschools.org/node/801>. Families participating in many benefit programs, such as Temporary Cash Assistance and the Supplemental Nutrition Assistance Program (SNAP), are not required to make copayments. All other families must make a copayment for three or fewer children receiving a child care subsidy. MSDE reduced weekly copayment to a range of \$1 to \$3 depending on the unit of scholarship that the family receives.
- ⁵ The calculation for the value of the SNAP benefit for a family of three at 100% of poverty reflects the 20% earned income deduction and the standard deduction for a three-person household. The calculation also assumes the family receives a child care scholarship and has no out of pocket child care costs as families participating in SNAP are not required to make copayments. Housing costs are assumed at 30% of income (the level assumed to be affordable for households and assumed to be paid by those receiving a Housing Choice Voucher). Thus, an excess shelter deduction is not included in the calculation of SNAP benefits. If child care or shelter costs vary from these assumptions, the SNAP benefit will also vary.
- ⁶ Total 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.
- ⁷ Assumes the younger child is receiving child care at a licensed center or family daycare home full time.
- ⁸ Summer Food Program 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. SUN Bucks assumes the older child receives \$120 per year during nonschool months.
- ⁹ In each relevant case, Medicaid cost assumes the family and child rate enrolled in a managed care organization plus an estimate for use of carved out services (dental, pharmacy, and behavioral health). The value of the benefit at 200% of federal poverty guidelines features a different calculation to estimate the value of the advanced premium tax credit. 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 Kaiser Family Foundation reports that, across small and large firms, the nationwide average employer health benefit contribution for family coverage in calendar 2024 was \$19,276.
- ¹⁰ The value of Housing Choice Vouchers (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 a housing choice voucher or public housing may receive other rental assistance.
- ¹¹ Payment standards and fair market rents are determined at sub-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.

¹² The figure provided represents the average benefit provided in the county at the benefit level. Actual benefits will vary based on consumption and other factors. The calculations are overstated for individuals living in subsidized housing.

¹³ SNAP benefit would increase as housing costs rise. Includes full benefit level listed in the table for all benefits, except for housing assistance.

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 2025 information was not available for all programs.

Appendix Legal Basis for Tax Credit and Assistance Programs

Federal Earned Income Credit

Internal Revenue Code, Section 32.

Maryland Earned Income Credit

Annotated Code of Maryland, Tax-General, Section 10-704.

Poverty Level Income Credit

Annotated Code of Maryland, Tax-General, Section 10-709.

Federal Child Tax Credit

Internal Revenue Code, Section 24.

Maryland Child Tax Credit

Internal Revenue Code, Section 21. *Annotated Code of Maryland*, Tax-General, Section 10-751.

Federal Child and Dependent Care Tax Credit

Internal Revenue Code, Section 21.

Maryland Dependent Care Credit

Annotated Code of Maryland, Tax-General, Section 10-716.

Temporary Cash Assistance

42 United States Code 601-619. Title 5, Subtitle 3 of the Human Services Article of the *Annotated Code of Maryland*.

Emergency Assistance to Families with Children

42 United States Code 601-619. Title 5, Subtitle 3 of the Human Services Article of the *Annotated Code of Maryland*.

Supplemental Nutrition Assistance Program

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

Child Care Scholarship Program

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.

Child and Adult Care Food Program

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.

School Breakfast Program

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.

Maryland Meals for Achievement In-classroom Breakfast Program

Title 7, Section 704 of the Education Article of the *Annotated Code of Maryland*.

Special Milk Program

42 United States Code 1772 and 1779. 7 *Code of Federal Regulations* Part 215. Code of Maryland Regulations 13A.06.01.01.

National School Lunch Program

42 United States Code 1751-1760, 1769a and 1779. 7 *Code of Federal Regulations* Part 210. Code of Maryland Regulations 13A.06.01.01.

Fresh Fruits and Vegetables Program

42 United States Code 1769a.

Summer Food Service Program

42 United States Code 1758, 1761, 1762a. 7 *Code of Federal Regulations* Part 225. Code of Maryland Regulations 13A.06.01.01.

Special Supplemental Nutrition Program for Women, Infants, and Children

42 United States Code 1786. Section 18-108 of the Health-General Article of the *Annotated Code of Maryland*.

Medical Assistance (Medicaid)

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*.

Maryland Children's Health Program

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*.

Federal Premium Tax Credit

42 United States Code 18071-18082.

Housing Choice Voucher Program (Section 8 Housing)

42 United States Code 1437f and 24 *Code of Federal Regulations* Part 982.

Public Housing

42 United States Code 1437.

Homelessness Solutions Program

24 *Code of Federal Regulations* Part 576. Sections 4-1403, 4-1406, 4-2108, 4-2205(a)(4) and 4-2209(b) of the Housing and Community Development Article of the *Annotated Code of Maryland*.

Electric Universal Service Program

Section 7-512.1 of the Public Utilities Article of the *Annotated Code of Maryland*.

Maryland Energy Assistance Program

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*.

Weatherization Assistance Program and EmPOWER Maryland Low Income Energy Efficiency Program

42 United States Code Section 6861 *et seq.* for the Weatherization Assistance Program. Public Service Commission Order 89679. Issued on December 18, 2020, the order authorized the Department of Housing and Community Development to continue to act as administrator for limited income programs in the calendar 2021 to 2023 program cycle for EmPOWER Maryland, including the Low Income Energy Efficiency Program.