THE IMPACT OF THE BENEFITS CLIFF

A study on the potential loss of public benefits to working families resulting from small increases in earned income.

Prepared by University of Baltimore Schaefer Center for Public Policy

United Way

United Ways of Maryland

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MESSAGE ON BEHALF OF UNITED WAYS OF MARYLAND

One step forward, two steps back: It's the story of too many working Marylanders who rely on public benefits to make ends meet and discover that their attempts to improve their lives can have perilous results.

Sudden and often unexpected decreases in benefits they depend on to feed their families, for medical care, and to keep them in a safe, affordable home can result from even just a small increase in earnings.

Consider Kelly. Between what she thought was a decent salary and government benefits, she was making it work for her and her young son. But a merit raise that increased her yearly earnings by only $100 meant she was no longer eligible for hundreds of dollars in monthly SNAP benefits or state-funded health coverage for her son. Within months, she faced eviction and the repossession of her car.

Families like Kelly's are paying a threatening price for trying to getting ahead.

According to the United Way Maryland ALICE® (Asset Limited, Income Constrained, Employed) Report—used to inform this Benefits Cliff Study—more than one in three working households in the state can't afford basic expenses like food, housing, healthcare, childcare, and transportation. And, as outlined in this study, minimum wage jobs, combined with government assistance, are often insufficient to meet basic needs.

The people behind the numbers in these reports are often "essential workers"—those working in healthcare, grocery and retail stores, shipping and receiving, and the maintenance fields. Our communities simply cannot function without them. But are we treating them as essential to our lives and our economy when they are penalized for trying to achieve financial self-sufficiency?

When our neighbors struggle, our neighborhoods struggle. The ripple effect extends across our state. The COVID-19 pandemic and protests across Maryland, our country, and the world have thrown into stark relief underlying, systemic injustices that obstruct personal and community success.

The data in this study is not color blind. Systemic and institutional racism stigmatizes Black households in profoundly disproportionate ways.

Policies and programs initially designed to support our struggling residents have devolved both over time and as a result of outdated measures to become punitive measures for those who most need them.

We must do better. An equity framework will be required in establishing new ways of meeting the needs of our residents in need. We must lower intentional barriers to financial stability not only to improve the lives of our residents, but to improve the health of Maryland's economy as well.

United for equity,
Franklyn Baker
President and CEO
United Way of Central Maryland
On Behalf of United Ways of Maryland

MESSAGE FROM CORPORATE SPONSOR, KAISER PERMANENTE

Kaiser Permanente is proud to partner with the United Way of Central Maryland to advance public health and policy in the region. United Way's leadership to document the plight of working poor individuals and families in Maryland through its nationally recognized ALICE Report and the Benefits Cliff Study is invaluable. The data and insights in this study will inform the efforts of lawmakers to develop policies that address deficiencies in our federal and state social benefits systems, which are intended to bolster Maryland residents, but instead deepen their instability.

Now, more than ever, we are faced with the need to examine our current systems with an eye toward removing inherent inequities. The COVID-19 pandemic has thrust thousands of Marylanders into unemployment, with many unable to afford basic needs such as food, housing, transportation, and health care. At the same time, our nation continues to reckon with the atrocities of racial injustices that further impede progress for these residents.

As a nation, we have a tremendous opportunity to acknowledge and end economic injustice. Now. Kaiser Permanente is committed to health and wellbeing for our members and our communities. We know that individuals and families who perpetually struggle to make ends meet tend to be sicker and die sooner than those who do not. We believe in total health – caring for the body, mind, and spirit – for all. Hence, are committed to investing in solutions that are data-informed and address systemic barriers to physical, social, and economic health, especially in communities that have historically been marginalized and underserved.

At this pivotal moment for our country, we are pleased to co-present this study with United Way of Central Maryland. We encourage readers to use this information to strengthen advocacy for broad-based policy and program changes. Achieving equity for low-wage workers who are trapped in poverty by this cliff effect is long overdue. Together, we can better serve the needs of all Marylanders and advance economic equality that can lead to improved health and life outcomes.

Yours in good health, equity, and justice.

Celeste A. James
Executive Director
Kaiser Permanente
Community Health

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EXECUTIVE SUMMARY

WHAT'S AT STAKE

This study is about Maryland's working-class families. Known as ALICE® (Asset Limited, Income Constrained, Employed) households, these families are persistently on the edge. Though they work, their incomes are insufficient for predictably sustained economic viability. One illness, one lost job, one mishap involving a residence, a vehicle, or other misfortune can result in impoverishment.

From a public policy perspective, the question becomes: What can be done to help these working families meaningfully advance beyond poverty and a survival budget? Research found herein reveals that as these families supply more effort to lift themselves up the economic ladder, they suffer a loss in public benefits (the benefits cliff), resulting in perverse incentives and a lack of gainful reward despite their greater contributions to the economy and our shared well-being.

African-Americans are especially susceptible to the benefits cliff given their disproportionate representation among the ALICE population. Accordingly, any policymaker seeking to address racial disparities cannot do so without addressing the benefits cliff.

Many ALICE households supply two workers, often working at or around Maryland's minimum wage. During the worst of the COVID-19-induced public health and economic crisis, ALICE families supplied many of the food deliverers, grocery workers, home health aides, and others who kept society and the economy going. It is that second worker who often pushes household incomes past thresholds that result in lost program eligibility, resulting in declines in standards of living or a lack of meaningful progress. This awkward incentive structure existed prior to the emergence of COVID-19. The pandemic has only served to further disadvantage the state's ALICE households.

At the crisis' onset in early-March, approximately 26,500 Marylanders were receiving unemployment insurance. By mid-May, that figure had risen above 255,000. Unemployment, which stood at 3.3 percent pre-crisis, approached 10 percent by April. The number of unemployed Marylanders stood at 107,400 in February. Two months later, it had surged to 304,400. Those figures fail to capture all the workers who have suffered diminished wages and/or experienced reduced hours.

While the pace of job loss, rising unemployment, and the number of people filing for unemployment insurance during the crisis has garnered much attention, less attention has been given to labor force participation. Nationally, labor force participation had been rising as more people were induced into the workforce by rising wages. The same was true in Maryland. That dynamic has come to an end. In March 2020, Maryland's labor force participation rate stood at 68.9 percent. One month later, it was at 64.2, its lowest level since May 1976.

Absent adjustment to the benefits cliff, the loss in labor force participation, especially among ALICE families, may become permanent even as the economy begins to recover from the pandemic. Fewer Marylanders striving for upward mobility and adding to state output would translate into a smaller tax base, less growth among local businesses, and greater dependence on state benefits. That would undermine the State of Maryland's fiscal sustainability. It would also undermine the social objective of broadly shared prosperity.

PRINCIPAL ANALYTICAL FINDINGS

- In Maryland, 9.4 percent of the population lives on incomes below 100 percent of the Federal Poverty Level (FPL) and another 12.3 percent have incomes below 125 percent of the FPL.
- While a majority of the state's overall population is White, the largest share of those with incomes below FPL are African-American. There are an estimated 236,497 state residents who are Black or African-American with incomes below FPL.
- Female-headed households are over-represented among impoverished and ALICE households.
- Two-parent households are penalized by the benefits cliff – even if they receive housing assistance (unlikely) and the maximum health insurance tax credit, two-parent families with one-person working full time at the minimum wage do not have enough resources to cover their basic survival budget expenses.
- Even with the increase in the minimum wage to $11.00 per hour on January 1, 2020, single adults and single parents with two children could only meet their basic survival budget needs if they received housing assistance and health insurance tax credits.
- When both parents work minimum wage jobs, the two-adult, two-child household is only marginally better off. The household earns an extra $1,760 when the second adult works full-time, but the family actually only experiences an increase in net resources of $320. This is because as earned income increases, eligibility for benefits – specifically for food stamps and medical assistance for the adults – decreases.

POLICY IMPLICATIONS

This study analyzed the interaction of three household types and several public assistance programs and found that there are major disincentives facing ALICE families who are determining whether to pursue upward mobility through work or to fall back on additional public assistance. With the economy substantially weakened by the pandemic-induced downturn, a significant fraction of ALICE families may decide to exit the labor force permanently.

That would be disastrous for the State of Maryland's finances and for the local economy's ability to heal. It is therefore critical that policymakers consider the impact of any budgetary reallocations or programmatic shifts on ALICE families and the incentives they face. The well-being of these families and of Maryland's economy is at stake.

Anirban Basu, J.D.
Chairman and CEO
Sage Policy Group, Inc.

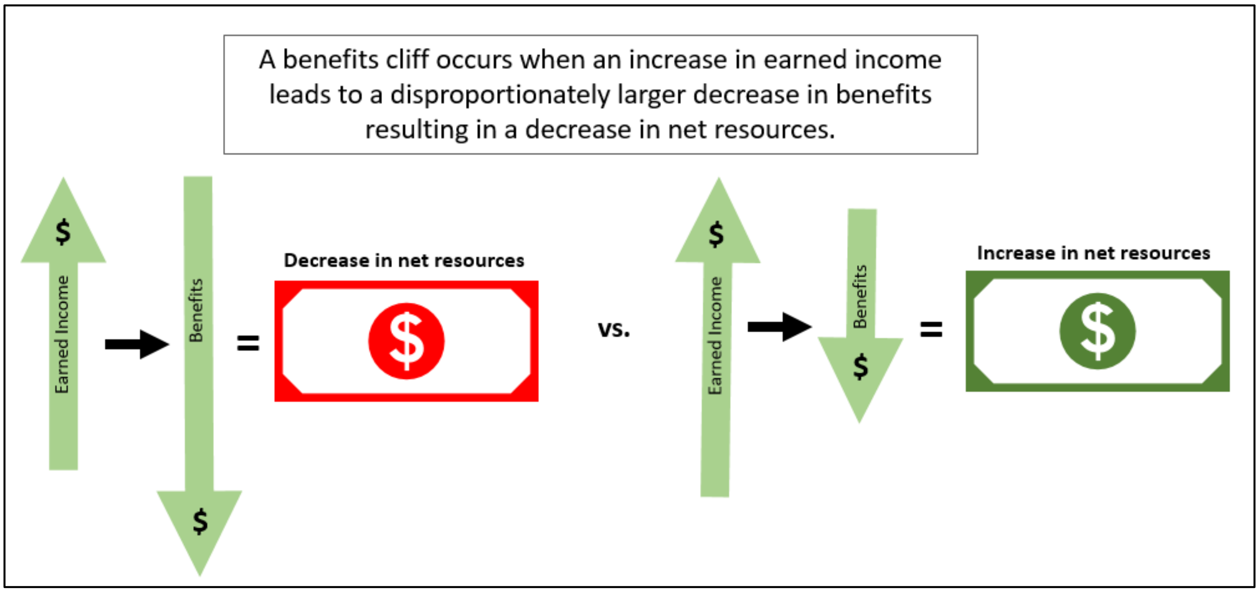
Sage Policy Group, Inc., was established in 2004 by Anirban Basu. Sage is an economic and policy consulting firm specializing in economic, fiscal and legislative analysis, program evaluation, and organizational and strategic development.

The Impact of the Benefits Cliff

STUDY IN BRIEF

United Way of Central Maryland contracted with the Schaefer Center for Public Policy at the University of Baltimore to conduct a study of the impact of the benefits cliff – or the potential loss of public benefits due to small increases in earned income (Figure 1)[1] – on working families in the Maryland.

Figure 1: Benefits Cliffs Result from Earned Income Increase Less Than Loss of Benefits



This study contains two sections. The first part of this study includes an overview of Maryland's public safety net programs, a demographic analysis of the recipients of those programs, and the results from the Benefits Cliff Model. The rest of the study contains appendices that support the characteristics of the model. Included in the appendices are: a review of similar benefits cliff studies; a narrative description of Maryland's social safety net programs; an analysis of a proposed change to food stamp eligibility; and a detailed discussion of how the benefits cliff

[1] In this study, "earned income" refers to the amount of money that a person or household receives in wages or salary in exchange for work. Unless otherwise noted, all references here are to pre-tax or gross earned income (rather than post-tax or net income). For earned income amounts below the state minimum wage ($10.10 per hour through December 31, 2019, which includes the time period of this study), the assumption is that the earned income is equivalent to minimum wage earned for less than full-time work. For example, an hourly wage of $8 per hour is assumed to actually represent approximately 32 hours of work per week for four weeks at the $10.10 minimum wage.

model was calculated, including detailed information on the assumptions and limitations of the model. Also included in the appendices is a separate model for Montgomery County that includes county-specific programs as well as models for the other 23 jurisdictions. These additional models take into consideration differences in benefits and expenses at the county level.

WHO IS AFFECTED BY THE BENEFITS CLIFF?

The benefits cliff mostly impacts individuals and households at or near the poverty level who are eligible for – but may not be receiving – multiple government programs. Recent research indicates that families with children often require an income up to three-and-a-half times the Federal Poverty Level in order to adequately cover the basic needs and living expenses for a family.[2] These households are often called the working poor, referring to the fact that people in these households have jobs but still remain at or near the poverty level. They are also known as ALICE® households or families – they are Asset Limited, Income Constrained, Employed. As discussed further below, ALICE is based on cost of living in a specific jurisdiction, and households with incomes under an ALICE Household Survival Budget are working but unable to meet their basic needs.

For these individuals and families, government programs can be essential for daily survival. However, many of these programs are designed so that additional earnings, usually in the form of wages or salaries, result in a decrease in benefits. This loss of benefits can lead to individuals making decisions that are not always best for the family or society.

The benefits cliff represents the loss in benefits from public programs due to marginal increases in earned income. This loss may make the family worse off in terms of net resources despite the increase in earnings.

For example, someone working extra hours would usually receive more total income, but the additional income may decrease the amount of public benefits (such as food stamps or a child care subsidy) for which he or she is eligible. Sometimes this decrease is more than the increase in earnings, so the person may decide not to work the extra hours. This keeps his or her earned income lower but benefits higher. This also means a higher cost for the government providing the benefits and, for programs with limited funding, may mean the benefit is not available for another household in need.

[2] Purmort, J. (2010). Making work supports work: A picture of low-wage workers in America.

Data discussed in this study also shows that specific groups, including African-Americans and women, disproportionately receive many of the benefits from these programs. These groups may therefore be disproportionately impacted by the benefits cliff and by any federal or state policy changes to the individual programs. ALICE households are also likely to be impacted, as many of these cliffs occur at incomes above the Federal Poverty Level but below the ALICE Household Survival Budget thresholds. At the state level, there have been several recent policies to increase the maximum income households may receive while remaining eligible for a program. Examples include the use of broad-based categorical eligibility for the Food Supplement Program (FSP), transitional FSP benefits for families who leave Temporary Cash Assistance for employment, or the recent increases in income eligibility for the Child Care Scholarship Program or the Child and Dependent Care Tax Credit. These increases generally affect ALICE families, whose incomes do not classify them as "poor" but do not provide sufficient funds for household necessities.

While Maryland's social safety net programs provide a variety of benefits for low-income families, it was unknown prior to this study how individuals and families receiving public benefits were impacted by additional earnings. The findings of this study suggest that low-income households in Maryland do face a benefits cliff from the loss of specific public programs when they earn additional earned income, although these effects vary based on the household's size. By understanding the impact of the benefits cliff on households within the State of Maryland, decisions about how these programs are constructed and administered are key to establishing greater effectiveness and efficiency in serving the needs of Maryland residents.

METHODOLOGY

The Schaefer Center engaged in a multi-step process to explore public benefits available in Maryland and to model households' eligibility for those benefits. The model examines three typical household types at different incomes. The households included in the model are: 1) a single adult living alone; 2) a single adult living with an infant and a preschooler; and 3) two adults living with an infant and a preschooler.

Using Household Survival Budget estimates from the Maryland United Ways' 2018 ALICE® (Asset Limited, Income Constrained, Employed) and information on eligibility, benefits, and phase-out rules for Maryland safety net programs, the research team calculated benefits cliff models for Maryland and each of its 24 jurisdictions. This includes a model specific to Montgomery County, showing the impact of county programs on the benefits cliff.

ALICE: A Study of Financial Hardship in Maryland

In 2018, Maryland's United Ways published "ALICE: A Study of Financial Hardship in Maryland." This study calculated the "ALICE Household Survival Budget," a bare minimum budget needed to provide basic necessities for Maryland residents. These statewide and county-level ALICE budgets were used to estimate the cost of living for the three household sizes included in the benefits cliff model.

When households do not have enough total income, or earned income plus public benefits, to afford the Household Survival Budget for their household size, they are not able to meet all the household's basic needs or are accruing debt to do so. When household total income equals the Household Survival Budget, households can cover their bare minimum expenses, but the budget is not sustainable when unexpected expenses occur. When total income is above the Household Survival Budget, the members of the household are meeting their basic needs and may be saving money, paying down pre-existing debt, or at a slightly higher standard of living. However, without substantial increases in income, these households are likely still living precariously and are challenged by unanticipated expenses.

Maryland's Social Safety Net

To compute the benefits portion of the benefits cliff model, the Schaefer Center compiled an inventory of common safety net programs in the state. The inventory included program information such as eligibility rules, income thresholds, and benefit phase outs.[3] This information was used to model the public benefits received by each of the three household types at various income levels.

THE MARYLAND BENEFITS CLIFF – A NET RESOURCES MODEL

The Schaefer Center took a Net Resources approach to examining the benefits cliff in Maryland. A Net Resources model shows the net difference between a household's earned income plus any benefits received, minus the household's expenses. For the purpose of this model, expenses are estimated to equal the ALICE Household Survival Budget. The baseline (or $0 on vertical axis) is the point at which the household's total resources (earned income plus benefits) is equal to the household's expenditures (Household Survival Budget). At any point below this line, the households are running a deficit and must find some other source of funds or decrease expenditures.

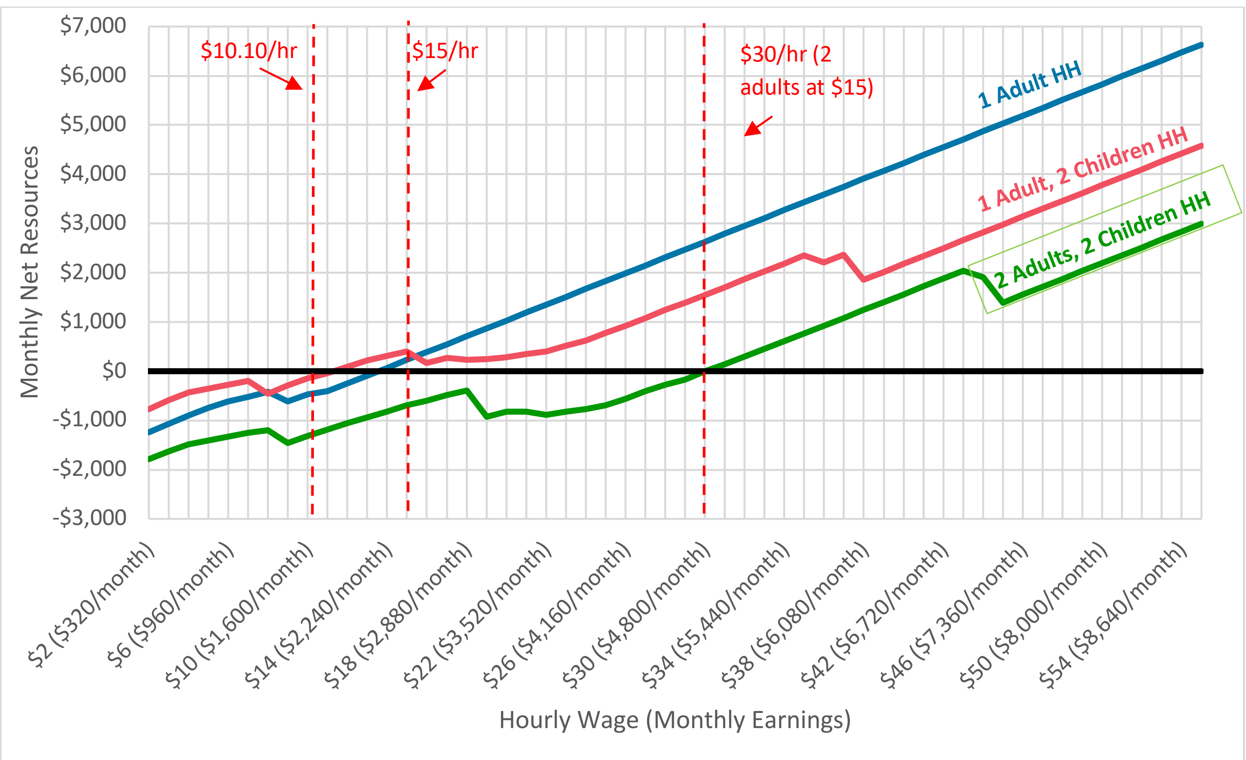
[3] This inventory primarily covers the programs included in the modeling assessments. A thorough source on benefits in Maryland is *Public Benefits for Children and Families* published by the Department of Legislative Services in December 2018.

For example, in the figure provided below (Figure 2), households (who are not receiving housing vouchers (HCVP) or health insurance tax credits (MHC)) would not have enough income – both earned income and benefits – to meet their Survival Budget monthly expenses at either the $10.10 or $11 minimum wages. This is the case for all three household compositions modeled in the study.

At wages of $15 per hour, the 1 Adult and 1 Adult, 2 Children households would have enough resources to meet basic expenses. However, the 2 Adults, 2 Children Household would only be able to meet basic expenses if both adults were working full-time at wages slightly above $15 per hour.

It should be noted that the Maryland minimum wage does not increase to $15 per hour for five years or more (depending on the size of the employer). It is likely that expenses will increase during this time, due to either specific growth patterns (such as housing prices) or general inflation. This would mean that the $15 minimum wage will no longer be adequate to meet these increased expenses.

Figure 2: Net Resources (Excluding HCVP and MHC) in Maryland



The study includes models for each of Maryland's 24 jurisdictions using the statewide model but adjusting benefits and expenses for county-level amounts when available. It also presents information on safety net programs specific to Montgomery County and estimates their effect on the benefits cliffs there.

Key Model Assumptions:

- Households receive the full complement of benefits for which they are eligible.
- Households meet all necessary requirements (e.g., work or school requirements, time limits).
- Adults in the household claim the children as dependents but were not themselves dependents of other taxpayers.
- There is no other child support to be paid or collected by the household.
- Households have no assets or resources that would affect program eligibility or benefits.
- No household members have a disability or received benefits other than those included in the model.
- The models are "static," not "dynamic," and therefore represent a single set of data points. They show how benefits are different for different households with different amounts of earned income.

FINDINGS

Maryland's safety net programs are a lifeline for many Maryland families.

Maryland's social safety net programs provide benefits to residents across the state. While the total number of beneficiaries of all programs was not estimated, the program with the widest reach – the Food Supplement Program (FSP), which helps households afford this basic necessity and is also known as the Supplemental Nutrition Assistance Program (SNAP) or food stamps – provided benefits to more than 884,000 residents, or 14.7% of Marylanders, in State Fiscal Year 2018.[4] The state's Earned Income Tax Credits (one refundable, one non-refundable) each benefited over 225,000 residents, and four other programs each served over 100,000 individuals or households.

Almost 15% of Maryland residents received food assistance in State Fiscal Year 2018.

[4] The number of FSP recipients as presented in this study reflect the total number of recipients in the state during the fiscal year. Numbers presented in other sources, such as reports by the U.S. Department of Agriculture, which administers the program nationally, often present average number of recipients per month. This averaging results in a smaller total number of recipients, since there are recipients entering and leaving the program each month.

Maryland households earning the minimum wage face benefits cliffs.

Many Maryland households are struggling to meet their basic needs, as estimated in the 2018 ALICE Report.[5] When working full-time at the Maryland minimum wage, each of the three household types modeled in this study experiences at least one potential benefit cliff.

The minimum wage combined with safety net programs is often insufficient to meet basic needs.

None of the three households modeled could cover their basic expenses when earning the $10.10 minimum wage (2019 rate) and receiving all of the safety net benefits (except rental assistance) to which they are entitled. Even with the increase in the minimum wage to $11.00 per hour on January 1, 2020, single adults and single parents with two children could only meet their basic Survival Budget needs <u>if</u> they received housing assistance and health insurance tax credits. Given that 13 jurisdictions, including Baltimore City, Baltimore County, Howard County, and Prince George's County,s have closed their waiting lists for housing assistance, housing assistance is not a likely support for most families in need, meaning these two household types often cannot cover their basic expenses.

Two parent households are penalized.

While households with two adults and two children receive substantial assistance from public benefit programs, the marginal increase in net resources due to the second adult is not sufficient to cover the marginal increase in expenses resulting from the additional adult. Even when they receive housing assistance (which is not likely) and the maximum health insurance tax credit, two-parent families with one-person working full time at minimum wage did not have enough resources to cover their basic Survival Budget expenses. This household type experiences the largest negative gap between net resources and expenses of the three households modeled.

When both parents work minimum wage jobs, the two-adult, two-child household is only marginally better off.

Two parent, minimum wage households face a disincentive when both parents work.

When both parents work minimum wage jobs, the two-adult, two-child household is only marginally better off. The household earns an extra $1,760 when the second adult works full-time, but the family actually only sees an increase in their net resources of $320. This is because, as the earned income increases, the eligibility for benefits – specifically for food stamps and medical assistance for the adults – decreases. Moreover, the

[5] The 2018 ALICE Report for Maryland showed that 825,433 households, or 38% of households in the state, were below the ALICE Household Survival Budget amount for their household size.

family still does not have enough total income to meet Household Survival Budget expenses (unless they are receiving housing assistance and health insurance tax credits).

Proposed changes in categorical eligibility for food stamps deepens the benefits cliff.

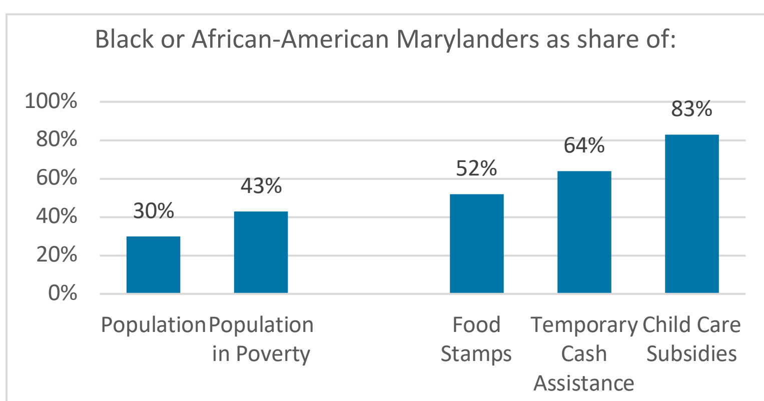
Broad-based categorical eligibility for food stamps enables households already receiving benefits from certain public programs, such as Temporary Assistance for Needy Families (TANF, also known as Temporary Cash Assistance in Maryland), to receive food stamps at slightly higher income levels than would be allowed based upon gross and net income eligibility. This allows food assistance benefits to taper off rather than end abruptly for most households. However, with the elimination of categorical eligibility, cliffs would emerge. Most impacted are 1 Adult, 2 Children households, who would experience a cliff after $14 per hour and 2 Adult, 2 Children households that experience a cliff after $17 per hour.

African-Americans are heavily impacted by changes to benefits.

In analyzing demographic data, race is a critical factor in understanding the equity in the administration of systems and programs. As part of data collection for this study, recipient race data by program was obtained for Maryland jurisdictions. From the data, it was determined that although African-Americans only make up 30% of the total Maryland population, the African-American population represents 43% of the population with incomes below the Federal Poverty Level. Moreover, African-Americans are a higher percentage of recipients in most programs relative to their proportion in the general population and, in many cases, in the population below the Federal Poverty Level, specifically: the Food Supplement Program (52%); Temporary Cash Assistance (64%); and Temporary Disability Assistance Program (64%). In addition, 71% of households receiving housing assistance are headed by individuals who are African-American.

In the state's largest program, the Food Supplement Program, African-Americans represent elevated levels of participation in most jurisdictions, given the relative size of the African-American community in each county except two (Allegany and Somerset counties). This trend is

African-Americans are a higher percentage of the recipients in multiple programs relative to their proportion in the general population and in the population below the Federal Poverty Level.



relatively consistent among the programs in the study. As a result, African-Americans are disproportionally impacted as a group to the negative effects of the benefit cliff as well as any legislation negatively modifying the State's social programs. Any recommendations should therefore consider the social equity impact of such decisions.[6]

[6] One tool for evaluating the social equity impact of policy making is "Policy Applications of a Racial Equity Lens: Ten Essential Questions for Policy Development, Review, and Evaluation." This guide was developed by Associated Black Charities and is available at https://static1.squarespace.com/static/5728e34fd51cd4809e7aefe0/t/5742628359827e2ef74ac848/1463968387419/BrochureOnline-V2.pdf.

INTRODUCTION

This study focuses on ALICE families (Asset Limited, Income Constrained, Employed). These are often referred to as working families in common parlance. Within this category of households, the research team modeled three family types and the impact of their efforts at upward mobility on programmatic participation and living standards. These three family types are:

1. 1 Adult Households
2. 1 Adult, 2 Children Households
3. 2 Adults, 2 Children Households

There were eight public programs/categories considered. These are:

1. Food Supplement Program (FSP)
2. Temporary Cash Assistance (TCA)
3. Medical Assistance (MA), Maryland Children's Health Insurance Program (MCHP), and Maryland Health Connection (MHC)
4. Housing Choice Voucher Program (HCVP)
5. Office of Home Energy Programs (OHEP)
6. Child Care Scholarship Program (CCSP)
7. Child and Dependent Care Tax Credit (CDCTC)
8. Earned Income Tax Credits (EITC) and Poverty Level Credits

Accordingly, there are dozens of permutations considered by this study. That creates significant complexity for the reader. Ultimately, however, the message is very straightforward. Families of limited means who are striving for upward mobility face a mountain of disincentives as their rising incomes cost them eligibility for public assistance, often resulting in lost standard of living even as they supply more effort to Maryland's labor market.

What follows is:

- An inventory of social safety net programs operating in Maryland;
- Demographic information regarding program participants;
- Methodology/key analytical assumptions;
- Application of the Benefits Cliff Model to the data; and
- Principal analytical findings.

There is also a lengthy data appendix supplying additional support for the model's validity.

INVENTORY OF SOCIAL SAFETY NET PROGRAMS

To compute the benefits portion of the benefits cliff model, the Schaefer Center compiled an inventory of common safety net programs in the state (Figure 3). The inventory included program information such as eligibility rules, income thresholds, and benefit phase outs.[7] This information was used to model the public benefits received by each of the three household types at various income levels.

Figure 3: Inventory[8] of Social Safety Net Programs in Maryland

Program	Description	Administered by	Eligibility	Benefit Amount	Time Limited	Number of Recipients in Maryland	Potential Participants Not Enrolled	Previous Policies to Decrease Cliffs	Included in Model
Food and Cash Assistance									
Food Supplement Program (FSP)	Maryland's Supplemental Nutrition Assistance Program (SNAP), also known as "food stamps." Administered by the state with federal funds and polices. Provides a cash-like benefit that can only be spent on food (excluding ready-to-eat hot foods). FSP is also available to Able-Bodied Adults without Dependents (ABAWDs).	Maryland Department of Human Services	Categorical Eligibility – Those who receive specific means-tested benefits with incomes below 200% Federal Poverty Level (FPL) qualify automatically. Gross and Net Income Eligibility – Gross income must be less than 130% FPL and net income less than 100% FPL.	Based on household size	No, except for AWBWDs	884,219 individuals[9]	An estimated 550,000 individuals in Maryland were eligible but not participating in Fiscal 2017.[10]	Maryland offers categorical eligibility for all with incomes under 200% FPL.[11] Transitional FSP benefits provided at same rate when TCA benefits end.	Yes
Temporary Cash Assistance (TCA)	TCA is Maryland's Temporary Assistance to Needy Families (TANF) Program of cash benefits for low-income households where at least 1 adult is engaged in a "work" activity and there is at least 1 qualifying child in the household.	Maryland Department of Human Services	Net income must be below allowable payment amount.	Based on household size	Yes	74,851 individuals[12]	Estimated that 39% of Maryland's poor families with children received benefits in 2017.[13]	Transitional FSP benefits mentioned above.	Yes
Transitional Support Services (TSS)	New Maryland cash assistance program started in July 2019 that provides 3 months of cash assistance when a TCA recipient's income becomes too high for TCA.	Maryland Department of Human Services	Households on TCA for at least 2 months whose income increases over maximum.	Prior TCA benefit	Yes	N/A (Program is new)	N/A (Program is new)	N/A (Program is new)	No
Temporary Disability Assistance Program (TDAP)	Cash assistance for childless adults with a temporary disability or for people who are waiting for a determination of Supplemental Security Income (SSI).	Maryland Department of Human Services	Income is below allowable amount and resources less than $1,500	$215/month	Yes	21,360 individuals[14]	Unknown	No	No

[7] This inventory primarily covers the programs including in the modeling assessments. A thorough source on public benefits in the state is the report *Public Benefits for Children and Families* published by the Department of Legislative Services in December 2018.
[8] More information about these programs is available in Appendix D.
[9] State Fiscal Year 2018. Data provided by Family Investment Administration, Maryland Department of Human Services. The number of FSP recipients as presented in this report reflects the total number of recipients in the state during the fiscal year. Numbers presented in other sources, such as reports by the U.S. Department of Agriculture, which administers the program nationally, often present average number of recipients per month. This averaging results in a smaller total number of recipients, since there are recipients entering and leaving the program each month.
[10] Maryland Hunger Solutions. Missed opportunities: An analysis of SNAP participation in Maryland by county, https://www.mdhungersolutions.org/pdf/analysis-snap-participation-by-md-county.pdf.
[11] For models demonstrating FSP benefits in the absence of categorical eligibility, see Appendix E.
[12] State Fiscal Year 2018. Data provided by Family Investment Administration, Maryland Department of Human Services.
[13] Center on Budget and Policy Priorities. Maryland TANF Spending. https://www.cbpp.org/sites/default/files/atoms/files/tanf_spending_md.pdf.
[14] State Fiscal Year 2018. Data provided by Family Investment Administration, Maryland Department of Human Services.

Program	Description	Administered by	Eligibility	Benefit Amount	Time Limited	Number of Recipients in Maryland	Potential Participants Not Enrolled	Previous Policies to Decrease Cliffs	Included in Model
Emergency Assistance to Families with Children (EAFC)	Emergency cash assistance for expenses such a rent or utility bills. Households must have at least one qualifying child. Program funds are limited.	Maryland Department of Human Services	Income is insufficient for emergency need.	Up to $500 once every two years.	Yes	27,306 households[15]	Unknown	No	No
Medical Assistance									
Medical Assistance (MA)	MA is Maryland's Medicaid program for low-income adults.	Maryland Department of Health	Household income below 138% FPL.	Members receive health services.	No	1,254,541 individuals[16]	An estimated 86.7% of parents[17] eligible for service were enrolled in 2016.	Transitional MA for parents if income is too high for MA but low enough for children to receive MCHP.	Yes
Maryland Children's Health Insurance Program (MCHP) /MCHP Premium	MHCP health coverage and benefits via a managed care program for those up to age 19.	Maryland Department of Health	Household income below 322% FPL, with households paying a premium if income is between 211%-322% FPL.	Children receive health services.	No	148,957 children[18]	An estimated 95.0% of children eligible for service were enrolled in 2016.[19]	No	Yes
Maryland Health Connection (MHC)	Maryland's health insurance marketplace for individuals and small businesses to purchase health insurance if they do not receive MA or employer-provided insurance.	Maryland Health Benefit Exchange	No income restrictions but customers cannot be provided health insurance through other means.	Households at specific income levels may qualify for refundable premium tax credits or cost-sharing reductions.	No	156,963 individuals[20]	3.3% of Maryland residents with incomes 138-399% FPL were uninsured in 2018.[21]	No	Yes
Housing and Energy Assistance									
Housing Choice Voucher Program (HCVP)	Households receive vouchers to help pay for "decent, safe, and sanitary housing in the private market."[22] At least 75% of vouchers provided by a specific housing authority must go to households with incomes below 30% of the area median income.	Maryland Department of Housing and Community Development (DHCD) or local housing authority	Gross income under 50% of median income for county or metro area. Rent and utilities cannot exceed 40% of household's adjusted income.	Rent or housing authority's payment standard minus 30% of household's income.	No	90,199 households[23]	Nationally, 3 in 4 "at-risk" renters do not receive housing assistance.[24]	No	Yes
Maryland Energy Assistance Program (MEAP)	Maryland pays utility companies and fuel suppliers directly for low-income households with utility and fuel costs. Program is supported with federal funds.	Maryland Department of Human Services, Office of Home Energy Programs (OHEP)	Households are eligible for services at up to 175% of FPL.	Based on household income or if household has subsidized housing.	No	129,010 households[25]	Unknown	No	Yes, as part of OHEP program

[15] State Fiscal Year 2018. Data provided by Family Investment Administration, Maryland Department of Human Services.
[16] June 2018; includes those receiving Aged/Disabled, Families and Children, and Other coverage. Hilltop Institute at the University of Maryland Baltimore County. Maryland Medicaid eHealth statistics. https://md-medicaid.org/eligibility/index.cfm.
[17] November 2019. Kaiser Family Foundation. Medicaid/CHIP Parent Participation Rates. https://www.kff.org/medicaid/state-indicator/medicaidchip-parent-participation-rates.
[18] June 2018. Hilltop Institute at the University of Maryland Baltimore County. Maryland Medicaid eHealth statistics. https://md-medicaid.org/eligibility/index.cfm.
[19] Calendar Year 2019. Kaiser Family Foundation. Medicaid/CHIP Child Participation Rates. https://www.kff.org/medicaid/state-indicator/medicaidchip-child-participation-rates/?state=MD.
[20] Maryland Health Benefit Exchange. Nearly 157,000 Marylanders enrolled through Maryland Health Connection for 2019. Media Release. https://www.marylandhbe.com/wp-content/uploads/2018/12/12.17.18_PressRelease.pdf.
[21] Schaefer Center calculations from U.S. Census Bureau, American Community Survey 2014-2018.
[22] U.S. Department of Housing and Urban Development, "Housing Choice Vouchers Fact Sheet." https://www.hud.gov/topics/housing_choice_voucher_program_section_8.
[23] Calendar Year 2018. Data retrieved from U.S. Department of Housing and Urban Development, Office of Policy Development and Research. "Assisted Housing: National and Local." https://www.huduser.gov/portal/datasets/assthsg.html#2009-2018_codebook.
[24] Center on Budget and Policy Priorities. Three out of four low-income at-risk renters do not receive federal rental assistance. http://apps.cbpp.org/shareables_housing_unmet/chart.html.
[25] Fiscal Year 2018. Data supplied by Office of Home Energy Programs, Maryland Department of Human Services.

Program	Description	Administered by	Eligibility	Benefit Amount	Time Limited	Number of Recipients in Maryland	Potential Participants Not Enrolled	Previous Policies to Decrease Cliffs	Included in Model
Electric Universal Service Program (EUSP)	Maryland pays utility companies and fuel suppliers directly for low-income households' current or past-due electric bills. Customers are enrolled in budget billing program. Program is supported with fees charged to utility ratepayers and a Regional Greenhouse Initiative.	Maryland Department of Human Services, Office of Home Energy Programs (OHEP)	Households are eligible for services at up to 175% of FPL.	Based on household income or if household has subsidized housing.	No	119,919 households[26]	Unknown	No	Yes, as part of OHEP program
Child Care Assistance									
Child Care Scholarship Program (CCSP)	Households can receive a voucher to receive subsidized child care at participating care providers. Care must meet specific standards of quality. Adults must provide evidence of employment or enrollment for participation, and households pay a sliding scale co-pay for care.	Child Care Subsidy Central with oversight by Maryland Department of Education Division of Early Childhood	Income eligibility by household size. Once enrolled, households are held harmless if earned income increases over the maximum annual income as long as earned income remains below 85% of state median income (SMI).	Benefits based on household size, type of care, age of children, and location.	No	21,181 children[27]	An estimated 276,480 children potentially eligible for subsidies in Maryland by federal regulations, while only 93,930 children were potentially eligible by state regulations.[28]	Maximum income for participation was increased. Participating households with incomes over maximum but below 85% SMI can continue participation.	Yes
Tax Credits									
Child and Dependent Care Tax Credit (CDCTC)	Maryland tax credit to help offset the costs of child care and dependent care expenses.	Maryland Comptroller	Household Federal Adjusted Gross Income (FAGI) below $50,000 (all filing statuses except Married Filing Separately, which was $25,000).	Up to 32.5% of FAGI below threshold.	No	23,157 tax returns[29]	Unknown	Effective July 1, 2019: increased maximum income; adjusted phase-out rate; and credit refundable for FAGI under $50,000 ($75,000 for Married Filing Jointly).	Yes
Earned Income Tax Credits (EITC) and Poverty Level Credits	Maryland has a series of income tax credits that decrease taxes due for low-income households: the state EITC; a refundable state EITC; a Poverty Level Credit; a local Earned Income Credit; and a Local Poverty Level Credit.	Maryland Comptroller	Household earned income below threshold based on household size and number of children.	Non-refundable EITC is 50% of federal EITC. Refundable EITC is 28% of federal EITC. Local EITC based on federal EITC and local tax rate. State Poverty Level Credit is 5% of earned income. Local Poverty Level Credit based on state Poverty Level Credit and local tax rate.	No	Non-refundable EITC – 236,012 returns; Refundable EITC – 293,164 returns; State Poverty Level Credit – 17,006 returns[30]	In 2016, 78.3% of those eligible for the federal EITC in Maryland received the credit.[31]	EITCs were designed to minimize benefit cliff via phase-out of credit.	Yes

[26] Ibid.
[27] Fiscal Year 2019. Data supplied by Division of Early Childhood, Maryland Department of Education.
[28] Chien, Nina. Factsheet: Estimates of child care eligibility & receipt for Fiscal Year 2016." HHS Office of the Assistant Secretary for Planning and Evaluation. 2019, October. https://aspe.hhs.gov/system/files/pdf/262926/CY2016-Child-Care-Subsidy-Eligibility.pdf.
[29] Comptroller of Maryland. Income Tax Summary Report: Tax Year 2018. https://www.marylandtaxes.gov/reports/static-files/revenue/incometaxsummary/summary18.pdf.
[30] Ibid.
[31] IRS. "EITC participation rate by states." https://www.eitc.irs.gov/eitc-central/participation-rate/eitc-participation-rate-by-states.

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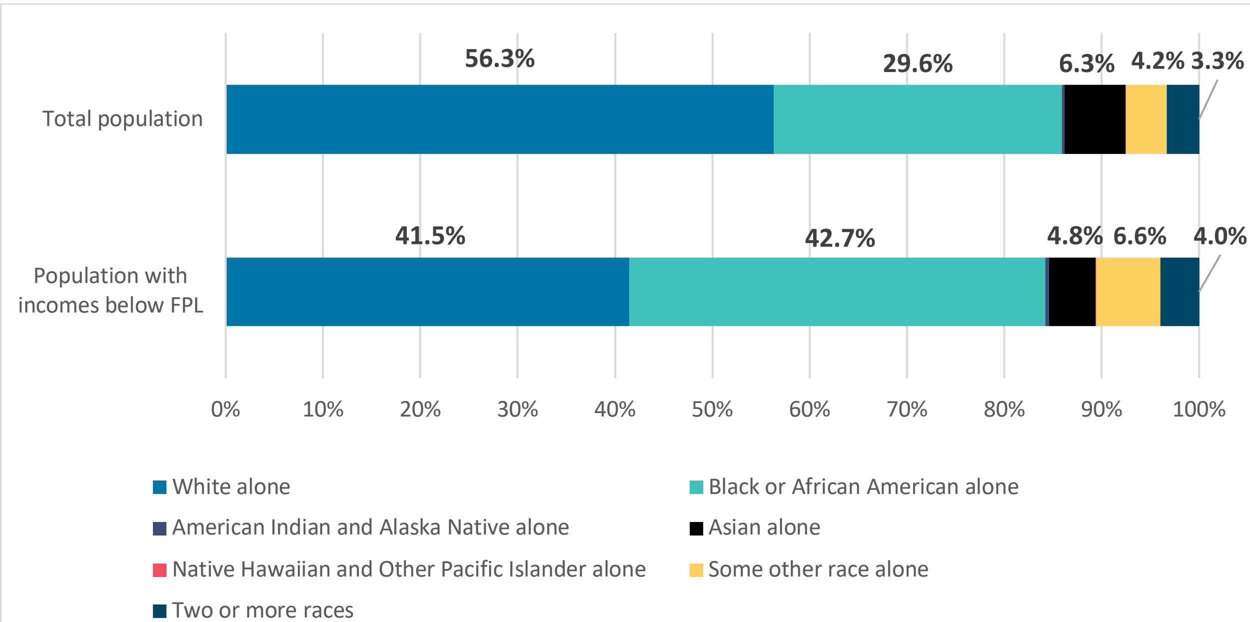
DEMOGRAPHICS OF MARYLAND SAFETY NET PROGRAM RECIPIENTS

In Maryland, 9.4% of the population lives on incomes below 100% of the Federal Poverty Level (FPL) and 12.3% have incomes below 125% of the FPL.[32] While a majority of the state's overall population is White, the largest share of those with incomes below FPL are Black or African-American (Figure 4). There are an estimated 236,497 state residents who are Black or African-American with incomes below FPL, and an additional 87,456 individuals with incomes below FPL identify as another race (besides White or Black or African-American) or two or more races. Meanwhile, 13.5% of the population, an estimated 78,042 state residents, have incomes below FPL and are of Latino or Hispanic origin (and of any race). Other significant characteristics of the state's population with incomes below FPL include that they are disproportionately female (57.0% compared to 51.0% of the total population) and disproportionately young (29.7% are under 18 years old and 27.3% are between ages 18 and 34 years old compared to 22.6% and 22.1%, respectively, of the total population).

Figure 4: Share of Maryland Population and Population below Poverty by Race, 2018



Note: The shares of the total population and the population below FPL who are American Indian and Alaska Native alone or Native Hawaiian and Other Pacific Islander alone are less than 1% each. They are included in the figure above but not labeled for clarity.

[32] Data sources for this section are included in Appendix F. Only limited demographic data is available for low-income populations above 100% FPL – especially at 138% FPL and 200% FPL, which are often income limits for participation in safety net programs. Therefore, the focus in this section is on statewide demographic data for the total population and for those with incomes under 100% FPL.

This section will briefly consider how those receiving benefits from eight programs – Food Supplement Program (FSP), Temporary Cash Assistance (TCA), Temporary Disability Assistance Program (TDAP), Medical Assistance (MA), Housing Choice Voucher Program (HCVP), Office of Home Energy Programs Maryland Energy Assistance Program (OHEP-MEAP) and Electric Universal Service Program (OHEP-EUSP), and the Child Care Scholarship Program (CCSP) – reflect the total Maryland population and the Maryland population with incomes below FPL. This analysis will consider these demographic indicators at both the state and county or county-equivalent level, as there are substantial differences among the 24 jurisdictions. (Poverty rates, for example, vary from 5.1% in Calvert County to 21.8% in Baltimore City.) The focus of this section will be on how the shares of recipients of different programs vary from the state and county demographics, specifically for those who are Black or African-American, of Hispanic or Latino origin, and women. For most programs, these recipients are individuals, both adults and children, who are receiving benefits (as in FSP, TCA, TDAP, and MA), while recipients for HCVP and the OHEP programs are heads of household and for CCSP are the children whose education is subsidized. Since these populations are more likely to have incomes below FPL, they are also likely to be affected by any benefits cliffs and changes to the safety net programs.[33]

As already discussed, while the majority of Maryland's population is White, a slight plurality of those with incomes below FPL are Black or African-American. Excluding those who also identify as being of Hispanic or Latino origin, those who are Black or African-American represent 29.3% of the state's total population.[34] As shown in Figure 5, at the state level, African-Americans are overrepresented among recipients of all eight programs for which race data was made available compared to their share of the state population and are a majority of recipients for five of those programs (FSP, TCA, TDAP, HCVP, and CCSP).

[33] More data on program recipients is available in Appendix F.
[34] The share of a population that is of Hispanic or Latino origin is usually calculated separately from shares of the population by race, since those of Hispanic or Latino origin can be of any race. However, they are here combined to allow for comparability with the program recipient demographic data received by the Schaefer Center from program administrators or other sources.

Figure 5: Shares of Population and Program Recipients Who Are Black Non-Hispanic, 2018

Jurisdiction	Share of Population	FSP	TCA	TDAP	MA	HCVP	OHEP-MEAP	OHEP-EUSP	CCSP
Allegany	8.2%	7.7%	12.2%	9.5%	5.4%	9.0%	4.8%	4.8%	32.2%
Anne Arundel	16.1%	38.8%	49.1%	36.9%	24.3%	70.0%	38.7%	41.3%	73.7%
Baltimore City	61.9%	78.2%	83.8%	82.8%	62.0%	90.0%	72.3%	76.1%	95.4%
Baltimore	27.9%	47.4%	61.9%	46.8%	36.0%	68.0%	45.4%	47.8%	85.4%
Calvert	11.5%	32.6%	36.9%	33.6%	*	50.0%	41.5%	42.0%	49.6%
Caroline	13.7%	27.9%	30.7%	28.7%	19.1%	62.0%	30.5%	31.1%	57.9%
Carroll	3.3%	8.5%	14.7%	13.9%	6.2%	11.0%	8.8%	9.0%	24.5%
Cecil	6.4%	15.9%	22.5%	17.8%	12.0%	32.0%	15.8%	15.8%	52.9%
Charles	44.1%	59.3%	61.6%	58.0%	44.7%	83.0%	62.3%	62.9%	85.7%
Dorchester	26.8%	51.2%	56.1%	51.3%	36.2%	84.0%	54.8%	55.4%	83.4%
Frederick	9.1%	24.6%	35.7%	29.7%	17.4%	46.0%	26.4%	27.0%	51.7%
Garrett	0.8%	1.3%	2.3%	2.7%	*	1.0%	0.5%	0.4%	8.7%
Harford	13.2%	34.5%	51.3%	25.1%	26.4%	49.0%	32.0%	35.6%	72.4%
Howard	18.2%	47.6%	69.5%	52.2%	30.6%	73.0%	53.3%	54.5%	81.4%
Kent	14.3%	34.9%	50.6%	34.7%	*	56.0%	41.2%	42.1%	77.1%
Montgomery	17.7%	38.1%	55.2%	57.3%	27.2%	56.0%	37.3%	38.6%	71.4%
Prince George's	62.0%	65.9%	70.6%	86.7%	43.6%	91.0%	60.3%	62.6%	91.1%
Queen Anne's	6.8%	23.2%	28.3%	24.1%	*	51.0%	30.0%	30.7%	30.6%
Saint Mary's	14.3%	47.6%	60.4%	42.9%	28.3%	57.0%	43.6%	44.5%	74.1%
Somerset	41.9%	39.5%	50.5%	55.6%	*	69.0%	51.2%	52.1%	86.2%
Talbot	10.8%	34.5%	32.6%	34.9%	*	72.0%	42.9%	43.4%	63.4%
Washington	10.3%	20.7%	31.1%	27.4%	16.7%	26.0%	13.2%	14.2%	45.0%
Wicomico	25.6%	46.8%	56.9%	50.5%	38.0%	71.0%	55.3%	57.1%	75.2%
Worcester	13.0%	35.0%	43.7%	36.2%	21.4%	77.0%	45.8%	48.2%	71.2%
Statewide	**29.3%**	**51.6%**	**64.5%**	**64.2%**	**36.9%**	**71.3%**	**46.7%**	**48.3%**	**82.8%**

*Notes: Percentages of program recipients for FSP, TCA, TDAP, MA, and CCSP represent individuals receiving benefits, while percentages for HCVP and OHEP programs represent households receiving benefits. Blue shading indicates jurisdictions where the percentage of program recipients who are Black or African-American exceeds their proportion of the population in the jurisdiction. * denotes data that was suppressed by the Maryland Department of Health (MDH) and the University of Maryland Baltimore County (UMBC) Hilltop Institute.*

In the state's 24 jurisdictions, the proportion of the population that is Black or African-American ranges from 62.0% in Prince George's County to 0.8% in Garrett County. In 20 of the 24 jurisdictions, recipients who are Black or African-Americans are overrepresented compared to the share of the jurisdiction's population who are Black or African-American for every safety net program for which data was available. For those programs and counties that are the exceptions, the differences between the share of recipients who are Black or African-Americans and the share of the jurisdiction's population who are Black or African-American is usually small and not more than 10 percentage points. In contrast, in jurisdictions where the Black or African-American population is overrepresented the difference can be as high as 64 percentage points.

Any changes to these programs may, therefore, disproportionately affect those who are Black or African-American, especially since they represent such large shares of recipients of many programs.

Figure 6 presents the same information but for the total Maryland population and program recipients who are Hispanic or Latino. Compared to the share of the population that is Black or African-American, the share of those who are Hispanic or Latino is much smaller. Moreover, Hispanic or Latino individuals tend to be underrepresented among those receiving benefits. For example, at the state level, although Hispanic or Latino residents comprise 9.8% of the population, they make up 4.6% of those receiving CCSP. At the substate level, the state's Hispanic or Latino population is underrepresented among recipients of most programs and overrepresented among CCSP recipients in six counties and among HCVP recipients in one county. This underrepresentation may be due to the immigration status of those of Hispanic or Latino ethnicity, as noncitizens are not eligible for these benefits. In addition, Hispanic or Latino individuals may be not comfortable applying for benefits even in cases where some members of the household, such as American-born children, may be eligible.[35]

[35] There is anecdotal evidence in other states that Trump administration efforts to restrict green cards for immigrants who would need or have used public benefits has led to a decline in usage of those benefits by those of Hispanic or Latino ethnicity (see, for example, https://calmatters.org/california-divide/2019/09/immigrants-afraid-trump-public-charge-rule-food-stamps-medical-benefits/). Data shown here is generally for State Fiscal Year 2018 and so prior to this policy change, but Hispanic and Latino underrepresentation may be related to prior federal policies regarding immigration or public benefits.

Figure 6: Shares of Population and Program Recipients Who Are Hispanic, 2018

Jurisdiction	Share of Population	FSP	TCA	TDAP	MA	HCVP	OHEP-MEAP	OHEP-EUSP	CCSP
Allegany	1.8%	0.4%	0.3%	0.3%	*	1.0%	0.3%	0.3%	1.0%
Anne Arundel	7.5%	2.9%	2.9%	1.0%	0.2%	2.0%	2.2%	2.1%	5.5%
Baltimore City	5.1%	1.5%	1.1%	0.4%	0.2%	1.0%	0.7%	0.6%	0.9%
Baltimore	5.3%	1.9%	1.5%	1.0%	0.1%	1.0%	1.3%	1.4%	2.7%
Calvert	3.8%	1.1%	1.4%	0.0%	*	1.0%	0.8%	0.8%	2.9%
Caroline	7.0%	3.0%	6.7%	0.0%	0.2%	2.0%	2.1%	2.2%	6.5%
Carroll	3.4%	2.0%	3.3%	1.5%	0.1%	3.0%	1.9%	1.9%	7.3%
Cecil	4.3%	2.0%	2.4%	0.5%	0.1%	4.0%	1.6%	1.7%	10.4%
Charles	5.6%	1.1%	0.3%	0.0%	0.1%	2.0%	1.3%	1.3%	3.2%
Dorchester	5.3%	1.7%	1.8%	0.0%	*	5.0%	2.5%	2.5%	2.1%
Frederick	9.2%	6.5%	3.6%	2.4%	0.2%	5.0%	4.8%	4.9%	10.4%
Garrett	1.1%	0.2%	0.0%	0.0%	*	0.0%	0.0%	0.0%	4.3%
Harford	4.4%	1.6%	1.7%	1.2%	0.1%	4.0%	2.7%	2.7%	5.2%
Howard	6.7%	3.5%	1.7%	1.4%	0.1%	2.0%	4.0%	4.0%	5.8%
Kent	4.3%	1.8%	1.6%	0.0%	*	1.0%	0.7%	0.7%	0.0%
Montgomery	19.3%	16.7%	7.8%	7.2%	0.5%	12.0%	13.6%	13.9%	18.4%
Prince George's	17.9%	8.1%	3.4%	1.6%	0.5%	2.0%	3.6%	3.6%	5.5%
Queen Anne's	3.8%	2.3%	2.0%	0.0%	*	2.0%	1.3%	1.2%	2.0%
Saint Mary's	5.0%	1.3%	0.7%	0.5%	0.1%	2.0%	2.3%	2.4%	4.4%
Somerset	3.5%	1.5%	1.0%	0.0%	*	2.0%	1.3%	1.3%	1.0%
Talbot	6.5%	4.2%	6.0%	0.0%	*	1.0%	3.7%	3.6%	2.7%
Washington	4.8%	2.3%	1.7%	1.2%	0.1%	6.0%	2.5%	2.5%	7.5%
Wicomico	5.1%	1.8%	1.4%	1.0%	0.1%	2.0%	2.3%	2.4%	2.3%
Worcester	3.4%	0.8%	2.3%	0.9%	*	2.0%	0.5%	0.5%	0.8%
Statewide	**9.8%**	**4.2%**	**2.1%**	**0.9%**	**0.2%**	**3.2%**	**2.7%**	**2.8%**	**4.6%**

*Notes: Percentages of program recipients for FSP, TCA, TDAP, MA, and CCSP represent individuals receiving benefits, while percentages for HCVP and OHEP programs represent households receiving benefits. Blue shading indicates jurisdictions where the percentage of program recipients who are Hispanic exceeds their proportion of the population in the jurisdiction. * denotes data that was suppressed by the MDH and the UMBC Hilltop Institute.*

Therefore, while any restrictions or eligibility or benefit changes to these programs could have significant impacts on the state's residents who are Black or African-American, the effect would be much smaller for those of Hispanic or Latino origin. Low-income residents of Hispanic or Latino origin may benefit from specific outreach efforts geared toward increasing their participation in these programs when they meet the eligibility criteria.

Figure 7 presents information on the share of the jurisdictions' populations who are women and the share of recipients who are women for the eight programs. Consistent with their share of the overall population, women are the majority of recipients or heads of household for six of the eight programs. Women are especially overrepresented among HCVP heads of household in many jurisdictions, representing up to 87% of recipients (in Dorchester County). In the state overall and for most counties, men are the majority of TDAP recipients. This is likely due to the fact that the program serves only childless adults – low-income families headed by women would be directed toward TCA instead. Males also represent a majority of recipients for CCSP. This is likely due to the fact that there are more boys than girls among Maryland's younger residents.

Figure 7: Shares of Population and Program Recipients Who Are Female, 2018

Jurisdiction	Share of Population	FSP	TCA	TDAP	MA	HCVP	OHEP-MEAP	OHEP-EUSP	CCSP
Allegany	50.6%	53.1%	58.5%	43.9%	56.4%	70.0%	66.2%	67.0%	46.6%
Anne Arundel	51.1%	57.3%	61.0%	46.3%	57.8%	81.0%	77.9%	77.9%	50.1%
Baltimore City	53.4%	53.9%	63.3%	35.0%	60.5%	73.0%	76.5%	76.5%	49.4%
Baltimore	52.5%	58.3%	61.8%	44.9%	58.2%	82.0%	76.2%	76.1%	49.7%
Calvert	50.3%	56.3%	59.5%	48.8%	*	81.0%	74.8%	75.0%	52.6%
Caroline	51.5%	55.7%	57.8%	42.5%	56.9%	78.0%	72.6%	72.1%	51.4%
Carroll	50.6%	56.3%	59.0%	42.1%	57.0%	72.0%	70.5%	70.2%	54.0%
Cecil	50.3%	55.4%	59.3%	45.3%	57.2%	69.0%	71.1%	71.1%	50.7%
Charles	52.2%	58.6%	61.2%	43.0%	58.8%	85.0%	78.5%	79.0%	49.7%
Dorchester	52.6%	55.5%	59.1%	50.0%	59.7%	87.0%	72.8%	72.5%	49.7%
Frederick	50.6%	56.1%	60.8%	40.1%	56.5%	76.0%	73.7%	73.7%	47.4%
Garrett	50.7%	54.7%	53.3%	46.7%	*	68.0%	61.9%	61.9%	43.5%
Harford	51.2%	57.6%	61.7%	50.3%	57.9%	80.0%	72.8%	73.9%	48.7%
Howard	51.2%	59.0%	61.1%	53.8%	56.4%	83.0%	79.2%	78.8%	47.2%
Kent	51.8%	54.9%	62.6%	41.5%	*	74.0%	73.0%	73.0%	51.4%
Montgomery	51.7%	57.7%	59.0%	47.7%	55.0%	75.0%	74.2%	74.0%	49.6%
Prince George's	51.9%	58.2%	60.9%	52.0%	57.0%	82.0%	77.8%	78.0%	50.9%
Queen Anne's	50.7%	55.5%	59.0%	44.6%	*	75.0%	70.8%	71.6%	44.9%
Saint Mary's	50.5%	55.5%	62.6%	44.1%	57.8%	79.0%	75.2%	75.8%	42.5%
Somerset	54.5%	55.6%	57.5%	47.8%	*	79.0%	70.0%	69.9%	45.9%
Talbot	52.6%	57.1%	60.3%	49.5%	*	83.0%	75.9%	75.9%	52.7%
Washington	51.4%	55.8%	60.5%	44.8%	57.9%	72.0%	69.6%	69.4%	51.1%
Wicomico	52.5%	56.0%	60.0%	50.0%	58.4%	82.0%	74.6%	75.0%	47.6%
Worcester	51.1%	56.2%	58.7%	50.0%	57.2%	81.0%	73.7%	74.0%	49.2%
Statewide	**51.8%**	**56.5%**	**61.6%**	**40.3%**	**58.9%**	**76.9%**	**74.8%**	**74.8%**	**49.6%**

*Notes: Percentages of program recipients for FSP, TCA, TDAP, MA, and CCSP represent individuals receiving benefits, while percentages for HCVP and OHEP programs represent households receiving benefits. Blue shading indicates jurisdictions where the percentage of program recipients who are Women exceeds their proportion of the population in the jurisdiction. * denotes data that was suppressed by the MDH and the UMBC Hilltop Institute.*

This data suggests that many changes to the social safety net in Maryland may have an outsized impact on women, since they comprise the majority of recipients for most programs. This is especially true for programs such as HCVP, for which women are more than 75% of recipients statewide and in several counties. In contrast, strengthening the safety net by increasing benefits or loosening eligibility requirements could also impact women disproportionately but in a positive way, since they are more likely to have incomes below FPL compared to men.

PROJECT METHODOLOGY AND KEY ASSUMPTIONS

Modeling benefits cliffs in Maryland required a series of assumptions about incomes, household sizes, and other factors that affect eligibility and benefit levels for social safety net programs. Below is a brief review of how programs were modeled, including assumptions and limitations of the methodology, with a fuller discussion available in Appendix G.

ASSUMPTIONS

Three household sizes were modeled:

1. 1 Adult Household
2. 1 Adult, 2 Children Household
3. 2 Adults, 2 Children Household

Other assumptions include:

- Earned income is pre-tax (or gross) unless otherwise noted.
- Households meet all necessary requirements (e.g., work or school requirements, time limits).
- There is enough funding available for each program to provide benefits for which the household is eligible.
- Statewide benefits are an average of county-specific benefits unless otherwise noted.
- All benefits are shown as monthly amounts unless otherwise noted.
- Child care expenses were calculated using the Average Weekly Cost of Full-Time Care in Maryland in 2019 as reported by the Maryland Family Network and CCSP subsidies.
- Households were assumed to need full-time child care.
- Adults in the household claimed the children as dependents but were not themselves dependents of other taxpayers.
- There is no other child support to be paid or collected by the household.
- Housing expenditures in the absence of HCVP equal the maximum gross rent statewide or in that county for that household size, as determined by the Maryland Department of Housing and Community Development.
- Households were assumed to have no assets or resources that would have affected program eligibility or benefits.
- No household members had a disability or received benefits other than those included in this model.

- These are “static,” not “dynamic,” models and therefore represent a single set of data points and not a fluid continuum of changing variables.

Limitations of this study include:

- Actual program uptake is nowhere near 100%, as not all households eligible for programs included in the model receive the benefits to which they are entitled.
- Generalizability to the typical experience is limited to the extent that not every household receives all of the benefits to which they are entitled.
- The model is based upon pre-tax or gross income and includes taxes as an expense where appropriate. Households usually make decisions based upon their net income rather than their pre-tax income.
- The model cannot predict the decisions individuals will make about specific programs, as individuals react differently to different types of payment and payment at different intervals.
- A number of jurisdictions have their own safety net programs. These jurisdiction-level program differences are not accounted for in the model (except for the Montgomery County-specific model in Appendix H).
- Some programs are excluded from this analysis but may be included in other benefits cliff analyses.
- Eligibility and benefits calculations were based upon the information available to the research team.

ESTIMATING COSTS OF LIVING WITH ALICE

Household expenditures were estimated using the most recent calculations from United For ALICE, which attempts to calculate the true costs of living for households of different sizes in different counties and states. These cost of living expenses include housing, child care, food, transportation, health care, technology, taxes, and miscellaneous expenditures.

In 2018, a “Household Survival Budget,” or a bare minimum budget that only provides basic necessities, in Maryland was $69,672 for a household with two adults, an infant, and a preschooler, or $26,052 for a single adult (Figure 8). These are well above the Federal Poverty Level for a four-person or single-person household ($25,750 and $12,490, respectively, in 2019[36]).

[36] U.S. Department of Health and Human Services Office of the Assistant Secretary for Planning and Evaluation. “2019 Poverty Guidelines.” Available at: https://aspe.hhs.gov/2019-poverty-guidelines.

Figure 8: ALICE Household Survival Budgets for Maryland

Household Size	Monthly	Annual	Hourly Wage Equivalent
1 Adult	$2,171	$26,052	$13.03
1 Adult, 1 Infant, 1 Preschooler	$4,221	$50,655	$25.32
2 Adults, 1 Infant, 1 Preschooler	$5,806	$69,672	$34.84

Source: United For ALICE, https://www.dropbox.com/s/xbr220txguiqcew/18UW_ALICE_Report_MD_Budgets_Updated %202.13.19.pdf?dl=0; Schaefer Center calculations.

When households do not have enough total income, or earned income plus public benefits, to meet the Household Survival Budget for their household size, they are not able to meet all the household's needs or are accruing debt to do so. For total incomes above the ALICE Household Survival Budget for their household size, they are meeting their needs and either saving money, paying down pre-existing debt, or at a slightly higher standard of living, although this budget may not be sustainable if unexpected expenses occur.

MODELING PROGRAM BENEFITS

Food Supplement Program (FSP)

- FSP eligibility and benefits were modeled using information from the FSP Program Manual available on the Maryland Department of Human Services (MD DHS) website and the U.S. Department of Agriculture SNAP Eligibility website.
- Income eligibility was based on Broad-Based Categorical Eligibility, which allows households with net incomes up to 200% FPL to participate.
    - Net income calculations for the model included the following, as applicable: earned income; TCA (and other) benefits; an earned income deduction; a standard deduction; a child care expenses deduction; and an excess shelter deduction.
- Monthly FSP benefits were calculated as monthly benefit allotment minus net income reduced by 30% of that income.
    - The household cannot receive more than the maximum allotment.

Temporary Cash Assistance (TCA)

- TCA eligibility and benefits were modeled using information from the TCA Manual available on the MD DHS website.
- Only households with children are eligible for TCA.

- Households need net income below the allowable monthly payment to receive benefits. Net income calculations for the model included the following, as applicable: earned income; an unearned income addition if housing was subsidized; an earned income deduction; and a child care deduction.
- Monthly TCA benefits were calculated as the allowable monthly payment minus earned income, the unearned income addition if housing was subsidized, an earnings disregard, and the child care deduction.

Medical Assistance (MA), Maryland Children's Health Insurance Program (MCHP), and Maryland Health Connection (MHC)

- MA, MCHP, and MHC eligibility and benefits were modeled using information on the MD Health Connections website, the MD Department of Health Maryland Children's Health Program (MCHP) website, and the Maryland Health Benefit Exchange Authorized Producer Manual.
- Adults and children in the three households were identified as consumers of MA, MCHP, or MHC based on household income levels.
    - It was assumed that as earned income increases and adults are no longer eligible for MA, they use MHC while children in the households stay on MHCP. Similarly, when the household incomes are too high for MCHP the children are then covered by MCHP Premium and, when household incomes are too high for that program, the children move to MHC and the household switches from coverage of the adult(s) only to a family plan.
- Adults were assumed to be 35 years old (since health insurance premiums can vary by age).
- Households were assumed to choose health insurance with the least expensive premium on MHC when purchasing their own insurance.
- The value of MA and MHCP equals the cost of health insurance with the least expensive premiums for the adult(s) and children, respectively, on the MHC.

Housing Choice Voucher Program (HCVP)

- HCVP eligibility and benefits were modeled using information from the Technical Assistance Collaborative's *Section 8 Made Simple Chapter 6* ("Determining the Total Tenant Payment and the Housing Choice Voucher Rent Subsidy") and the Maryland Department of Housing and Community Development (DHCD) Income Limits 2019.
- Units rent for the maximum gross rent identified by DHCD.

    - Households pay 30% of their adjusted income toward the rent, per program requirements, and the agency pays the remainder of the gross rent.

Office of Home Energy Programs (OHEP)

- OHEP MEAP and EUSP eligibility and benefits were modeled using information on the OHEP website, the OHEP Policy and Procedures Manual, the Public Service Commission Electric Universal Service Program 2018 Annual Report, and information provided directly by the agency.
- Eligibility was determined by comparing monthly earned income to program income standards.
- Benefit amounts were based on the statewide average annual benefit for each four (earned) income tiers.
    - If the household received a housing subsidy, they received a benefit in a fifth income tier.
    - Annual income amounts were divided by 12 to obtain the average monthly benefit.
    - Households were assumed to receive both MEAP and EUSP benefits.

Child Care Scholarship Program (CCSP)

- CCSP eligibility and benefits were modeled using information from the program's website and provided directly by the agency.
- Households were assumed to be eligible for CCSP with earned incomes up to 85% state median income.
- Households were assumed to need full-time care for the infant and preschooler, and this care was provided in a traditional family care center.

Child and Dependent Care Tax Credit (CDCTC)

- CDCTC eligibility and benefits were modeled using U.S. and Maryland tax forms and instructions for Tax Year 2018.
- The annual tax credit amount was divided by 12 to obtain an average monthly benefit.

Earned Income Tax Credits (EITC) and Poverty Level Credits

- EITC and Poverty Level Credit eligibility and benefits were modeled using U.S. and Maryland tax forms and instructions for Tax Year 2018.
- The federal EITC was estimated based on earned income, then multiplied by 50% to estimate the state nonrefundable EITC, by 28% to estimate the state refundable EITC, and the local tax rate to estimate the local EITC.
- The state Poverty Level Credit was estimated by multiplying earned income by 5% up to the State Poverty Income Guidelines, and the local credit was estimated by multiplying the state credit by the local tax rate.
- State and local tax liabilities were calculated using the state tax tables and the local tax rates.
    - Households were assumed to utilize standard exemptions and deductions and the subtraction for child care expenses, if applicable.
- Households received a benefit from the credits if their tax liability was greater than zero. Benefits could not be more than the tax liability with the exception of the refundable EITC.
    - The annual tax credit amounts were divided by 12 to obtain average monthly benefits.

BENEFITS CLIFF STATEWIDE MODEL

Three variations on the benefits cliff statewide model are presented here:

- Figure 9 to Figure 12 – Total benefits for each household composition
- Figure 13 to Figure 18 – Earned income and benefits by program for each household composition
- Figure 19 to Figure 20 – Net resources, or total income minus expenses, for each household composition

TOTAL PUBLIC BENEFITS IN MARYLAND (EXCLUDING EARNED INCOME)

Figure 9 on the next page shows the total public benefits available to a ***1 Adult Household*** at each dollar of gross earned income. The amount of income earned by the household is shown on the horizontal axis, while the value of the total benefits for which the household is eligible is shown on the vertical axis.

Looking at the total benefits available in this way allows for the identification of potential cliff effects for public benefits.

The solid blue line represents the total potential benefits available to the ***1 Adult Household***, excluding benefits from the Housing Choice Voucher Program (HCVP) and the tax credit from the Maryland Health Connection (MHC), which they receive from purchasing health insurance on the state's marketplace for individuals and small businesses. These benefits equal the statewide benefit available or an average of benefits if they vary by jurisdiction.[37]

The dashed line represents the total potential benefits available to the ***1 Adult Household***, including the housing vouchers and health insurance tax credit. These benefits were excluded in the previous line and are included here because housing vouchers are more limited and federal policies around the health insurance marketplaces continue to be in flux.

The dotted line across the top of the chart represents the 2018 ALICE Household Survival Budget for the ***1 Adult Household***, which equaled $2,171 in the state. The minimum wage in Maryland in Fiscal 2019 (the time period of this study), which was $10.10 per hour, is shown as a vertical line on the chart.

[37] More information about the assumptions underlying the model is available in the previous section of this study or in Appendix G.

Potential cliffs due to medical assistance benefits

The ***1 Adult Household*** not receiving HCVP or MHC has a potential benefits cliff after earned income of $8 per hour, shown here with a brown asterisk (*) on the solid line and the "MA ends" note. This benefit cliff occurs before the household's earnings equal working full-time at minimum wage. This individual may, instead, be working fewer hours per week at minimum wage, since $8 per hour is equivalent to $1,280 in earnings per month or working 32 hours per week at minimum wage.

After $8 an hour of earned income (or $1,280 in monthly income), the ***1 Adult Household*** receiving HCVP and MHC would see an increase in benefits, since the MHC benefit is available after MA ends. (This is indicated by the brown asterisk (*) on the dashed line and the note "MA ends; MHC starts.") The MA benefit that ended had a value of $294, while the MHC tax credit is equivalent to almost $500, for a net increase of health insurance benefits of $200.

The ***1 Adult Household*** receiving HCVP and MHC is eligible for benefits until earned income equals $26 or more per hour (or $4,160 per month). Therefore, the ***1 Adult Household*** has a potential benefit cliff at $25 per hour, which is shown in the chart with a brown asterisk (*) and the note "MHC ends." (However, it is possible the household will have access to health insurance through an employer and, therefore, not be affected by this cliff.)

Potential cliffs due to housing and energy assistance programs

The ***1 Adult Household*** not receiving HCVP or MHC also has a potential benefits cliff due to the end of energy assistance after $10 or more of earned income. This is shown in the chart by the red asterisk (*) and the "OHEP ends" note. The two energy assistance programs provided an estimated $100 per month to the household.

The cliff from the loss of energy assistance is not visible at the same point for the ***1 Adult Household*** receiving HCVP and MHC because the benefit was smaller (since the household was assumed to be in subsidized housing). In addition, the HCVP and MHC benefits also taper at this earned income amount, which results in a more gradual decline in benefits rather than a cliff.

Other programs would not produce noticeable benefits cliffs

The end of the ***1 Adult Household***'s eligibility for the other benefits programs – the state and local Earned Income Tax Credits (EITC) and Poverty Level Credits; the Food Supplement Program (FSP, also known as the Supplemental Nutrition Assistance Program); and the housing vouchers (in the dashed line only) – do not result in noticeable benefits cliffs for the household. Instead, these programs tend to taper or phase out as earned income increases.

Figure 9: Total Public Benefits in Maryland (Excluding Earned Income) – 1 Adult Households Only

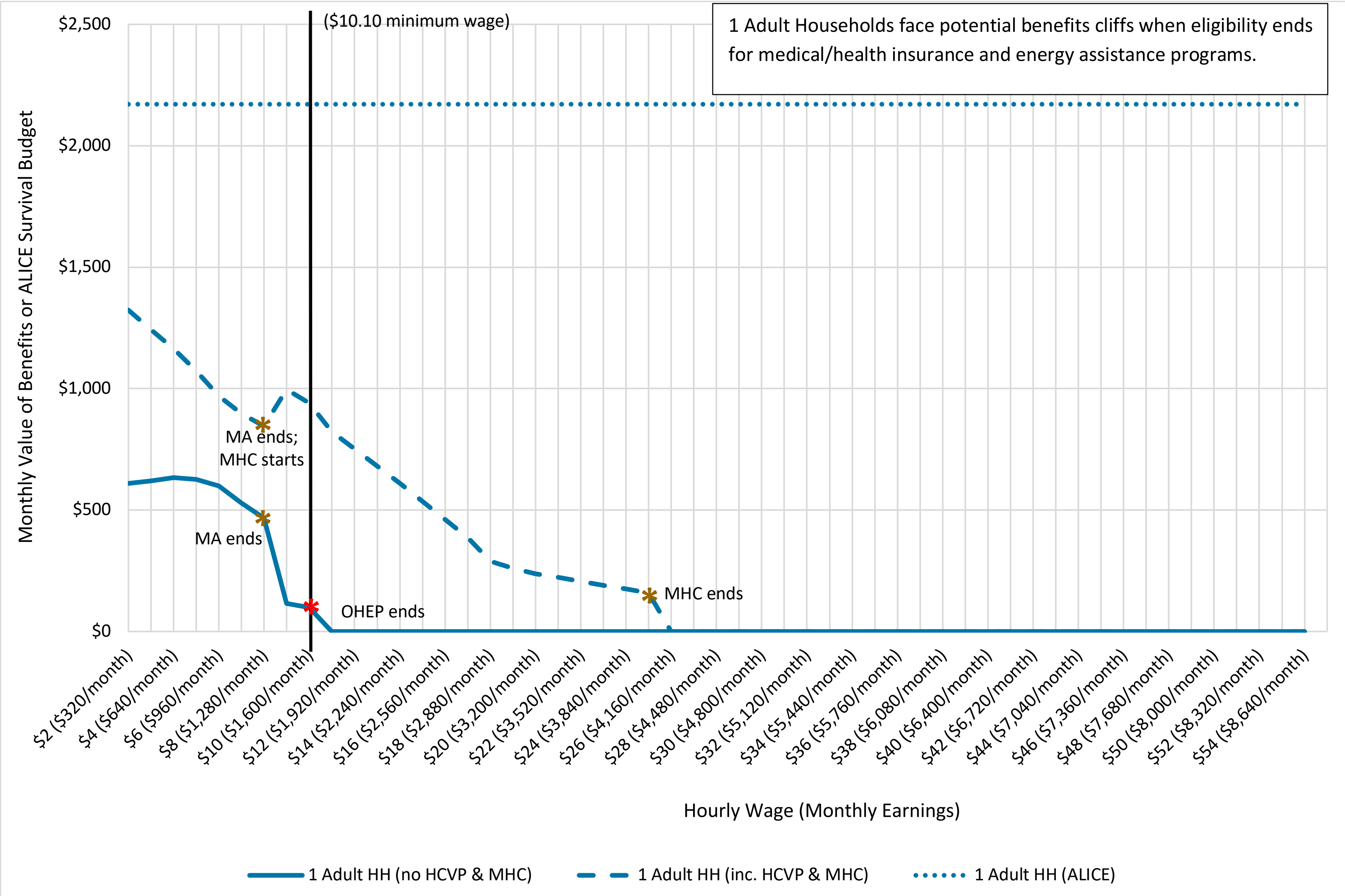


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Figure 10 shows the total public benefits available to the ***1 Adult, 2 Children Household*** at each dollar of earned income. As with the previous figure:

- The solid line represents total benefits excluding the housing vouchers (HCVP) and the health insurance tax credit (MHC).
- The dashed line represents total benefits including HCVP and MHC.
- The dotted line represents the 2018 ALICE Household Survival Budget, which was $4,221.
- Earned income is not included in the chart to easily identify potential benefits cliffs from the end of eligibility for the programs.
- The amount of income earned by the household is shown on the horizontal axis as both hourly and monthly values, while the monthly value of the total benefits for which the household is eligible is shown on the vertical axis.

Potential cliffs due to cash assistance programs

The ***1 Adult, 2 Children Household*** would not be eligible for Temporary Cash Assistance (TCA) when hourly earnings are more than $7 per hour. This is shown by a purple asterisk (*) and the note "TCA ends" on the figure.

While 1 Adult, 2 Children Households would no longer receive TCA at $8 or more of earned income, the household would only experience a potential cliff if it was not receiving housing vouchers and the health insurance tax credit. This is shown by the different slopes of the line showing total benefits without HCVP and MHC (which is the solid line) and the line showing total benefits with HCVP and MHC (which is the dashed line).

Potential cliffs due to medical assistance programs

The ***1 Adult, 2 Children Household*** that does not receive the MHC tax credit would experience a potential benefits cliff when eligibility ends for Medical Assistance, or the Medicaid program for the adult. This happens after $15 per hours of earned income, and is shown on the graph by the brown asterisk (*) on the solid line and the note "MA ends." The household's ineligibility for MA without the MHC tax credit results in a loss of benefits valued at $293. For the household receiving HCVP and MHC, at this point medical assistance is purchased on the Maryland Health Connection (MHC), which results in a slight increase in total benefits for the household due to the refundable tax credit.

The household would not be eligible for Maryland Children's Health Insurance Program (MCHP) at earnings of $36 or more per hour. This is shown on the graph by the brown asterisk (*) on the solid and dashed lines and the note "MHCP ends." If the household is receiving housing vouchers and the health insurance tax credit, it will experience a slight increase in benefits due to the refundable tax credit. Otherwise, the household experiences a benefits cliff valued at $298.

If the ***1 Adult, 2 Children Household*** receives the health insurance tax credit, eligibility for the program would end after hourly earnings of $44. It is likely that, at this income level (which corresponds to $7,200 per month), the household would have access to employer-provided health insurance. Otherwise it would experience a benefits cliff.

Potential cliffs due to child care assistance programs

The household would not be eligible for CCSP when earned income is more than $37 per hour. This does not change if the household is receiving HCVP and MHC benefits. The potential benefits cliff is shown on the graph with the black asterisk (*) and the note “CCSP ends.”

Other programs would not produce noticeable benefits cliffs

The end in eligibility for the other benefits would not produce noticeable benefits cliffs for the ***1 Adult, 2 Children Household***. However, the household may experience a cliff from the combined effect of eligibility for multiple programs ending or a decrease in the available benefits for multiple programs at the same amount of earned income.

For example, a household earning $18 per hour would not be eligible for energy assistance and would be eligible for smaller child care and earned income tax credit benefits compared to a household earning $17 per hour. This additional hour of earnings decreases benefits by $164 a month.

Figure 10: Total Public Benefits in Maryland (Excluding Earned Income) – 1 Adult, 2 Children Households Only

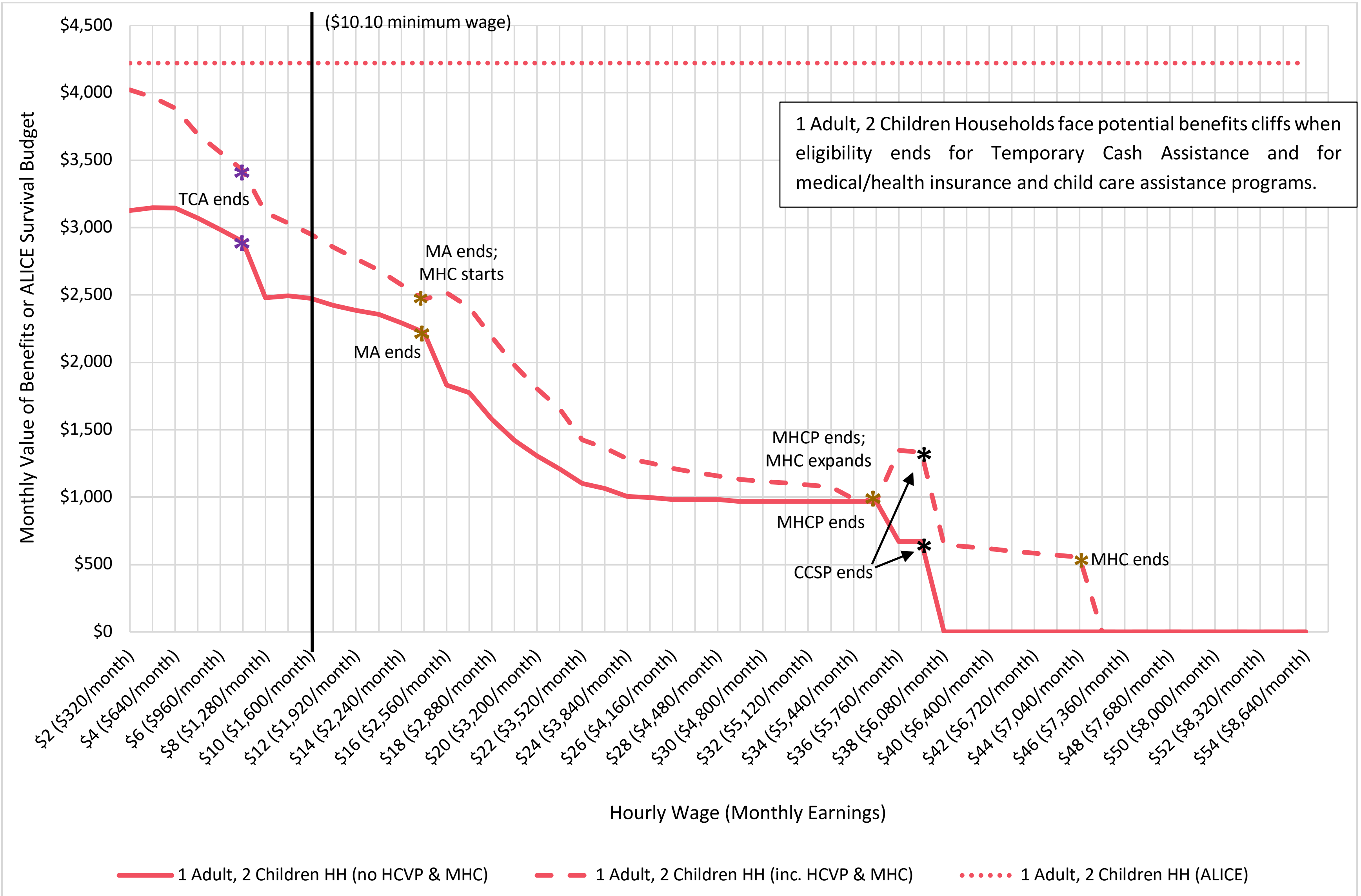


Figure 11 shows the total public benefits available for the ***2 Adults, 2 Children Household*** in Maryland. As in the previous two figures, the solid line represents benefits excluding housing vouchers and the health insurance tax credit, while the dashed line represents benefits including these two programs. The dotted line shows the 2018 ALICE Household Survival Budget for the household, which was $5,806.

The graph for the ***2 Adults, 2 Children Household*** has one important characteristic that distinguishes it from the two figures shown previously (for the ***1 Adult*** and ***1 Adult, 2 Children*** households). Because there are two adults in the household, two adults can work and contribute to the household's earned income. However, one or both of these adults may not be working and instead caring for the children or in education, training, or other work-like activities.

For this reason, the amount of income earned by the household and shown on the horizontal axis represents the total income earned by both adults. Above approximately $20 per hour, both adults are assumed to be working full-time at minimum wage jobs, when the minimum wage was $10.10 in Maryland. However, one of the adults may also be earning more than minimum wage, which means the other adult is working less than full-time at minimum wage or even fewer hours at a higher wage. At the $10.10 line, one adult may work full-time at a minimum wage job while the other is in unpaid childcare, education, job training, or other activities, or both adults could work part-time so their combined earned income would equal one person working full-time at minimum wage.

The value of the total benefits for which the household is eligible is shown on the vertical axis.

Potential cliffs due to cash assistance programs

The ***2 Adults, 2 Children Household*** would not be eligible for Temporary Cash Assistance (TCA) when earned income is more than $8 per hour. This is shown in the chart by the purple asterisk (*) and the "TCA ends" note. This is the case for households receiving HCVP and MHC and those not receiving these extra benefits, although only the latter household may experience a benefit cliff.

Potential cliffs due to medical assistance programs

The household's eligibility for Medical Assistance for the adults ends after earned income of $18 per hour. This is shown in the chart by the brown asterisk (*) and, for the household not receiving HCVP and MHC, the note "MA ends". The household would also probably experience a benefits cliff after earned income of $43 per hour when the children are no longer eligible for MHCP. This is shown in the chart by the brown asterisk (*) and the note "MHCP ends."

If a household receives housing vouchers and the health insurance tax credit, however, instead of a benefits cliff at these earned income amounts, there will instead be a slight increase in benefits as the eligibility of the adults then the children moves from MA and MHCP, respectively, to insurance purchased on the MHC marketplace. These changes are shown as brown asterisks (*) on the dashed line (representing benefits including HCVP and MHC) as slight increases in the value of benefits compared to the decreases experienced on the solid lines (which represent the benefits received by a household not receiving HCVP and MHC).

The ***2 Adults, 2 Children Household*** receiving the health insurance tax credit would experience a benefits cliff from the end of the credit after earned income of $53 per hour. This is shown in the chart by the brown asterisk (*) and the note "MHC ends." It is likely that at this income level, however, the household would have access to employer-provided health insurance.

Potential cliffs due to child care assistance programs

The household would not be eligible for CCSP when earned income is more than $44 per hour. This does not change if the household is receiving HCVP and MHC benefits. The potential benefits cliff is shown on the graph with the black asterisk (*) and the note "CCSP ends."

Other programs would not produce noticeable benefits cliffs

The end in eligibility for the other benefits would not produce noticeable benefits cliffs for the ***2 Adults, 2 Children Household***. As with the 1 Adult, 2 Children Household, the ***2 Adults, 2 Children Household*** may experience a cliff from the combined effect of eligibility for multiple programs ending or the available benefits decreasing at the same amount of earned income.

For example, a household with earned income of $20 per hour compared to a household with earned income of $19 per hour has reduced eligibility for: the Food Supplement Program (or food stamps) of $43, medical assistance of $20, and housing vouchers of $48.

Figure 11: Total Public Benefits in Maryland (Excluding Earned Income) – 2 Adults, 2 Children Households Only

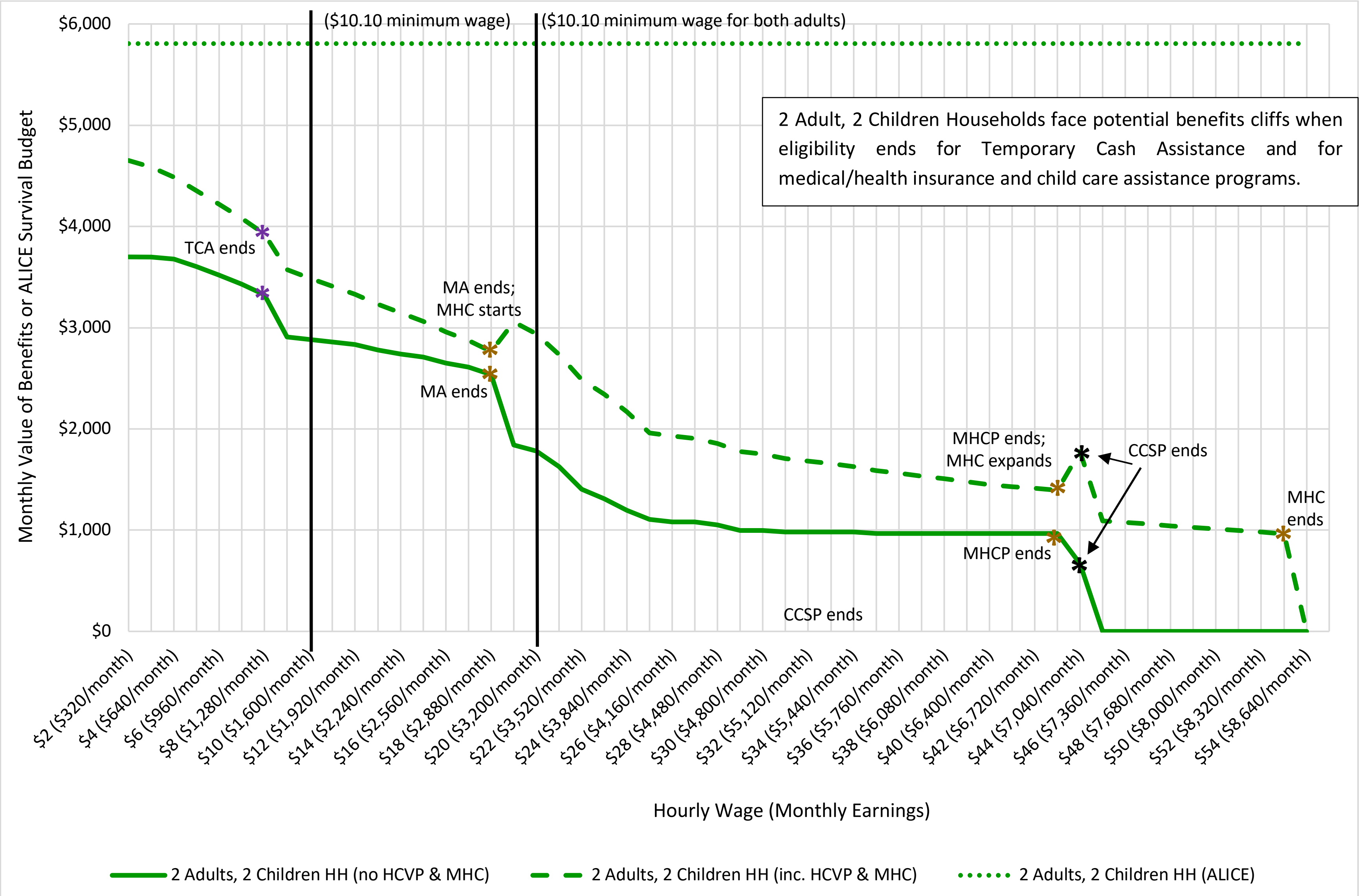


Figure 12 presents the previous three charts – showing total public benefits available to ***1 Adult***, ***1 Adult and 2 Children***, and ***2 Adults and 2 Children*** Households – in one chart. This allows for comparison of the benefits available based on household composition.

Information is presented in this chart the same way it was in the previous three charts. Specifically:

- The solid lines represents total benefits excluding the housing vouchers (HCVP) and the health insurance tax credit (MHC).
- The dashed lines represents total benefits including HCVP and MHC.
- The dotted lines represents the 2018 ALICE Household Survival Budgets.
- Earned income is not included in the chart in order to more easily identify potential benefits cliffs from the end of eligibility for the programs.
- The amount of income earned by the household is shown on the horizontal axis, while the value of the total benefits for which the household is eligible is shown on the vertical axis.

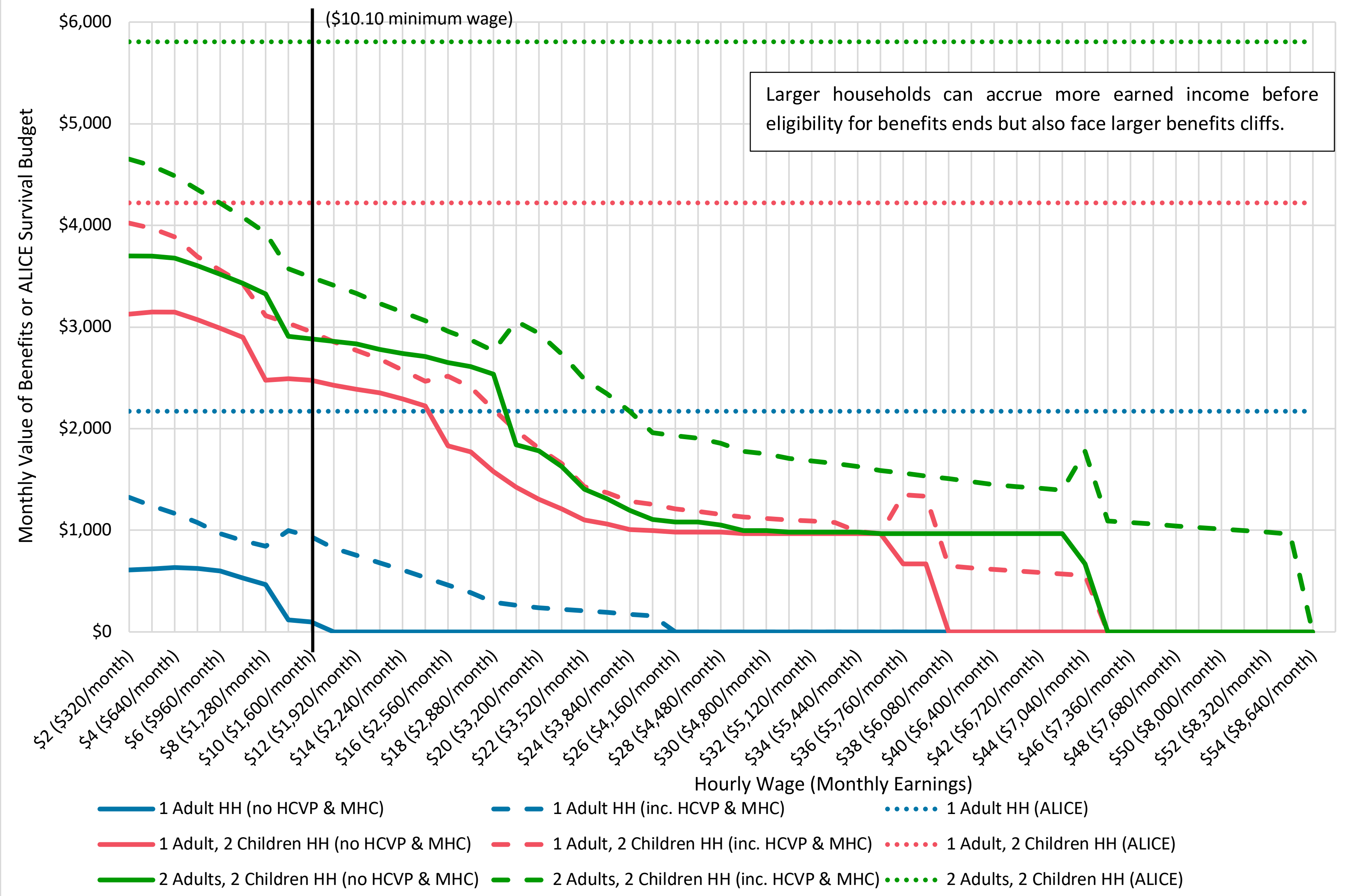
The main findings from this chart concern how much more earned income the larger households can accrue before benefits end but also how much more dramatic the cliffs are for those larger households. The ***1 Adult Household*** that is not receiving housing vouchers and a health insurance tax credit is not eligible for benefits when its earned income is more than $10 per hour. This could mean that a ***1 Adult Household*** earning minimum wage may have experienced the end of their benefits prior to or at the same time as the minimum wage increased to $11 an hour on January 1, 2020.

A ***1 Adult Household*** receiving HCVP and MHC would not be eligible for any benefits when hourly earned income is more than $25 per hour. Eligibility for a ***1 Adult, 2 Children Household*** ends after earned income of $37 per hour if it does not receive HCVP and MHC and after $44 per hour if it does receive these additional benefits. Eligibility for a ***2 Adults, 2 Children Household*** ends after earned income of $44 per hour if it does not receive HCVP and MHC and after $53 per hour if it does receive these additional benefits.

But at the same time, the largest potential cliff experienced by the ***1 Adult Household*** is a decrease in benefits valued at $351 per month, when MA ends and FSP decreases. This happens after earned income reaches the equivalent of $8 per hour.

The households with children, however, both experience benefits cliffs valued at over $600. The ***1 Adult, 2 Children Household*** has a benefits cliff after $37 per hour of earned income when the child care subsidy ends, while the ***2 Adults, 2 Children Household*** has a benefits cliff after $18 per hour of earned income when the Medical Assistance benefit ends for the adults. Since this is due to the loss of MA, it only affects the household if it is not receiving the housing vouchers and the health insurance tax credit. As with the ***1 Adult, 2 Children Household***, the ***2 Adults, 2 Children Household*** also has benefits cliffs over $600 when the child care subsidy ends regardless of whether the household receives HCVP and MHC.

Figure 12: Total Public Benefits in Maryland (Excluding Earned Income) – All Households



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EARNED INCOME AND BENEFITS BY PROGRAM

The next charts (Figure 13 through Figure 18) show the statewide model – including earned income – with two charts for each household composition: the top chart in each pair excludes HCVP and the MHC tax credits, while the bottom chart in each pair includes these benefits.

The charts also show when the household experiences a benefits cliff as well as the hourly earned income amount at which the household meets their Survival Budget expenditure needs.

These charts show how potential benefits cliffs are offset by increases in earned income as well as the earnings amounts where the cliffs may still have a substantial impact on a household's ability to pay for basic, necessary expenses.

The ***1 Adult Household*** not receiving housing vouchers or health insurance tax credits (Figure 13):

- Would likely experience a benefits cliff when they are not eligible for MA at earnings of $9 or more per hour.
- The potential cliff at earnings of $11 or more per hour that resulted from ineligibility for OHEP assistance is offset by the increase in earned income at that point.
- Needs hourly earnings of $14 or more to meet basic Survival Budget expenses.[38]

The ***1 Adult Household*** receiving housing vouchers or health insurance tax credits (Figure 14):

- May experience a benefits cliff only when eligibility for MHC ends at $25 per hour, although the individual may be receiving employer-provided health insurance instead.
- Needs hourly earnings of $9 or more to meet Survival Budget expenses.

[38] As a reminder, the ALICE survival budgets cover bare minimum expenses. It is not sustainable when unexpected expenses occur.

Figure 13: Resources for 1 Adult Households in Maryland (Excluding HCVP and MHC)

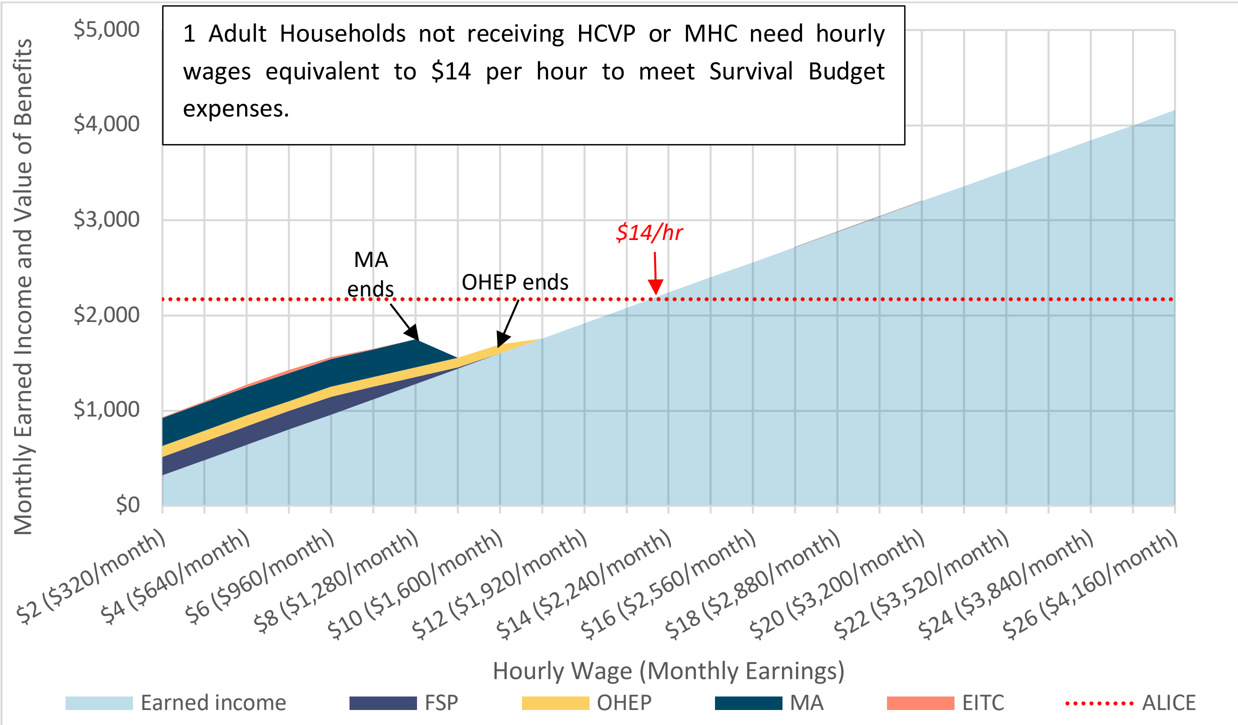
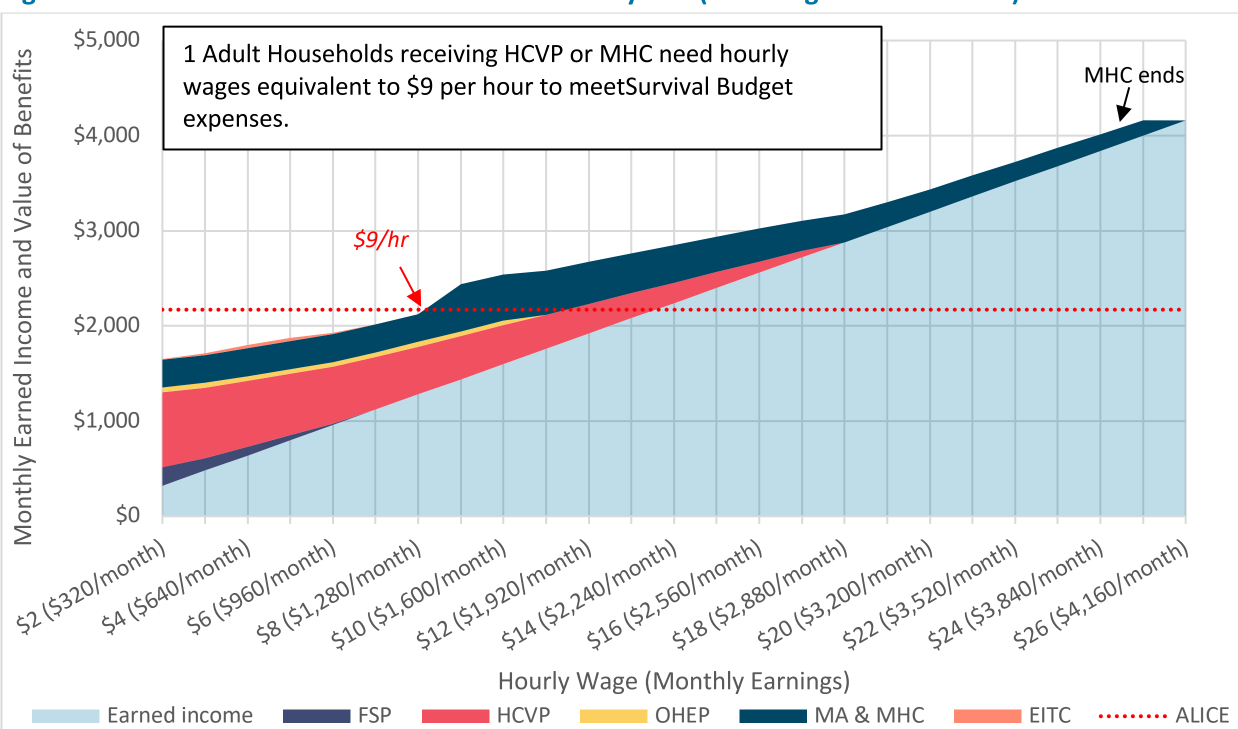


Figure 14: Resources for 1 Adult Households in Maryland (Including HCVP and MHC)



The ***1 Adult, 2 Children Household*** not receiving housing vouchers or health insurance tax credits (Figure 15):

- Would likely experience benefits cliffs when it is:
    - Not eligible for TCA at earnings of $8 or more per hour;
    - Not eligible for MA for the adult at earnings of $16 or more per hour;
    - Not eligible for MHCP at $36 per hour; and
    - Not eligible for CCSP at $38 per hour.
- Needs hourly earnings of $12 or more per hour to meet Survival Budget expenses.

The ***1 Adult, 2 Children Household*** receiving housing vouchers or health insurance tax credits (Figure 16):

- Would likely experience benefits cliffs when it is:
    - Not eligible for TCA at earnings of $8 or more per hour;
    - Not eligible for CCSP at $38 per hour; and
    - Not eligible for MHC at $45 per hour.
- Would have sufficient earned and unearned income at the equivalent of an hourly wage of $2 per hour to meet Household Survival Budget expenses.
    - Without the housing voucher, however, this household would not have sufficient total income to meet its expenses. With long or closed waiting lists in many jurisdictions in the state, most households of this composition that would otherwise qualify for a voucher cannot obtain one and so would not be able to pay for all basic expenses. Even with this voucher, the household would only be able to afford minimum expenses, and its financial situation would be unstable, especially if it incurred unexpected expenses.

Figure 15: Resources for 1 Adult, 2 Children Households in Maryland (Excluding HCVP and MHC)

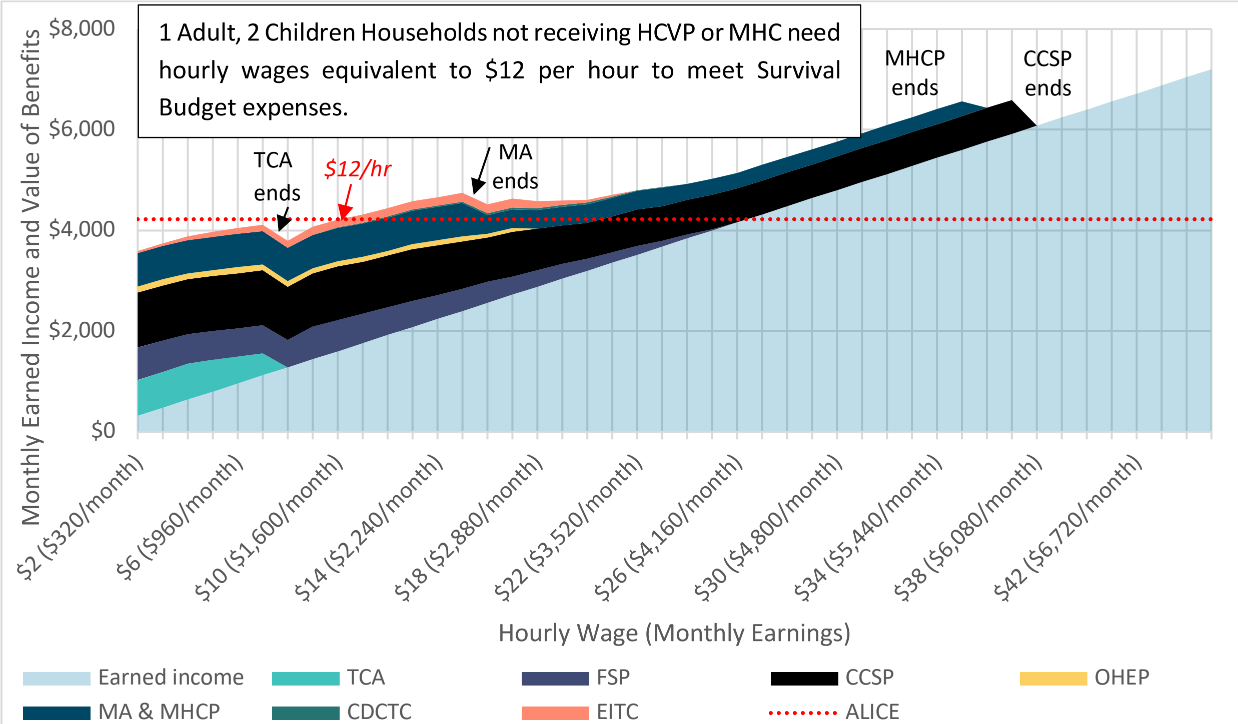
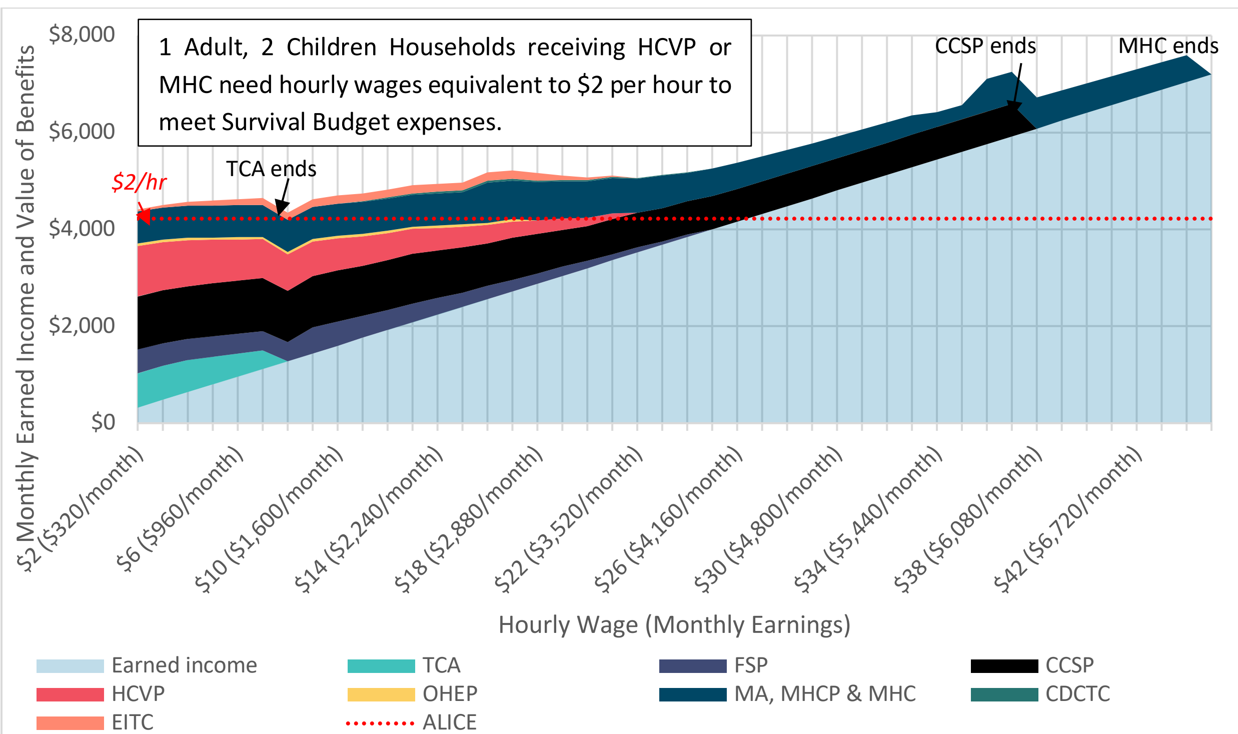


Figure 16: Resources for 1 Adult, 2 Children Households in Maryland (Including HCVP and MHC)



The ***2 Adults, 2 Children Household*** <u>not</u> receiving housing vouchers or health insurance tax credits (Figure 17):

- Would likely experience benefits cliffs when it is:
    - Not eligible for TCA at earnings of $9 or more per hour;
    - Not eligible for MA for the adult at earnings of $19 or more per hour;
    - Not eligible for MHCP at $44 or more per hour; and
    - Not eligible for CCSP at $45 or more per hour.
- Needs hourly earnings of $31 or more per hour to meet Survival Budget expenses.

The ***2 Adults, 2 Children Household*** receiving housing vouchers or health insurance tax credits (Figure 18):

- Would likely experience benefits cliffs when it is:
    - Not eligible for TCA at earnings of $9 or more per hour;
    - Not eligible for CCSP at $45 or more per hour; and
    - Not eligible for MHC at $54 or more per hour.
- Needs hourly earnings of $19 or more per hour to meet Household Survival Budget expenses.

Figure 17: Resources for 2 Adults, 2 Children Households in Maryland (Excluding HCVP and MHC)

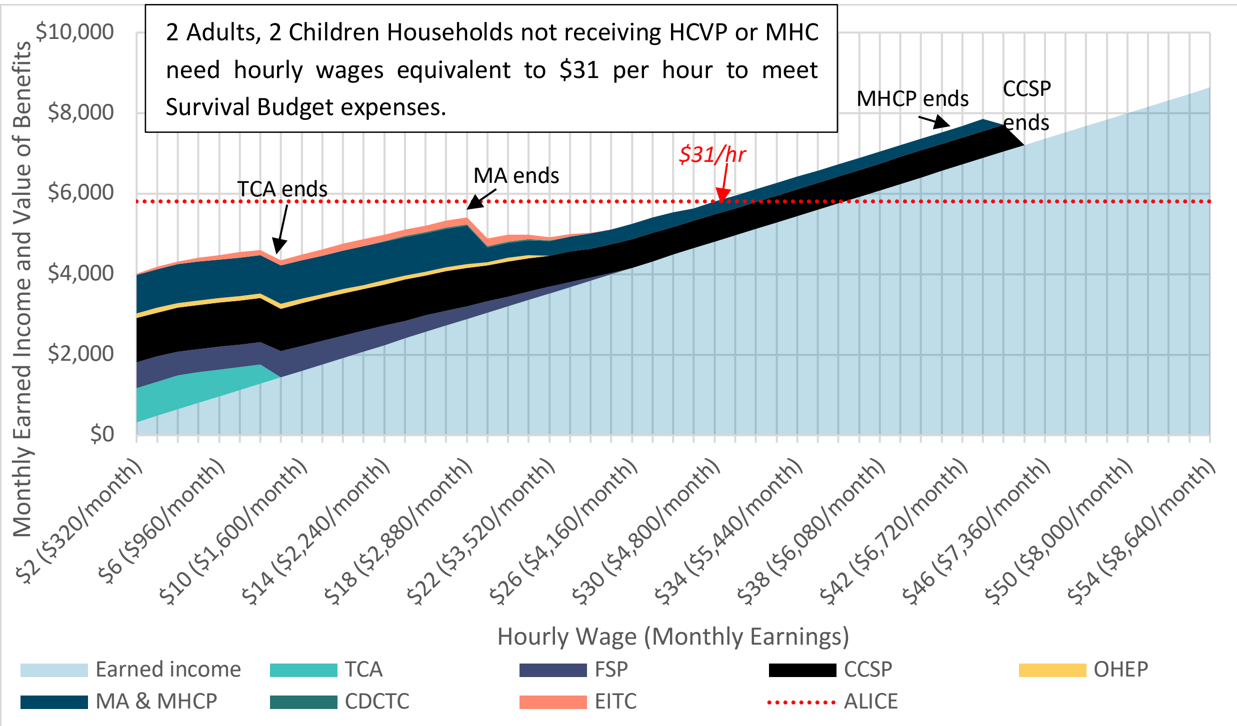
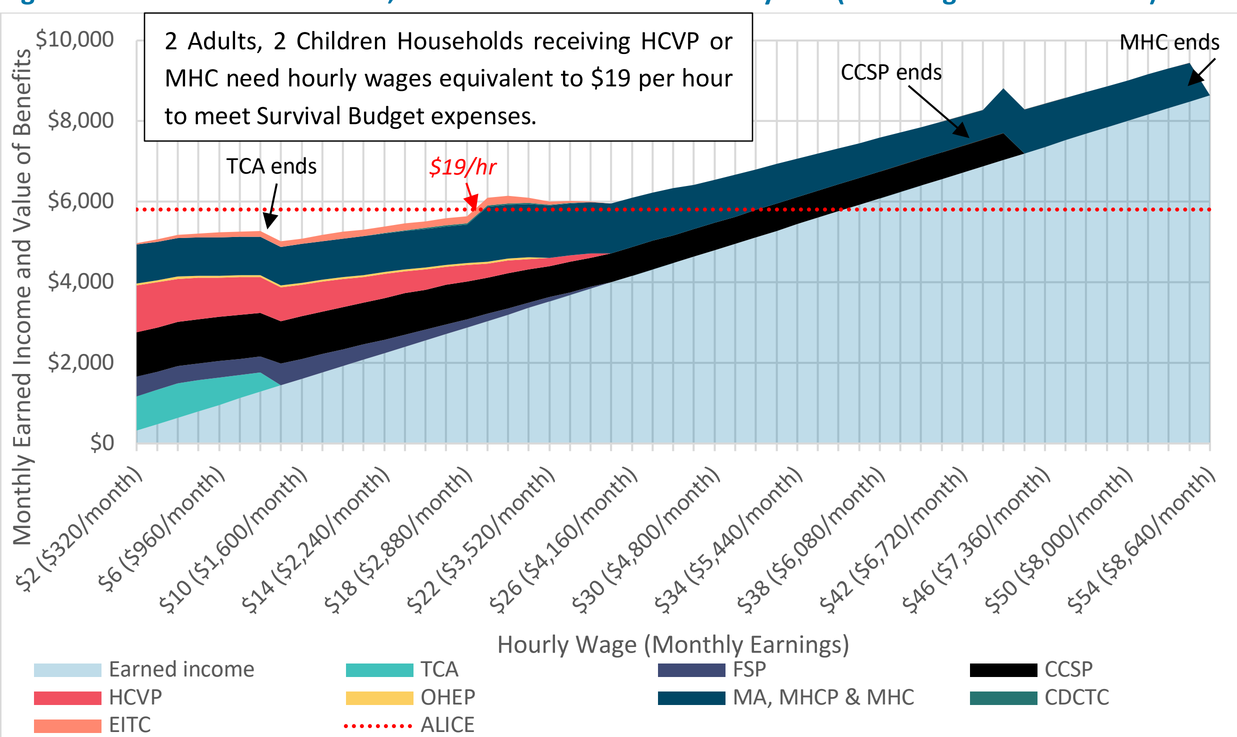


Figure 18: Resources for 2 Adult, 2 Children Households in Maryland (Including HCVP and MHC)



NET RESOURCES

The final series of charts to model statewide benefits cliffs are shown in Figure 19 and Figure 20. These charts allow for comparison among the three household types with regard to their net resources, which represents all earned income and benefits received minus expenses as measured by the ALICE Household Survival Budget.

The breakeven line (i.e., the horizontal axis is $0) is the point at which resources (i.e., earned income and benefits) would equal expenditures (i.e., the ALICE budget). Below this line, households are running a deficit and must find some other source of funds or decrease expenditures, while above this line the households are running a surplus and can improve their standard of living from the basic necessities or increase their savings or expenditures (although their financial situation likely remains unsustainable, especially when they have unexpected expenses).

These charts also show the $10.10 minimum wage during the time period of this model (Fiscal 2019) and the $15.00 minimum wage, which will be in effect on January 1, 2025, for employers with 15 or more staff members and on July 1, 2026, for employers with 14 or fewer staff members. They also show total approximate earned income for two adults working full time at minimum wages of $10.10 per hour.

Households not receiving housing vouchers or the health insurance tax credits:

- Would not have sufficient income – both earned income and benefits – to meet their Survival Budget expenses at either the $10.10 or $11 minimum wages. This is the case for all three household compositions.
- Would have sufficient earned income and benefits to meet household Survival Budget expenses at a current wage of $15 per hour, but only for the ***1 Adult*** and ***1 Adult, 2 Children*** households.
    - However, because the minimum wage does not increase to $15 per hour for five years, it is probable that specific growth patterns (such as housing prices) or general inflation will increase the costs of expenses and this hourly wage will no longer be sufficient.
    - The ***2 Adults, 2 Children Household*** would not have sufficient income for expenditures if one adult was working at an hourly wage of $15 and would have total resources just slightly under Survival Budget expenses if both adults worked full-time at $15 per hour.

Households receiving housing vouchers and the health insurance tax credits:

- Would have sufficient total income to meet Survival Budget expenses for both the ***1 Adult*** and ***1 Adult, 2 Children*** household compositions.
  - However, without the housing subsidy of HCVP, these households do not have sufficient income to meet Survival Budget expenses. As housing vouchers are of very limited supply relative to the demand, it is likely that few households would receive the mix of benefits necessary to have resources greater than Survival Budget expenses.
- Would not have sufficient total income to meet Survival Budget expenses for the ***2 Adults, 2 Children Household*** composition with one adult working full time at a current day wage of $15.00 per hour but would have enough sufficient resources if both adults are employed full time at minimum wage jobs earning $15.00 per hour.

Figure 19: Net Resources (Excluding HCVP and MHC) in Maryland

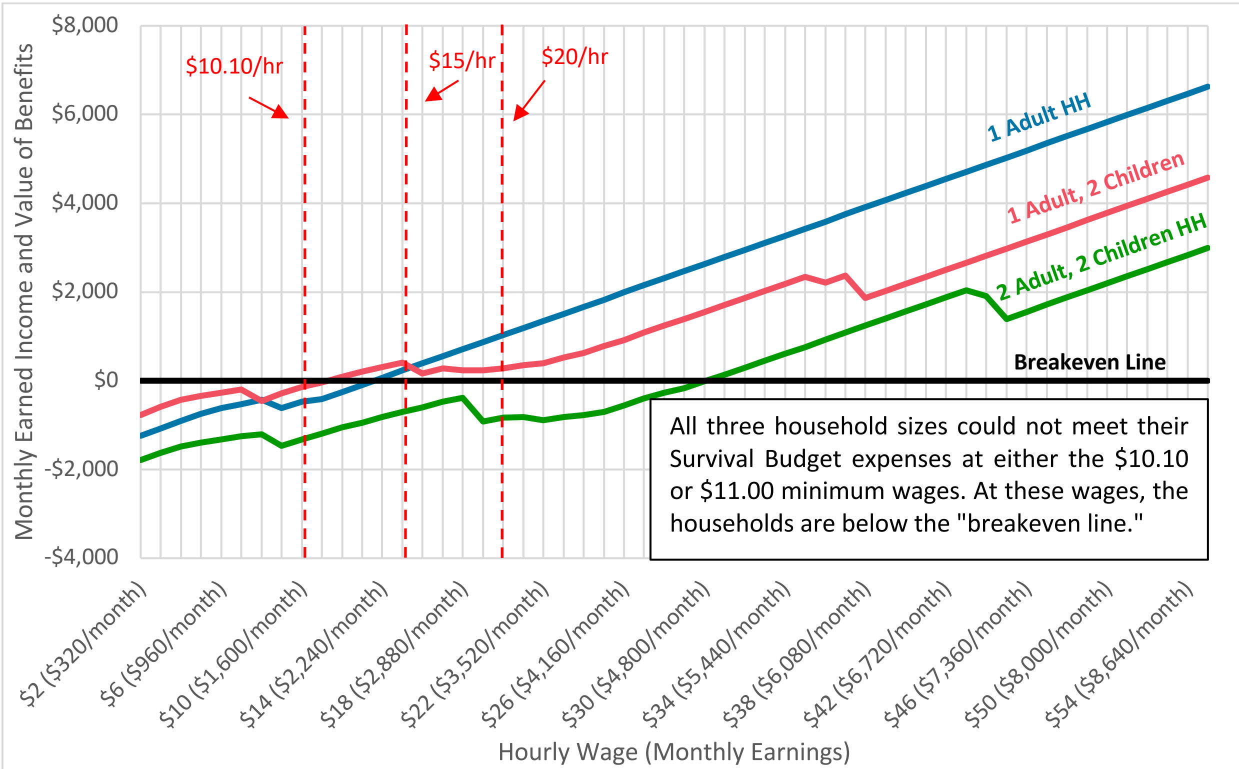
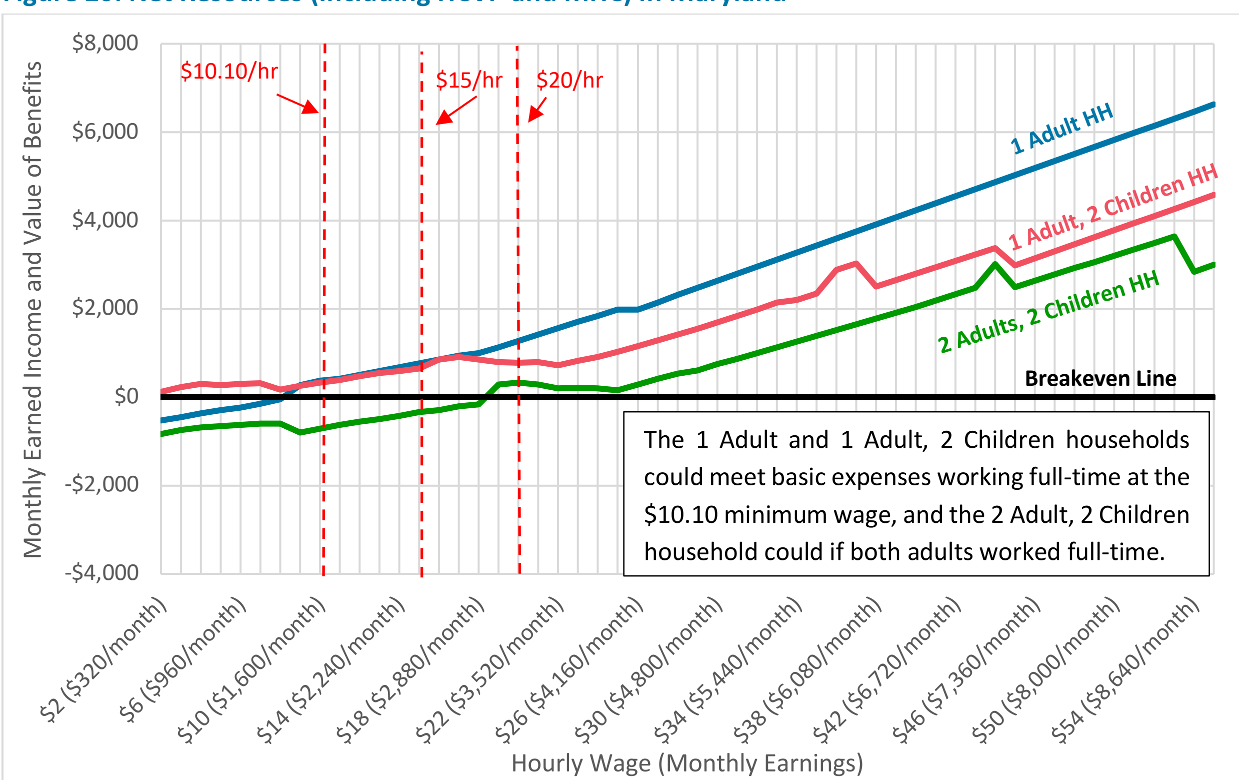


Figure 20: Net Resources (Including HCVP and MHC) in Maryland



PUBLIC POLICY RECOMMENDATIONS

The Benefits Cliff Study began under a good economy, thriving businesses and low unemployment. Exactly 24 months later amid a pandemic, civic unrest, crippling unemployment, and at times depression-era stock market levels; we hold the finished product and view it with a distinct eye towards change. Twenty-four months ago, public policy recommendations may have looked the same, but the issues we face today necessitate a more urgent response.

Racial inequity takes center stage in our work to help people live their best lives through housing, employment, education, and health. As United Way considers those policies that help us reach our mission, realize our vision, and empower neighborhood members, we are called to apply an equity lens to programs, funding, volunteers, leadership, and advocacy.

Policies related to SNAP E&T, TANF and childcare should have a gradual phaseout to ease the benefits cliff impact on households. Maryland has the latitude to match federal dollars with state funds to enable service providers to increase their capacity. The pathway to lower the barriers discussed in this study requires United Way to advocate for those policies that affect change in the lives of those struggling to make ends meet.

- We will advocate for affordable **<u>Housing</u>**:

  <u>Eviction Prevention</u> - On March 5, 2020, the Governor of Maryland issued an executive order prohibiting the courts from processing evictions on tenants impacted by COVID-19 until the state of emergency is lifted. In addition, the Cares Act placed a 120-day moratorium on evictions from affordable housing rentals. Once these moratoriums are lifted, those who remain un/underemployed will likely face eviction and other action they are financially unable to bear. **Legislation to protect tenants from predatory eviction processes is needed.**

  <u>Housing Navigators</u> - One of the most significant sources of safety net support identified in the Benefits Cliff Study is the Housing Choice Voucher program. Several states have employed Housing Navigators that help ensure successful transitions for families and expand home ownership supports to facilitate permanency and community development. **Legislation to expand the practice of Housing Navigators to keep families housed and incorporate the integration of all supportive services needed for their well-being is needed.**

  Other housing advocacy activities should include:
  - Oppose any elimination of broad-based categorical SNAP eligibility
  - Expand state outreach funding

- Support re-entry for returning citizens, veterans, and other difficult to house populations

- We will advocate for **<u>Education</u>** to strengthen childcare:
  As a result of the negative economic impacts of COVID-19, a significant number of childcare centers are likely to close. Parents working from home or trying to reenter the workforce will be struggling to find appropriate and affordable childcare options, post-COVID-19. **Legislation to 1) Support childcare providers' additional financial burdens brought on by new COVID-19 requirements and 2) Protect the current eligibility bands for the childcare subsidy program to avoid creating a wait list is needed**.

- We will advocate for **<u>Employment</u>**:
  <u>Wage Alignment</u> - Since the federal minimum wage was raised by Congress in 2009, inflation has cut its purchasing power by 17%. Indexing the minimum wage to inflation means adjusting it automatically to keep pace with the rising cost of living so that minimum wage workers do not lose purchasing power each year. An increasing number of states have implemented policy changes to align minimum wage increases, so they occur automatically through annual indexing based on cost-of-living increases derived from the consumer price index. **Legislation to align the increase of minimum wage to keep pace with the rising cost of living is needed.**
  Other employment advocacy activities should include:
  - Support two-parent households by expanding TANF eligibility using state general funds
  - Improve quality of work programs
  - Support policies that address worker safety, health, and equitable leave policies
  - Support employer engagement to mitigate institutional racism
  - Expand the Earned Income Tax Credit (EITC) for single workers not claiming dependents

- We will advocate for **<u>Health</u>**:
  <u>Prescription Drug Affordability</u> - Maryland's governor vetoed a bill that would have provided funding for the creation of the Prescription Drug Affordability Board to set and oversee regulations on prescription drug pricing and strategies for enhancing affordability. The recommendation is that the United Way, on behalf of the Benefits Cliff Steering Committee and in partnership with others, would **advocate for the restoration of funding for the Board.**

School-based Health Centers- There are 12 school-based health center programs out of the 24 jurisdictions in Maryland. These programs provide increased access to health services to children with limited access and coverage. They often serve as a primary care site for many students and a major cost savings to parents. Working in partnership with the Council on School-based Health Centers and State Delegates, **the recommendation is to advocate for the expansion of school-based health centers to all 24 jurisdictions in Maryland.**

Health Insurance Enrollment- As a result of the COVID-19 pandemic, nearly 350,000 Marylanders have lost employment, lost health coverage, and filed for unemployment benefits to date. The Maryland Health Benefit Exchange has established the Easy Enrollment Health Insurance Program to automatically enroll individuals in Medicaid and to also determine eligibility for subsidies under ACA based on an individual's most recent tax returns. **The recommendation is that the use of Health Care Navigators be increased, and funding be provided to actively promote awareness of the Easy Enrollment Program across Maryland.**

APPENDICES

APPENDIX A – LIST OF FIGURES

APPENDIX B – GLOSSARY OF ACRONYMS

Acronym	Definition
ABAWD	Able-Bodied Adults Without Dependents
AGI	Adjusted Gross Income
ALICE	Asset Limited, Income Constrained, Employed
AFDC	Aid to Families with Dependent Children
ARA	Arrearage Retirement Assistance
CCSP	Child Care Scholarship Program
CSP	Center for Social Policy
CDCTC	Child and Dependent Care Tax Credit
DCHD	MD Department of Housing and Community Development
DHS	Department of Human Services
EAFC	Emergency Assistance to Families with Children
EITC	Earned Income Tax Credit
EUSP	Electric Universal Service Program
FICA	Federal Insurance Contributions Act
FPL	Federal Poverty Level
FSP	Food Supplement Program
FY	Fiscal Year (October 1 - September 30)
GARA	Gas Arrearage Retirement Assistance
HCVP	Housing Choice Voucher Program
HH	Household
HUD	Department of Housing and Urban Development
IRS	Internal Revenue Service
MA	Medical Assistance
MCHP	Maryland Children's Health Program
MDH	Maryland Department of Health
MEAP	Maryland Energy Assistance Program
MHBE	Maryland Health Benefit Exchange
MHC	Maryland Health Connection
NAPA	National Academy of Public Administration
OHEP	Office of Home Energy Programs
PAA	Public Assistance to Adults
PMSA	Primary Metropolitan Statistical Area
RAP	Rental Assistance Program
SMI	State Median Income
SNAP	Supplemental Nutrition Assistance Program
SSI	Supplemental Security Income
SFY	State Fiscal Year (July 1 - June 30)
TANF	Temporary Assistance to Needy Families
TCA	Temporary Cash Assistance
TDAP	Temporary Disability Assistance Program

Acronym	Definition
TMA	Transitional Medical Assistance
TSS	Transitional Support Services
TY	Tax Year (January 1 - December 31)
UMBC	University of Maryland Baltimore County
USDA	United States Department of Agriculture
USDA FNS	United States Department of Agriculture Food and Nutrition Service
USPP	Utility Service Protection Program
WIC	Women, Infants, and Children
WPA	Working Parents Assistances

APPENDIX C – LITERATURE REVIEW

The benefits cliff and its effect has not been an area well studied in academia, at least within peer reviewed literature. However, there have been numerous articles, briefs and studies conducted on the existence of benefits cliff in states and municipalities around the country and how those cliffs contribute to the challenges poor working families face in terms of expiring and reducing benefits. This study reviews a few of those studies in an effort to better understand the existing literature and how other states have begun to address the benefits cliff in their respective markets. The extant literature also served to help frame the programs and analysis of the benefits cliff in Maryland as presented in this study.

In addressing the benefits cliff effect, current literature often considers enhanced policy initiatives in the area of expanded Earned Income Tax Credits (EITC) and Child Tax credits. The EITC especially was designed to limit cliff effects, as the benefit amount tapers off as earned income grows, rather than benefits suddenly ending at a certain income level. Therefore, many of these program initiatives focus on the impact of improving marginal tax rates for the beneficiary.[39] One of the challenges of focusing on marginal tax rates, as identified by the Congressional Budget Office, is that a significant portion of the targeted population doesn't participate in all the transfer programs for which they are eligible.[40] Although these tax credit programs have been successful in lifting families out of poverty and addressing marginal and effective tax rates, they do not necessarily take into consideration immediate self-sufficiency need and personal economic viability of the resident at the time of lost benefits. The overwhelming majority of the literature and reports indicate that a dollar for dollar increase in earnings still provides a disadvantage for many working families in terms of the benefit cliff effects,[41] so other studies consider the effects of lump sum distribution of tax credit funds as part of the regular income tax process. Tax credit research has also found that, under current structures, there are financial incentives in place for benefit recipients to work and earn income.[42]

[39] Ben-Shalom, Y., Moffitt, R. A., & Scholz, J. K. (2011). *An assessment of the effectiveness of anti-poverty programs in the United States* (No. w17042). National Bureau of Economic Research.

[40] Congressional Budget Office (2015). Effective Marginal Tax Rates for Low- and Moderate-Income Workers in 2016. https://www.cbo.gov/publication/50923.

[41] Perez, Pedro. "Examining, Understanding, and Mitigating the Benefits Cliff Effect." aha! Process. aha! https://www.ahaprocess.com/examining-understanding-and-mitigating-the-benefits-cliff-effect/.

[42] Shapiro, I., Greenstein, R., Trisi, D., & DaSilva, B. (2017). It pays to work: Work incentives and the safety net.

The United States has an over a century old relationship with economic and social assistance programs often referred to as “safety net” programs.[43] Today, these programs are commonly thought of as targeted only to those who are poor or to those who may become poor as the result of an adverse shock or extenuating circumstances,[44] but the initial intent for many of the programs was to help individuals not intended to be employed, such as widowed women, the elderly, the blind, and women with children.[45] For example, Aid to Dependent Children (ADC, later renamed to Aid to Families with Dependent Children, or AFDC), which was established as part of the Social Security Act of 1935, was intended to provide cash payments for needy children deprived of parental support.[46] Sixty years later AFDC was replaced with Temporary Assistance for Needy Families (TANF), which also eliminated the previous designation as an entitlement program that AFDC had maintained. During these 60 years, the United States position on safety net programs shifted back and forth coinciding with political and economic changes in the county. Most notably during this period, the country saw the introduction of the Food Stamp Program, the creation of Medicaid health insurance, and expansion of the Social Security Program. Beginning with the passage of the 1965 Housing and Development Act and the creation of the Housing and Urban Development Department (HUD), the country also experienced the largest expansion of housing assistance programs in U.S. history.[47] By the mid-1970s the United States had a full-scale safety net program. However, programs designed to support the country’s poor and disadvantaged populations still struggled to fulfill their missions.

With the election of Ronald Reagan, the period of political support for a smaller government and devolution (led by ideological ideas such as “Starve the Beast”[48]), led to the Clinton-era focus on efficiency and effectiveness of government with the idea of reinventing government.[49] Safety net programs have experienced severe pressure, resulting in the contraction of benefits for the country’s disadvantaged populations. Moreover, while legislation in the past 20 years have improved benefits in many areas, it has generally been accompanied by the promotion or requirement of employment by program recipients. However, benefits cliff penalties still impact low-income working adults and families when increased earned income is insufficient to make

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[43] O'Toole, L. J., & Christensen, R. K. (2013). *American Intergovernmental Relations: Foundations, Perspectives, and Issues*. CQ Press.

[44] Harold Alderman and John Hoddinott. 2007. Growth-Promoting Social Safety Nets. 2020 Focus Brief on the World’s Poor and Hungry people. Washington, DC: IFPRI.

[45] https://aspe.hhs.gov/system/files/pdf/167036/1history.pdf.

[46] “Aid to Families with Dependent Children (AFDC) and Temporary Assistance for Needy Families (TANF) – Overview.” ASPE. U.S. Department of Health & Human Services, March 14, 2016. https://aspe.hhs.gov/aid-families-dependent-children-afdc-and-temporary-assistance-needy-families-tanf-overview-0.

[47] HUD.gov / U.S. Department of Housing and Urban Development. https://www.hud.gov/about/hud_history.

[48] Niskanen, W. A. (2006). Limiting government: The failure of Starve the Beast. *Cato J.*, *26*, 553.

[49] Osborne, D. (1993). Reinventing government. *Public productivity & management Review*, 349-356.

up for the aggregate loss of benefits, nullifying the underlying purpose of economic mobility.[50] The changes to safety net programs have also helped contribute to the increase in income inequality in the country.[51] The National Academy of Public Administration (NAPA) acknowledged the need for efficiency and effectiveness in government and identified these characteristics as the first two "pillars of government". However, in the early 2000s, NAPA added a third pillar of government – social equity.[52] Addressing issues of social equity in terms of assisting families and aiding the country's poor and disadvantaged is at the foundation of safety net programs and embedded in the spirit that initially created these programs nearly a century ago.

It should be noted that the intent of this study is to address the benefits cliff effect on the residents of Maryland and not to assess the impact or effectiveness of anti-poverty programs on the subject populations. Previous studies that address the overall effectiveness of anti-poverty programs have demonstrated that the programs raised families out of poverty and increased the economic mobility of recipients across the United States.[53] However, the subject study and its focus on the benefits cliff effect follows previous work done by other states to address the impact of the benefits cliff on their perspective states. The section below provides an overview of a few of the previous reports in other markets in reference to the benefits cliff.

Washington

The Seattle Jobs Initiative in 2015 produced a report titled *Understanding "Benefits Cliffs": Implications For Helping Washingtonians Advance To Self-Sufficiency Through Workforce Strategies*. The report was produced from the perspective of workforce development to understand how their clients were negatively impacted by the benefits cliff. The Seattle report cited a previous study from 2008 that found that nearly 20% of Washingtonians experience what is known as a hardship gap. A hardship gap is where an individual and/or household qualifies and receives assistance from public benefits, but still falls below the basic standard of living. Having 20% of its population experiencing a hardship gap actually ranked Washington 12th best in the nation on this measure. The overall median hardship gap for the State of Washington is $1,357

[50] "Income and Work Supports." CLASP, February 10, 2020. https://www.clasp.org/issues/income-and-work-supports.

[51] The Gini coefficient demonstrates the increasing inequality in the United States. A Gini coefficient of zero suggests income equality, while a coefficient of 1 suggests a completely unequal country. As of 2016, the World Bank calculated that the Gini coefficient for the U.S. was 41.5, up from 34.6 in 1979 when their tracking began. For more information, see https://data.worldbank.org/indicator/SI.POV.GINI?locations=US.

[52] Frederickson, H. G. (2015). *Social Equity and Public Administration: Origins, Developments, and Applications: Origins, Developments, and Applications*. Routledge.

[53] Ben-Shalom, Y., Moffitt, R. A., & Scholz, J. K. (2011). *An assessment of the effectiveness of anti-poverty programs in the United States* (No. w17042). National Bureau of Economic Research.

per year, which was reduced to $722 per year with pubic benefits taken into consideration.[54] In terms of eligibility gaps, which is a direct representation of the cliff effect, Washington ranks even higher, with only 10% of its population experiencing eligibility gaps.[55]

Massachusetts

The University of Massachusetts Boston produced a report in 2017 titled C*liff Effects in Massachusetts: Combining Earnings with Public Supports*. The Massachusetts report uses three different scenarios to model the benefits cliff effect for the state, produced with a simulator created by the Center for Social Policy (CSP). Each of the three models represents a family with three members (a single parent with one child under six years of age and one between the ages of six and 17) with median earnings of $22,500. The different models included a baseline model, a baseline model with housing assistance and a baseline model with child care. The report indicates that the minimal earnings to cover expenses is $29/hour when considering living wages in the state (as established by the MIT Living Wage Calculator for Massachusetts) and using the baseline model with housing assistance. However, cliff effects begin at about $14/hour and continue to approximately $19/hour. It should be noted that similar effects take place in both of the other two models, although the rate and range of the effect changes based on the model.[56]

Vermont

In 2017, the Vermont Legislative Research Service at the University of Vermont produced a report titled *The Benefits Cliff*. Vermont has developed a series of state sponsored programs called Reach Up, Reach First, and Reach Ahead aimed at helping families achieve self-sufficiency. The Vermont report used a state-established "livable wage" that is calculated for seven different family configurations, which was then used for eligibility requirements as the state developed social benefit programs. The Vermont report differs from the previous reports in that the Vermont report is not an analysis of the state's benefits cliff effect but more of a legislative analysis of what Vermont has done versus other states around the country. The outcome of this analysis is that Vermont has already undertaken many potential legislative reforms, including

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[54] All amounts in this literature review are presented as they were in the reports. They are not adjusted for inflation.
[55] Kaz, David. UNDERSTANDING "BENEFITS CLIFFS": Implication For Helping Washingtonians Advance To Self-Sufficiency Through Workforce Strategies, UNDERSTANDING "BENEFITS Cliffs": Implications For Helping Washingtonians Advance To Self-Sufficiency Through Workforce Strategies § (n.d.). http://www.seattlejobsinitiative.com/wp-content/uploads/SJI_BenefitsCliffs_Report_MAR2015.pdf.
[56] Albelda, Randy, and Michael Carr. "Combining Earnings with Public Supports: Cliff Effects in Massachusetts." Winter 2017. Federal Reserve Bank of Boston, January 17, 2017. https://www.bostonfed.org/publications/communities-and-banking/2017/winter/combining-earnings-with-public-supports-cliff-effects-in-massachusetts.asp.

instituting an income disregard program, employing sliding scale methodology in phasing out benefits, and setting gross income to Federal Poverty Level (FPL) limits at some of the highest levels in the country.[57]

New Jersey

The New Jersey brief was produced by the Rutgers University Center for Women and Work and is titled *New Jersey's Benefits "Cliff Effect" and Economic Self-Sufficiency Center for Women and Work Fact Sheet*. The New Jersey report recognizes that the state's high housing cost makes self-sufficiency less attainable and that nearly one million people in the state live in poverty. Households with children account for 62% of households below the self-sufficiency standard and more than half of all single mothers lack adequate income. Similar to the findings from the Massachusetts reports, New Jersey found that the minimal earnings to cover expenses is $28/hour. However, cliff effects begin at about $22/hour for a single mother with two children.[58]

An additional report (marked as "Preliminary Analysis") produced by Raymond Castro at the New Jersey Policy Perspective explores the impact of a minimum wage increase on the cliff effect. Recent legislation was approved to move the state's minimum wage to $15/hour, increasing the wages of nearly a million residents and injecting billions of dollars into the state's economy. The legislation was signed in February 2019 and is scheduled to take effect by 2024. In addition to the increase to $15/hour, the state will also index the minimum wage with inflation going forward. The report looks at the unintentional consequences of the wage increase on program recipients. The identified program recipients in New Jersey most affected by the increase according to the report are Medicaid, TANF, and Child Care program recipients. The report provides multiple recommendations on the state's opportunity to improve safety-net programs, along with the projected budgetary impacts of those recommendations.[59]

Ohio

The Ohio report was produced by The Economic Center at the University of Cincinnati partnered with the Women's Fund of Greater Cincinnati Foundation. The report is titled *Outlining the*

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[57] "The Benefits Cliff." The University of Vermont, May 2017. https://www.uvm.edu/~vlrs/EconomicIssues/Benefits%20Cliff.pdf

[58] "New Jersey's Benefits "Cliff Effect" and Economic Self-Sufficiency Center for Women and Work Fact Sheet." Rutgers University, January 2016. https://smlr.rutgers.edu/sites/default/files/images/Cliff%20Effect%20Fact%20Sheet%20%282016%29.pdf

[59] Raymond Castro, "Increases in the Minimum Wage Create an Opportunity to Improve Safety-Net Programs in New Jersey". New Jersey Policy Perspective, May 2019.

Disincentives and Opportunity Cost for Working Mothers. The report states that approximately 18% of Hamilton County's 800,000 total population lives in poverty. The annual household income of a single mother with children under 18 averages approximately $9.50/hour. Although this income approximation is above the federal poverty threshold for a family of two, it falls far below the county established self-sufficiency standard. This self-sufficiency standard for one adult and one pre-school child in Hamilton County is estimated at approximately $19.86/hour, which is 250 percent above the Federal Poverty Level.

The Ohio report uses a test case called "Tammy" to illustrate the impact of the cliff effect. The case showed what happened when Tammy, who was head of household (with one child) making $9/hour full-time, received a raise to $11/hour, which is a 20% increase in income. The $9/hour represented a gross resource level $42,000 or $800 above the self-sufficiency standard with social benefits taken into consideration. However, after the raise to $11/hour, gross resources dropped to $37,800 annually or $3,500 below the self-sufficiency standard. The expanded case model has the head of household having a second child and making $15/hour working 25 hours per week. This would still equate to $1,800 below the self-sufficiency standing in this scenario for the state. Once the child is no longer an infant, and the head of household can work full-time at $15/hour, they would be $9,500 below the self-sufficiency standard. Even with a raise to $18/hour, the head of household would still be $6,400 below the self-sufficiency standard. This scenario is a typical example of the benefits cliff effect on households across the county.[60]

In addition, the Ohio report provides a comparative analysis of social benefit programs across four counties – Hamilton, Franklin, and Cuyahoga counties in Ohio and Boone County in Kentucky – to further illustrate to the impact of the cliff effect. The analysis used a two-model approach, with one model of a single mother with a preschooler and a second model of a single mother with a preschooler and an infant.

Maryland

The State of Maryland has not previously conducted a comprehensive benefits cliff report.[61] However, the state has begun to address challenges within the delivery of the social benefit programs in Maryland through its Two-Generation program initiative. In March 2017, Governor

[60] "Outlining the Disincentives and Opportunity Costs for Working Mothers." The Women's Fund of The Greater Cincinnati Foundation, August 2016. https://www.economicscenter.org/9157.aspx.

[61] One study by students at the University of Maryland suggested phase-outs for Temporary Cash Assistance and the Child Care Scholarship Program to encourage increased earned income by program recipients. Chris Barry, et al. "Policy interventions to address poverty in Howard County, Maryland." University of Maryland, College of Behavioral & Social Sciences.

Larry Hogan established the Two-Generation Family Economic Security Commission and Pilot Program. This Commission was charged with the responsibility of exploring multigenerational poverty in the state. Multigenerational poverty is defined in the report as a "cycle of poverty measured through utilization of public assistance for at least 12 months as an adult and at least 12 months as a child". As of Fiscal Year 2017, 40% of Maryland adult recipients of Temporary Cash Assistance had received Food Supplement Program benefits as a child. The main focus of the Commission was coordination for state-supported programs and the program service gaps between federal, state and local policies. The Commission identified the primary challenge of Maryland constituents was due to the traditional service delivery of the state's core social benefit programs, a finding also supported in existing literature on safety net programs. The recommendation of the Commission was to realign the current service delivery model of the state into a more holistic family centered model.

In addition to the creation of holistic case management tool (via "MD THINK"), establishing programs and procedures utilizing a common application for many programs and shared data across those agencies (known as "No Wrong Door"), and understanding the need for a culture change in the state social services with buy-in from caseworkers and cooperation between agencies (what the report terms "Two-Gen In & Out"), the state established a pilot program in Dorchester and Prince George's counties. This pilot program, building on efforts in two other counties, employs a holistic family assessment model with a uniform assessment tool designed to treat the family as a whole service unit in order to maximize the effectiveness of benefits programs and the wellbeing of participants. The state's Two-Gen report acknowledges the existence of the benefits cliff and its negative impact on Maryland's residents and recommended a transitional short-term program to help families leaving TCA due to increases in their earned income (which became the Transitional Support Services program that took effect in July 2019). The Commission references Colorado and Tennessee's Two-Gen initiatives in their roll out of state-wide programs, as well as a University of Maryland School of Social Work's 2016 study of 21 states that provided short-term Transitional Cash Benefits in order to minimize the cliff effect, in its report.[62]

[62] Final Report on the Two-Generation Family Economic Security Commission and Pilot Program, Final Report on the Two-Generation Family Economic Security Commission and Pilot Program § (2018). https://governor.maryland.gov/ltgovernor/wp-content/uploads/sites/2/2019/01/FINAL-Report-Two-Generation-Family-Economic-Security-Commission-12.28.18.pdf.

APPENDIX D – INVENTORY OF SOCIAL SAFETY NET PROGRAMS

Maryland has an extensive system of social safety net programs in place to serve its lower income residents, including working families. Many of these programs are administered or overseen at the state level by the Department of Human Services (DHS), and residents can often apply for assistance at a local office or online via the myDHR (https://mydhrbenefits.dhr.state.md.us/) site. Other programs are administered by the Maryland Departments of Education, Health, Housing and Community Development, the Maryland Health Benefit Exchange, or county- or city-level public housing authorities. A number of the programs have income limits and benefit amounts that are consistent across the state for households of specific sizes, incomes, and other characteristics, although some programs do have a geographic component for eligibility and benefit considerations. Moreover, some jurisdictions provide additional financial support through various programs for their residents.

This appendix provides a brief overview of most of the state-sponsored social safety net programs included in the benefit cliff analysis as well as other select programs. The following section discusses the demographics of those receiving benefits via the safety net programs included in the benefits cliff analysis.

FOOD AND CASH ASSISTANCE

Food Supplement Program (FSP)

The FSP is Maryland's Supplemental Nutrition Assistance Program (SNAP), which was formerly known as Food Stamps. This program is run by the state with funds and program guidance from the federal U.S. Department of Agriculture Food and Nutrition Service (USDA FNS), and is designed to help low-income families purchase food in most retailers. In Maryland, FSP benefits may be available for those working for wages, unemployed, receiving public benefits through selected other assistance programs, and who are elderly, disabled or experiencing homelessness. In most cases, FSP benefits are not sufficient for all household food purchases in a month. Rather, households are expected to use funds earned elsewhere with their FSP benefits for satisfactory calorie intake. Further, FSP benefits cannot be used for non-food items or on ready-to-eat hot foods.

FSP is one of the broadest public assistance programs in the state, serving over 884,000 residents, or almost 15% of state residents, in Fiscal 2018.[63] However, even with the program's wide reach, some of those eligible are not receiving services – a recent study by Maryland Hunger Solutions estimated that over 550,000 state residents were eligible but not participating in FSP in State Fiscal Year 2017.[64] FSP also has an impact on local economies in addition to the ability of the household to purchase food. Per a report published by the Center on Budget and Policy Priorities, Moody's Analytics estimated that each dollar of SNAP benefits actually produces economic activity of $1.70 as stores or producers (e.g., farmers) with eligible products increase their own business activity to meet the needs of benefit recipients.[65]

Individuals who receive Temporary Cash Assistance (TCA, which is Maryland's Temporary Assistance to Needy Families program), Supplemental Security Income (SSI), Temporary Disability Assistance Program (TDAP), or Public Assistance to Adults (PAA) in Maryland are determined to be "categorically eligible" for FSP benefits. This means they are not subject to administrative tests for gross and net income eligibility. Other potential recipients must meet the administrative tests. Research has shown that SNAP beneficiaries nationally tend to receive other public benefits, such as those included in categorical eligibility. A report published by the USDA found that 17,000 households (4.9%) receiving food benefits in Maryland in Fiscal 2018 were also receiving TANF, and 75,000 (21.9%) FSP households also received SSI.[66]

Able-Bodied Adults Without Dependents (ABAWDs) are individuals who are between 18 and 49 years old and are not disabled or with physical or mental health limitations on their ability to work. ABAWDs face special requirements and need to be working or in education or training for at least 80 hours per month or participating in workfare programs (e.g., job training or readiness

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[63] The number of FSP recipients as presented in this study reflect the total number of recipients in the state during the fiscal year. Numbers presented in other sources, such as reports by the U.S. Department of Agriculture, which administers the program nationally, often present average number of recipients per month. This averaging results in a smaller total number of recipients, since there are recipients entering and leaving the program each month. Proposed federal changes to the SNAP program that would restrict access to benefits could reduce the number of beneficiaries in Maryland by up to 100,000. Robin Bravender, "Trump Rules Could Push 100K Marylanders Off Food Stamps," Maryland Matters December 6, 2019. https://www.marylandmatters.org/2019/12/06/trump-rules-could-push-80k-marylanders-off-food-stamps/. See Appendix E for the effect of one proposed change in FSP (the limitation of categorical eligibility) on the statewide model of benefits and expenses.

[64] Maryland Hunger Solutions, Missed Opportunities: An Analysis of SNAP Participation in Maryland by County, https://www.mdhungersolutions.org/pdf/analysis-snap-participation-by-md-county.pdf.

[65] Nchako, Catlin and Lexin Cai. Center on Budget and Policy Priorities, "A Closer Look at Who Benefits from SNAP: State-by-State Fact Sheets." https://www.cbpp.org/research/food-assistance/a-closer-look-at-who-benefits-from-snap-state-by-state-fact-sheets#Maryland.

[66] Mathematica, Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2018. USDA Office of Policy Support, Report No. SNAP-19-CHAR. https://fns-prod.azureedge.net/sites/default/files/resource-files/Characteristics2018.pdf.

programs). Otherwise, their benefits are time-limited, although USDA can provide waivers of the time limit during times of high unemployment or low job availability.

For households on TCA and FSP, when the TCA benefits end the household may receive five months of "transitional" FSP benefits if the case closed because earned income was over the eligibility cut-off.[67] These transitional benefits are generally provided at the same rate as when the TCA case closed, unless the household asks for recertification or if there is double participation. However, households whose TCA benefits ended for certain reasons, such as not meeting work requirements, will not receive transitional benefits.

Temporary Cash Assistance (TCA)

TCA is administered by DHS and is the state's Temporary Assistance to Needy Families (TANF) program. As such, to be eligible for assistance, adult(s) in a household must be involved in work "activities" (which may include education or training) and there must be at least one qualifying child in the household.[68] TCA benefits are also time-limited with lifetime limits on receipt of funds.

TCA benefits are calculated by household size and income. TCA benefit calculations include deductions for new applicants, TCA customers who begin or are in employment, and child care.

Transitional Support Services (TSS)

In July 2019, Maryland initiated TSS, a new cash assistance benefit, with the goal of "lessen[ing] the effect of the benefit cliff."[69] This initiative provides three months of cash assistance when a household's income (which must partly include earned income) is too high to continue qualifying for TCA. Because these benefits are received through TSS, they do not count toward the lifetime limit for TCA benefits. The household may also receive transitional FSP/SNAP benefits while receiving TSS. Given the recent introduction of the program and lack of recipient data during the data collection phase of this study, TSS is not calculated in the study's benefit modeling.

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[67] Department of Human Services, Food Supplement Program Manual, Section 420. Rev. Oct 2018. http://dhs.maryland.gov/documents/Manuals/FSP%20(Food%20Supplement%20Program)%20Manual/420%20Reporting%20Changes/420-Reporting-Changes-rev.-10.2018.pdf.

[68] Exceptions may be made if, for example, a woman is pregnant and it is expected that the child will qualify for TCA.

[69] Department of Human Services, FIA Action Transmittal Control Number: 19-18, Issued July 1, 2019. http://dhs.maryland.gov/documents/FIA/Action%20Transmittals/AT2019/19-18-AT-TRANSITIONAL%20SUPPORT%20SERVICES%20(TSS).pdf.

Temporary Disability Assistance Program (TDAP)

TDAP, administered by DHS, provides financial assistance during short-term periods of disability or while individuals are waiting for a determination for federal Supplemental Security Income (SSI). Recipients can only receive 12 months of TDAP support in a 36 month period unless they have filed for SSI. TDAP is also limited to adults without dependent children.[70]

In Fiscal 2020, the TDAP monthly benefit was $215, and benefits are reduced by one dollar for every one dollar of unearned income. There are no adjustments for household size or income or geographic location.

Emergency Assistance to Families with Children (EAFC)

This program provides families with emergency cash assistance of up to $500 to be used for expenses such as rent or utility bills. Households must have at least one qualifying child and can only receive funds once every two years and only when funding is available. EAFC is administered by DHS, but funds are made available through local public agencies.

MEDICAL ASSISTANCE

Medical Assistance (MA)

MA is Maryland's Medicaid program and is administered by the state Department of Health and funded by both the federal and state governments. Since Maryland was one of the states to expand its Medicaid program after the passage of the national Patient Protection and Affordable Care Act (also known as just the "Affordable Care Act" or "Obamacare") in 2010, households are now eligible for health coverage if they have incomes of up to 138% of the FPL for their household size. In addition to general health coverage with no premiums, MA provides specific Medicaid services such as Long Term Supports and Services (such as home- or community-based care) for seniors, individuals who are disabled, and the chronically ill.

MA includes Transitional Medical Assistance (TMA), which extends Medicaid coverage for parents (or other qualified caregivers) for up to 12 months if household earned income or changes in household size result in ineligibility for Medicaid. At the national level, TMA was an

[70] Households with qualifying children are encouraged to apply for TCA instead.

early effort to decouple welfare and Medicaid benefits and reduce the impact of a benefits cliff when households earned too much for Medicaid and other cash assistance.

Maryland Children's Health Insurance Program (MCHP)/MCHP Premium

MCHP, also overseen by the Maryland Department of Health, provides health coverage and benefits via a managed care program for those up to age 19. Through this program, children receive health benefits such as doctor visits, dental care, vision care, and immunizations. There is no premium for children in households with modified household incomes up to 211% of FPL, while there is a small premium for children in households with modified household incomes between 211%-322% of FPL. For these higher income households, the premium is assessed on a per family, not per child, basis of $56 or $70 per month.

Maryland Health Benefit Exchange (MHBE)/Maryland Health Connection (MHC)

MHBE was established as the state-level health insurance exchange under the Patient Protection and Affordable Care Act. It provides MHC, which, as the state's "health insurance marketplace," provides a way for consumers – specifically individuals and small businesses – to learn about and purchase annual health insurance if their incomes are too high for MA or MCHP or if they are not eligible for employer-provided health insurance. These plans are coded Bronze, Silver, Gold, and Platinum based largely on how the costs are distributed between the insurer and the insured: Bronze plans have the lowest premiums but highest costs for actual service (e.g., deductibles), whereas Platinum plans have the highest premiums but lowest costs for services. These features allow consumers to balance the regular monthly costs of a plan with their expected need for services during the plan year. Other factors affecting the price of health insurance plans on the exchange include location (i.e., what jurisdiction the consumer lives in), age, tobacco use, and if the plan covers individuals or families, although insurers face limits on how much they can adjust premiums to meet these variations.

Plans purchased on MHC are eligible for federal premium tax credits that help reduce health insurance costs for lower- and middle-income consumers. Consumers may receive these tax credits if their household income is between 100% and 400% of FPL. The tax credits are based on the premiums of the second-lowest cost Silver health insurance plan available on a state exchange, and recipients of these credits may elect to receive them monthly, to help offset monthly premium costs, or annually. The credits are also refundable. In addition, consumers who purchase a Silver plan are also eligible for cost sharing reductions, which lowers deductibles, copays, and coinsurance. Consumers who did not purchase health insurance on the exchange or obtain it through other channels (such as employer-supplied insurance) were charged a Shared Responsibility Payment based on household income and the number of people in the household who were uninsured. That payment is no longer in effect beginning with the 2019 plan year.

HOUSING AND ENERGY ASSISTANCE

Housing Choice Voucher Program (HCVP)

Maryland's HCVP is funded and overseen by the U.S. Department of Housing and Urban Development (HUD), but, unlike most of the other programs presented here, the HCVP is not administered statewide by one agency. Instead, HCVP administration is split between the Maryland Department of Housing and Community Development (DHCD) and local housing authorities. The DHCD is responsible for the program in 10 counties (Allegany, Caroline, Dorchester, Frederick, Garrett, Kent, Somerset, Talbot, Wicomico, and Worcester counties), while in other jurisdictions the program is run by a local housing authority.

In the HCVP, families and individuals register with the state or local housing authority to receive help in paying for "decent, safe, and sanitary housing in the private market."[71] To be eligible for the program, households must have gross incomes under 50% of the median income for the county or metropolitan area. In order to help the program serve those with the greatest need, at least 75% of vouchers provided by a specific housing authority must go to households with incomes below 30% of the area median income. Households may use their voucher funds for any available rental housing unit, but the rent and utilities combined cannot be more than 40% of the household's adjusted monthly income. The voucher pays for the rent or the housing authority's payment standard minus 30% of the household's income. After 12 months of living in the jurisdiction where they initially received the voucher, households can then take their vouchers with them to another jurisdiction in the event that they move.

One of the primary issues concerning HCVP, however, is the limited number of vouchers available compared to the number of households eligible and seeking assistance. As such, many housing authorities run waiting lists of households that have met eligibility criteria but for whom funding is not available to supply them with a voucher. Households have often stayed on waiting lists for years prior to a voucher becoming available and, in that time, their income and other circumstances may change. In some jurisdictions, the waiting lists become so long that they are

[71] U.S. HUD. "Housing Choice Vouchers Fact Sheet." https://www.hud.gov/topics/housing_choice_voucher_program_section_8.

closed and applications for vouchers are not accepted by the housing authority. Of the jurisdictions accepting applications, for example, the Anne Arundel Housing Commission had only re-opened their waiting list in July 2019 after keeping it closed for five years.

Office of Home Energy Programs (OHEP)

Maryland's Office of Home Energy, located in the Department of Human Services, administers multiple programs designed to provide lower-income households with assistance with their energy bills through Local Administering Agencies.

Through the Maryland Energy Assistance Program (MEAP), OHEP uses federal funds to pay utility companies and fuel suppliers directly for home energy bills from low-income households. It provides these funds in both the winter and the summer, although the focus is on heating assistance. Consumers can apply online, through local offices, or via home visits (for seniors or others with special needs), and households are eligible for services at up to 175% of FPL.

MEAP services are provided in four tiers, also based on FPL, with the goal to provide more services to those more in need; those who live in publicly-subsidized housing are eligible for benefits in a fifth tier. Benefits are also based on fuel type, heating source (i.e., gas or electric), and costs by service area due to different utility companies serving different areas. MEAP recipients who would like to spread their utility costs across the year rather than experience billing spikes during high use times of year may enroll in the Utility Service Protection Program (USPP), another OHEP program. USPP also curtails a utility's ability to turn-off service for participating households during the winter.

A second program, the Electric Universal Service Program (EUSP), is funded from fees charged to utility ratepayers and a Regional Greenhouse Initiative. Under this program, OHEP pays a part of a customer's current or past due electric bill via a monthly credit to the supplier, and the customers are also enrolled in the utility's budget billing program, which averages payments across the year. Customers are able to receive both MEAP and EUSP services at the same time, and, according to OHEP, many do.

EUSP eligibility and benefits are based on the same income tiers as MEAP, although EUSP benefits also consider the yearly amount of energy used and the geographic area the customer is in.

OHEP also administers the Arrearage Retirement Assistance (ARA) and Gas Arrearage Retirement Assistance (GARA) programs. ARA and GARA help customers pay past due electric and gas bills, respectively. Assistance is available for bills up to $2,000, with a minimum past due bill of $300 necessary for eligibility in the program. Customers must also receive EUSP assistance to qualify for ARA and must receive MEAP assistance in order to qualify for GARA. Customers can only receive assistance once every seven years via these programs.

CHILD CARE ASSISTANCE

Child Care Scholarship Program (CCSP)

The CCSP is overseen by the Maryland Department of Education Division of Early Childhood. The program subsidizes child care by supplying qualifying parents with a voucher that they can use to obtain care at participating care providers. Providers can offer formal care, which takes place in a family home registered with the state or in a child care center licensed by the state, or informal care, which is care provided in the child's home or in a relative's home by a relative or non-relative. Care must also meet specific standards of quality (signified by participation in the Maryland EXCELS program, which provides quality ratings for child care providers in Maryland).

To qualify, adults in the household must provide evidence of employment or enrollment and verification of the hours they work, train, or are in school. Families are subject to a maximum annual income based on household size for eligibility, with these income limits changed in 2018 to reach more families and to assist those who otherwise would lose assistance as their household income crossed the previously lower thresholds. The voucher amount is based on the household's income, the number of child(ren) for whom care is needed, the age of the child(ren), the number of hours of care needed, the market price of child care in the area, if the care is in a formal or informal and center or family context, and the jurisdiction in which the household lives. With the exception of CCSP participants who are also receiving TCA or Supplemental Security Income, the family will need to make a co-payment for the child(ren)'s care. In addition, if the care is more expensive than the value of the voucher plus the co-pay, families must pay the additional costs out of pocket.

As with the HCVP, funds are limited in both the national and state budgets for the CCSP. In Maryland, this resulted in the lower income limits mentioned above, which would cause families to be dropped from the program at relatively low wage thresholds, as well as waiting lists for vouchers. In addition, CCSP prioritized families who had applied to or who received TCA at the time or within the prior six months along with families who would qualify for TCA and were working, in school, or in training but had not applied for TCA assistance. However, both the federal and state governments have supplied additional funds in recent years, which allowed

Maryland to increase the income thresholds even as the federal government is requiring higher quality child care. The U.S. Department of Health and Human Services (HHS) estimated that 276,480 children were potentially eligible for child care subsidies in Maryland by federal eligibility regulations, while only 93,930 children were potentially eligible by state regulations.[72]

In February 2018, Maryland increased funding for the program so that the waitlist (established in 2011) was ended and provider reimbursement rates were increased slightly, with additional increases mandated in legislation. Further, in August 2018, the state doubled the income limits for the program, increasing the number of families eligible for the subsidy.[73]

TAX CREDITS

Child and Dependent Care Tax Credit (CDCTC)

Maryland households who were eligible for a Child and Dependent Care Credit on their federal taxes may also be eligible to receive the state Child and Dependent Care Tax Credit (CDCTC) on their Maryland income taxes.[74] The CDCTC is available to help offset the costs of child and dependent care expenses. When completing their federal taxes, those claiming the credit must have qualifying individuals in their household who are either dependent child(ren) under age 13 or be a spouse or other individual who cannot perform self-care. The maximum expenses that can be used to calculate the credit are $3,000 for care of one qualifying individual and $6,000 for care of two or more individuals.

In Maryland, the credit is available for households with federal adjusted gross incomes up to $25,000 for those filing 'Married Filing Separately' and up to $50,000 for households with all other filing statuses. Households filing any status other than Married Filing Separately and with federal adjusted gross incomes under $41,000 would receive the full credit, which is 32.5%, after which the credit percentage declines until it zeroes out at the $50,000 maximum. In previous years, the credit was nonrefundable, and therefore of limited benefit to the lowest income

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[72] Chien, Nina. 2019, October. "Factsheet: Estimates of Child Care Eligibility & Receipt for Fiscal Year 2016." HHS Office of the Assistant Secretary for Planning and Evaluation. https://aspe.hhs.gov/system/files/pdf/262926/CY2016-Child-Care-Subsidy-Eligibility.pdf.

[73] See "Changes to Subsidy Eligibility" press release, issued August 1, 2018, and available at https://earlychildhood.marylandpublicschools.org/changes-subsidy-eligibility.

[74] Maryland also offers a subtraction benefit for child care expenses. This allows taxpayers with dependent children to reduce their taxable income by the amount of child care (or dependent) expenditures, up to a specific amount.

households that may not pay any taxes,[75] but during the 2019 legislative session the General Assembly approved a bill to increase the maximum income for claiming the credit, adjust the phase-out rate of the credit, and make the credit refundable for state taxpayers with federal adjusted gross incomes under $50,000 ($75,000 for those filing Married Filing Jointly). This bill takes effect in 2019, and in 2020 and beyond the income thresholds for the phase-out of the credit will be indexed to cost of living.

Earned Income Tax Credits (EITC) and Poverty Level Credits

Maryland has a series of income tax credits for households with earned income including: a non-refundable state EITC; a refundable state EITC; a Poverty Level Credit; a local Earned Income Credit[76]; and a Local Poverty Level Credit. EITCs at the national and state level are designed to increase the amount of the credit as taxpayers work additional hours (the "phase-in rate") up to a specific income threshold (the "maximum credit") then decrease by a constant rate for each new dollar earned above the maximum credit (the "phase-out rate"). See Figure 21 for the maximum EITC amounts at the federal and state levels for Tax Year 2018.

Figure 21: Maximum Earned Income Credits, Tax Year 2018

Household Size	Assumed Filing Status	Federal Maximum Earned Income	Maryland Maximum Earned Income
1 Adult	Single	$15,270	$15,270
1 Adult, 2 Children	Head of Household	$45,802	$45,802
2 Adults, 2 Children	Married Filing Jointly	$51,492	$51,492

Note: The Maryland maximum earned income is for both the non-refundable and refundable state EITCs.
Sources: IRS, "Earned Income Tax Credit Income Limits and Maximum Credit Amounts, Rev. Dec 30, 2019. *https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/eitc-income-limits-maximum-credit-amounts and Comptroller of Maryland, 2020. https://taxes.marylandtaxes.gov/Individual_Taxes/General_Information/Tax_Credits_and_Deductions/Earned_Income_Tax_Credit.shtml.*

The non-refundable state EITC is 50% of the federal EITC, and the state refundable EITC is 28% of the federal EITC (Figure 22). Because the amounts of each credit are based on the federal credit amount or earned income, state taxpayers also must meet most requirements for the federal

[75] The Fiscal and Policy Note produced by the Department of Legislative Services for Senate Bill 870 on the alterations to the CDCTC noted that, in tax year 2016, 46,200 taxpayers claimed the credit but only 23,600 of them had enough tax liability, reducing the total state credit claimed from $8.0 million to $3.5 million. The note is available at http://mgaleg.maryland.gov/2019RS/fnotes/bil_0000/sb0870.pdf.

[76] The discussion about Local EITC in this section refers only to the Local EITC available to state taxpayers in all jurisdictions and claimed via state income tax form 502. Montgomery County has its own local EITC, called the "Working Families Income Supplement." This supplement is a refundable credit valued at 100% of the refundable state EITC, and it is included in the Montgomery County model in Appendix H.

EITC. In addition to having earned income, these other requirements include having qualifying children or meeting a maximum age requirement of 65 years of age. For the state and local EITCs, the state waives the federal minimum age requirement (of 25 years old) for those without qualifying children (effective with Tax Year 2018). To receive the refundable EITC, taxpayers state EITC must be greater than their state tax liability.

Figure 22: Relationship of State, Local, and Federal EITCs and Poverty Level Credits

Tax Credit	How It Is Calculated
MD EITC, non-refundable	50% of federal EITC
MD EITC, refundable	28% of federal EITC
MD Poverty Level Credit	5% of earned income
Local EITC	Local tax rate multiplied by 10 then subtracted from federal EITC
Local Poverty Level Credit	Local tax rate multiplied by state Poverty Level Credit

The state Poverty Level Credit provides an additional non-refundable credit for Maryland taxpayers whose earned income or federal adjusted gross income plus Maryland additions is below the poverty level for their household size. It is calculated as 5% of earned income.

State taxpayers also pay taxes to their local jurisdiction on the state income tax form, and this form includes line items for a Local EITC and Local Poverty Level Credit. Both the local EITC and Poverty Level Credit are calculated by applying the local tax rate to the federal EITC or state Poverty Level Credit, respectively.

Because most of the state and local EITCs and Poverty Level Credits are non-refundable, they have limited impact on the lowest income workers, who may have zero tax liability even before the inclusion of the credits. In addition, the state EITC maximum credit for a single taxpayer without qualifying children ($15,270 in tax Year 2018) results in a wage of below $8 an hour if the person is working full-time, thereby disqualifying taxpayers filing Single and working full-time full-year at minimum wage. The U. S. Internal Revenue Service estimated that, in 2016, 78.3% of those eligible for the federal EITC in Maryland received the credit, which is consistent with the rate nationally.[77]

[77] IRS. "EITC Participation Rate by States." Rev. Oct 8, 2019. https://www.eitc.irs.gov/eitc-central/participation-rate/eitc-participation-rate-by-states.

APPENDIX E – EFFECT OF REDUCTION IN FSP CATEGORICAL ELIGIBILITY

There have been several proposed changes at the federal level to the Supplemental Nutrition Assistance Program (SNAP), which funds and provides the administrative regulations for Maryland's Food Supplement Program (FSP). One of these changes would be a change in the regulations concerning categorical eligibility, which would reduce Maryland's ability to provide FSP benefits to many of those at slightly higher incomes (up to 200% Federal Poverty Level).

The following charts show the statewide model – including earned income – with two charts for each household composition: the top chart in each pair excludes HCVP and the MHC tax credits, while the bottom chart in each pair includes these benefits. They are comparable to charts in Figure 13 to Figure 18, but show FSP benefits with gross and net income eligibility rather than categorical eligibility.

Figure 23: Resources for 1 Adult Households in Maryland (Excluding HCVP and MHC)

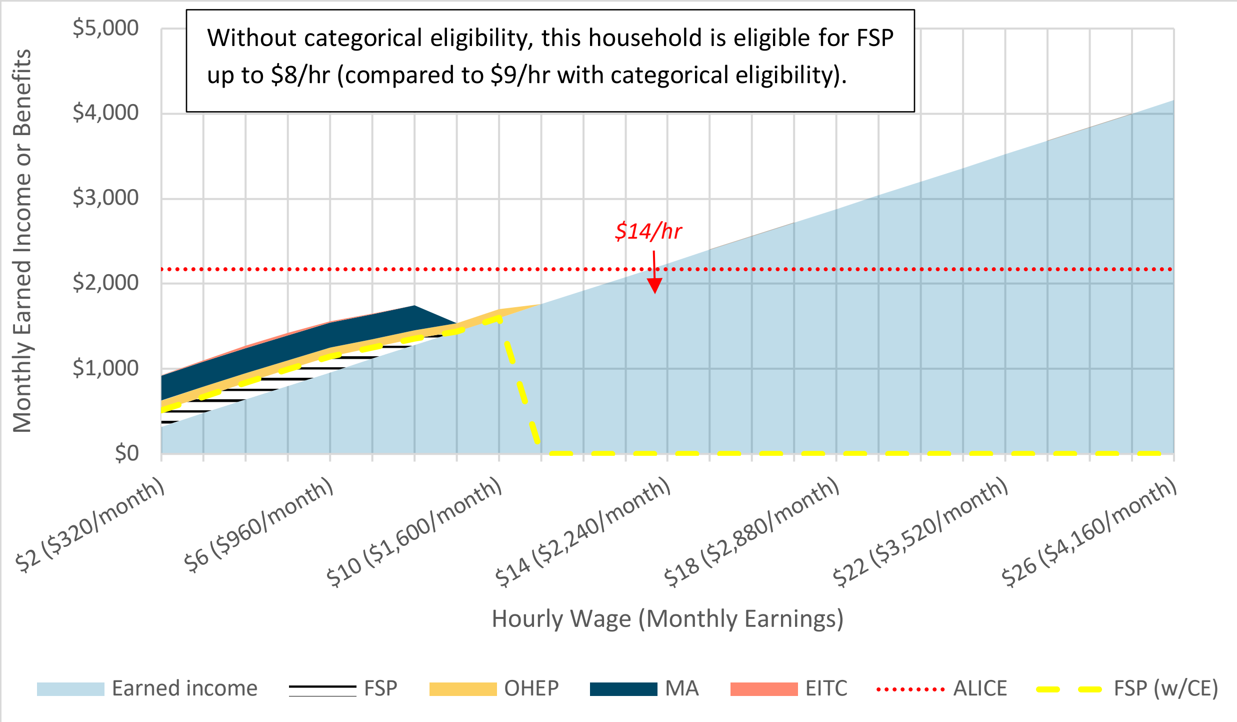


Figure 24: Resources for 1 Adult Households in Maryland (Including HCVP and MHC)

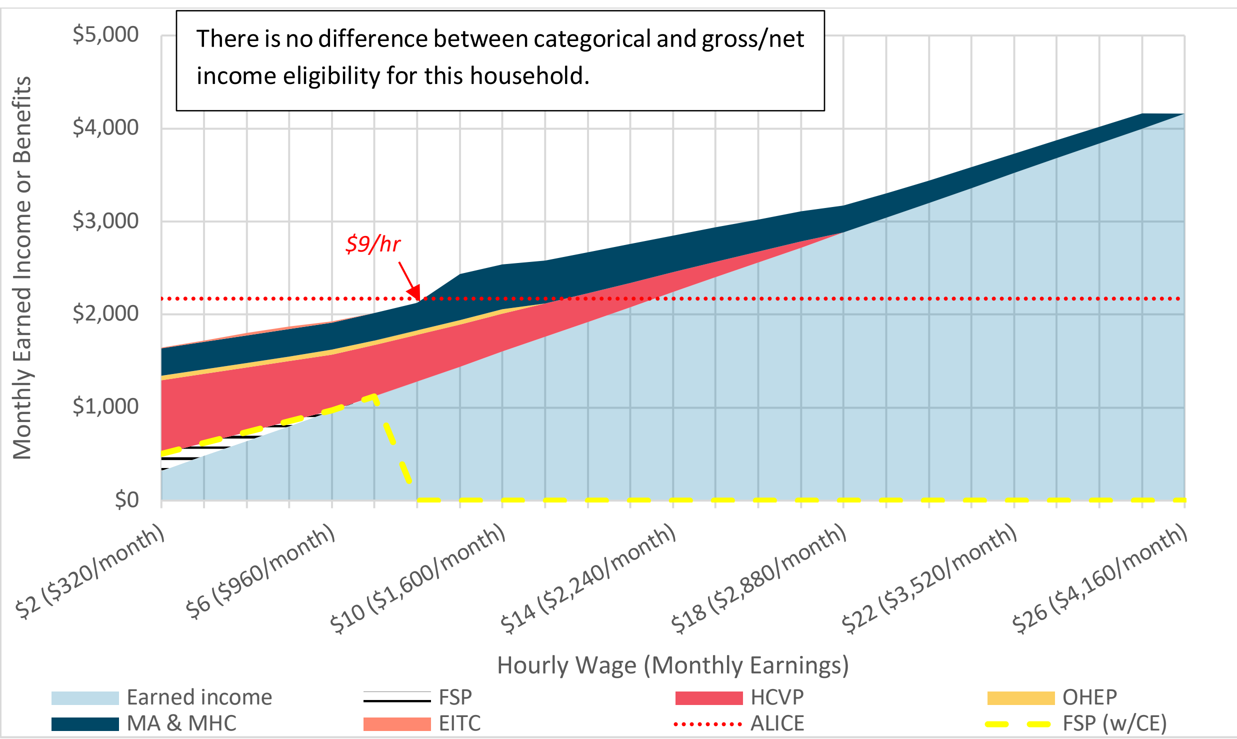


Figure 25: Resources for 1 Adult, 2 Children Households in Maryland (Excluding HCVP and MHC)

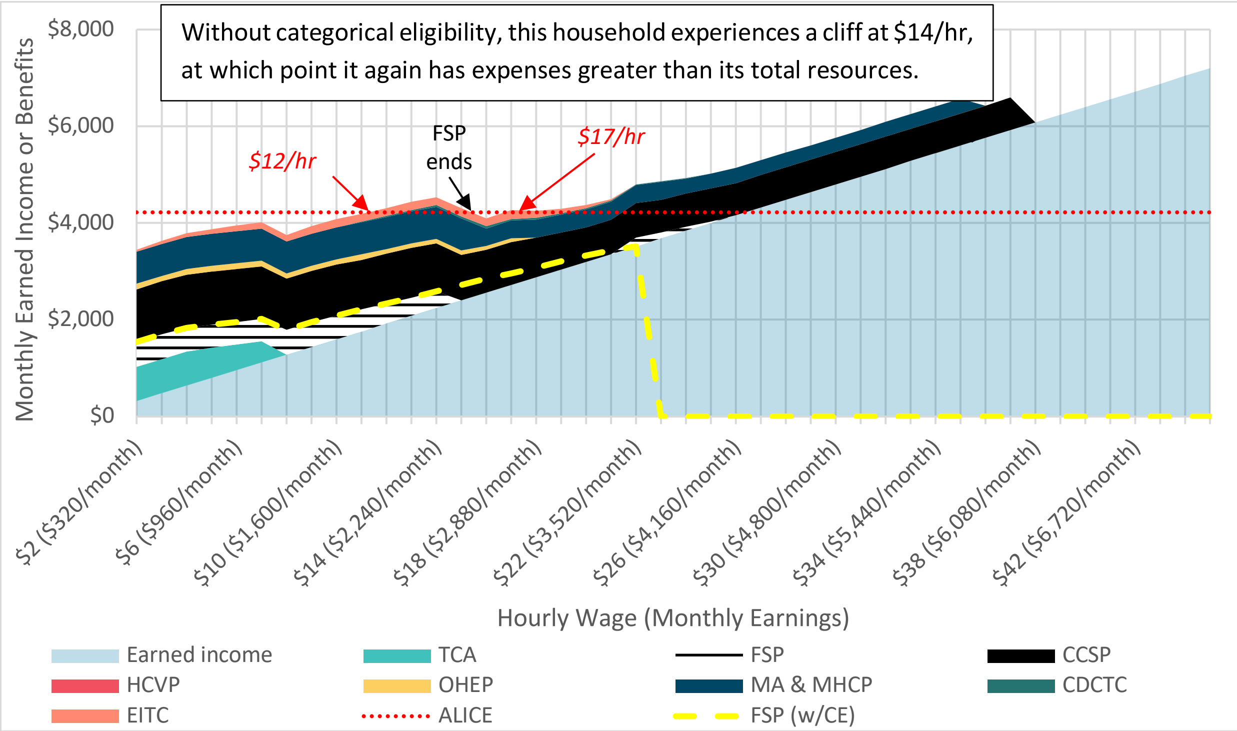


Figure 26: Resources for 1 Adult, 2 Children Households in Maryland (Including HCVP and MHC)

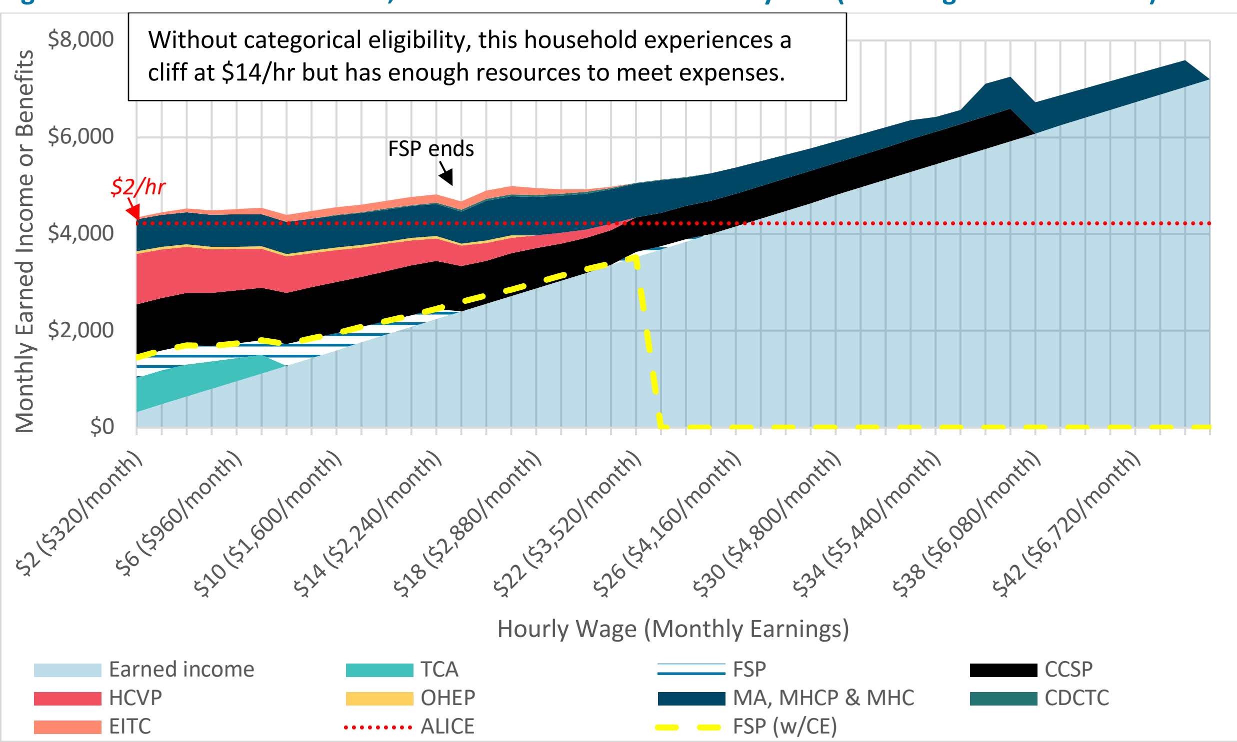


Figure 27: Resources for 2 Adults, 2 Children Households in Maryland (Excluding HCVP and MHC)

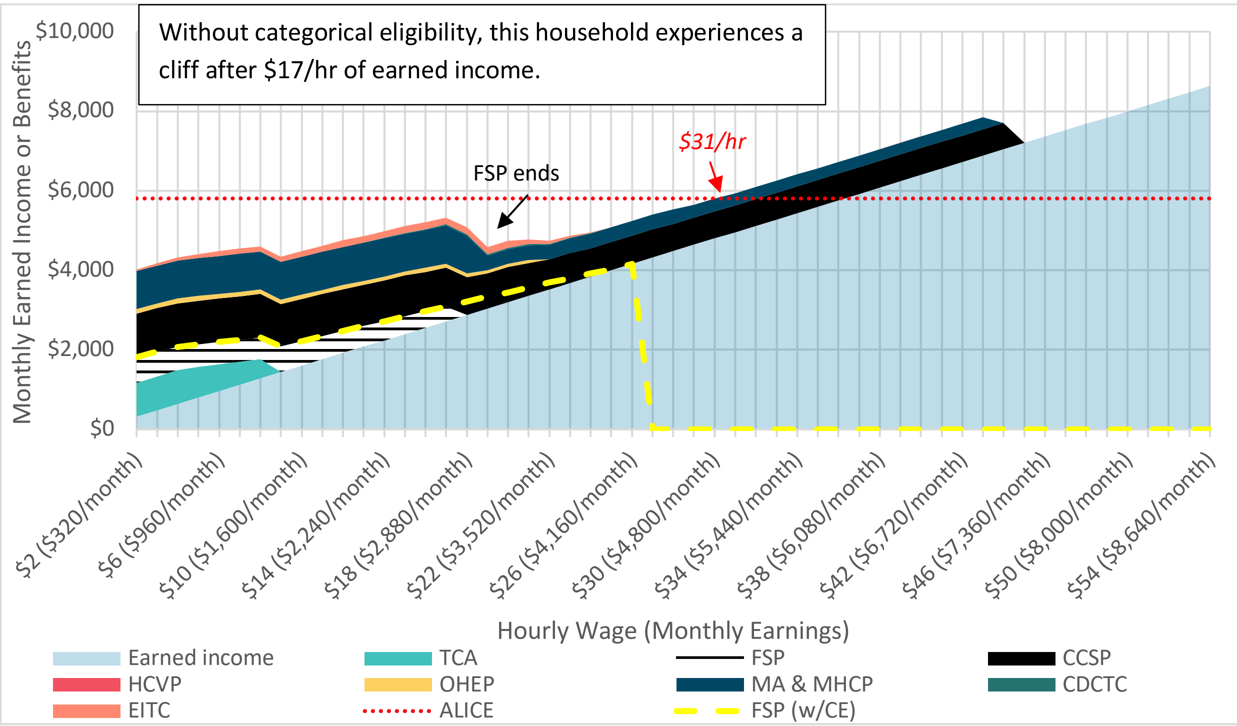
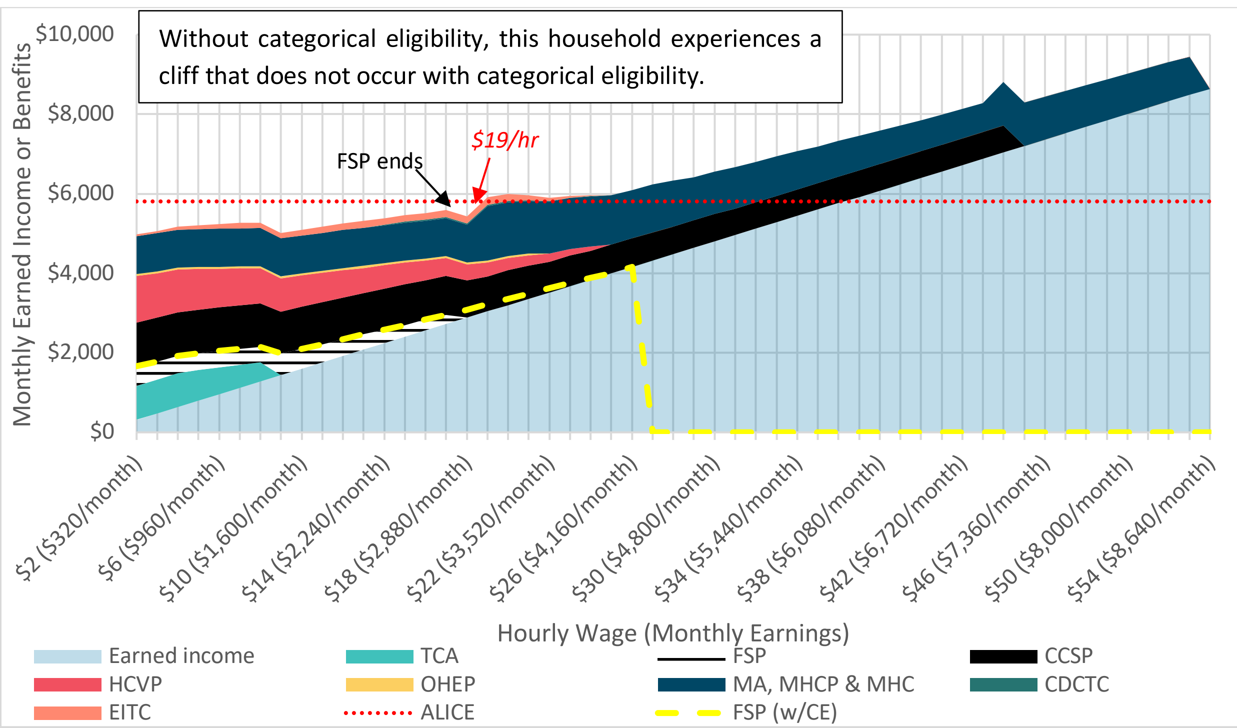


Figure 28: Resources for 2 Adults, 2 Children Households in Maryland (Including HCVP and MHC)



APPENDIX F – DEMOGRAPHICS OF MARYLAND SAFETY NET PROGRAM RECIPIENTS

Figure 29: Safety Net Program Total Recipients

Program	Time Period[78]	Number of Recipients	Source of Data
Food Supplement Program (FSP)	State Fiscal Year 2018	884,219 individuals[79]	Family Investment Administration, Maryland Department of Human Services
Temporary Cash Assistance (TCA)	State Fiscal Year 2018	74,851 individuals	Family Investment Administration, Maryland Department of Human Services
Temporary Disability Assistance Program (TDAP)	State Fiscal Year 2018	21,360 individuals	Family Investment Administration, Maryland Department of Human Services
Medical Assistance (MA) and Maryland Children's Health Insurance Program (MCHP)	Fiscal Year 2018	948,008 individuals[80]	Maryland Department of Health and University of Maryland Baltimore County Hilltop Institute
Housing Choice Voucher Program (HCVP)	Calendar Year 2018	90,199 households	U.S. Department of Housing and Urban Development, Office of Policy Development and Research. "Assisted Housing: National and Local."
Office of Home Energy Programs - Maryland Energy Assistance Program (OHEP - MEAP)	Fiscal Year 2018	129,010 households	Office of Home Energy Programs, Maryland Department of Human Services
Office of Home Energy Programs - Electric Universal Service Program (OHEP - EUSP)	Fiscal Year 2018	119,919 households	Office of Home Energy Programs, Maryland Department of Human Services
Child Care Scholarship Program (CCSP)	Fiscal Year 2019	21,181 children	Division of Early Childhood, Maryland Department of Education
Child and Dependent Care Tax Credit (CDCTC)	Tax Year 2018	22,260 tax refunds	Maryland Department of the Comptroller, "Income Tax Summary Report, Tax Year 2018."
Earned Income Tax Credit (EITC) – Nonrefundable	Tax Year 2018	236,012 tax refunds	Maryland Department of the Comptroller, "Income Tax Summary Report, Tax Year 2018."
EITC – Refundable	Tax Year 2018	293,164 tax refunds	Maryland Department of the Comptroller, "Income Tax Summary Report, Tax Year 2018."
Poverty Level Credit	Tax Year 2018	17,006 tax refunds	Maryland Department of the Comptroller, "Income Tax Summary Report, Tax Year 2018."

[78] This is the time period for which data are presented in this study.

[79] The number of FSP recipients as presented in this study reflect the total number of recipients in the state during the fiscal year. Numbers presented in other sources, such as reports by the U.S. Department of Agriculture, which administers the program nationally, often present average number of recipients per month.

[80] The number of MA recipients presented here includes enrollees in Medicaid Families and Children and MHCP. It does not include MA programs for long-term care, Qualified Medicare Beneficiary or Dual Eligibles, or those who qualify for non-income reasons.

MARYLAND RESIDENTS

Figure 30: Maryland Residents by Race and Ethnicity by Jurisdiction

Jurisdiction	Total	Asian	Black	Caucasian	Hispanic	Native American/ Alaska Native	Native Hawaiian/ Other Pacific Islander	Some Other Race	Two or More Races
Allegany	71,977	0.9%	8.2%	87.1%	1.8%	0.1%	0.0%	0.1%	1.8%
Anne Arundel	567,696	3.7%	16.1%	69.0%	7.5%	0.1%	0.1%	0.3%	3.2%
Baltimore City	614,700	2.6%	61.9%	27.5%	5.1%	0.2%	0.0%	0.4%	2.2%
Baltimore	827,625	5.9%	27.9%	58.1%	5.3%	0.2%	0.0%	0.2%	2.3%
Calvert	91,082	1.8%	11.5%	78.4%	3.8%	0.1%	0.0%	0.2%	4.1%
Caroline	32,875	0.7%	13.7%	76.0%	7.0%	0.2%	0.0%	0.2%	2.2%
Carroll	167,522	1.8%	3.3%	89.5%	3.4%	0.2%	0.0%	0.1%	1.7%
Cecil	102,517	1.4%	6.4%	85.4%	4.3%	0.2%	0.0%	0.0%	2.3%
Charles	157,671	3.1%	44.1%	41.7%	5.6%	0.5%	0.0%	0.3%	4.9%
Dorchester	32,261	1.0%	26.8%	63.3%	5.3%	0.1%	0.0%	0.0%	3.4%
Frederick	248,472	4.4%	9.1%	74.3%	9.2%	0.2%	0.1%	0.2%	2.6%
Garrett	29,376	0.4%	0.8%	96.5%	1.1%	0.1%	0.0%	0.0%	1.1%
Harford	251,025	2.6%	13.2%	76.5%	4.4%	0.2%	0.0%	0.3%	2.8%
Howard	315,327	17.7%	18.2%	53.1%	6.7%	0.2%	0.0%	0.5%	3.6%
Kent	19,593	1.3%	14.3%	77.8%	4.3%	0.1%	0.0%	0.2%	1.9%
Montgomery	1,040,133	14.6%	17.7%	44.5%	19.3%	0.1%	0.0%	0.5%	3.3%
Prince George's	906,202	4.1%	62.0%	13.0%	17.9%	0.2%	0.0%	0.4%	2.3%
Queen Anne's	49,355	0.9%	6.8%	86.6%	3.8%	0.0%	0.0%	0.3%	1.6%
Saint Mary's	112,664	2.8%	14.3%	74.6%	5.0%	0.1%	0.0%	0.2%	3.1%
Somerset	25,737	1.0%	41.9%	51.5%	3.5%	0.3%	0.0%	0.0%	1.7%
Talbot	37,211	1.4%	10.8%	77.8%	6.5%	0.1%	0.1%	0.4%	3.1%
Washington	149,811	1.8%	10.3%	79.7%	4.8%	0.1%	0.1%	0.1%	3.2%
Wicomico	102,172	3.2%	25.6%	63.4%	5.1%	0.1%	0.0%	0.1%	2.4%
Worcester	51,564	1.3%	13.0%	80.1%	3.4%	0.2%	0.1%	0.1%	1.9%
Statewide	**6,003,435**	**6.2%**	**29.3%**	**51.4%**	**9.8%**	**0.2%**	**0.0%**	**0.3%**	**2.8%**

Figure 31: Maryland Residents by Gender and Age by Jurisdiction

Jurisdiction	Total	Female	Under 18	18-20	21-29	30-39	40-49	50-59	60-64	65+
Allegany	71,977	50.6%	17.5%	6.3%	12.6%	11.6%	12.4%	14.0%	6.0%	19.6%
Anne Arundel	567,696	51.1%	22.4%	3.6%	12.3%	13.9%	13.3%	14.5%	6.0%	14.1%
Baltimore City	614,700	53.4%	20.9%	4.3%	15.8%	15.6%	11.1%	13.0%	6.0%	13.2%
Baltimore	827,625	52.5%	21.6%	4.0%	12.1%	13.1%	12.2%	14.0%	6.5%	16.5%
Calvert	91,082	50.3%	23.6%	3.5%	10.5%	11.1%	13.8%	17.0%	6.5%	14.0%
Caroline	32,875	51.5%	23.8%	3.6%	10.5%	11.7%	12.9%	15.8%	5.8%	15.9%
Carroll	167,522	50.6%	22.1%	3.9%	10.3%	11.1%	13.4%	16.5%	6.8%	16.0%
Cecil	102,517	50.3%	23.0%	3.2%	11.4%	11.7%	13.3%	15.7%	6.7%	14.9%
Charles	157,671	52.2%	24.3%	3.8%	11.6%	12.5%	15.0%	15.2%	5.7%	11.8%
Dorchester	32,261	52.6%	21.2%	2.5%	11.0%	10.3%	11.9%	15.4%	7.3%	20.5%
Frederick	248,472	50.6%	23.5%	3.8%	10.9%	12.9%	14.0%	15.2%	6.0%	13.8%
Garrett	29,376	50.7%	19.2%	3.6%	10.0%	10.2%	12.6%	15.7%	7.4%	21.2%
Harford	251,025	51.2%	22.6%	3.5%	10.9%	12.1%	13.5%	15.3%	6.7%	15.4%
Howard	315,327	51.2%	24.5%	3.3%	10.6%	13.3%	14.6%	14.9%	5.8%	13.0%
Kent	19,593	51.8%	16.0%	7.4%	10.7%	9.0%	9.4%	14.7%	7.0%	25.7%
Montgomery	1,040,133	51.7%	23.4%	3.2%	10.8%	13.9%	13.8%	14.2%	6.1%	14.6%
Prince George's	906,202	51.9%	22.5%	4.5%	13.2%	14.2%	13.5%	14.0%	5.8%	12.3%
Queen Anne's	49,355	50.7%	21.8%	3.3%	9.3%	10.8%	12.9%	16.9%	6.9%	18.0%
Saint Mary's	112,664	50.5%	24.6%	2.7%	13.7%	13.4%	12.9%	14.7%	5.6%	12.3%
Somerset	25,737	54.5%	17.0%	7.4%	17.0%	12.8%	10.7%	12.5%	6.8%	15.8%
Talbot	37,211	52.6%	18.4%	2.3%	8.9%	10.3%	9.7%	14.7%	7.8%	27.9%
Washington	149,811	51.4%	22.1%	3.3%	11.6%	12.4%	13.5%	14.3%	6.3%	16.4%
Wicomico	102,172	52.5%	22.0%	7.5%	13.9%	11.4%	11.0%	12.7%	6.3%	15.1%
Worcester	51,564	51.1%	17.4%	2.7%	9.1%	9.2%	11.4%	15.0%	8.2%	26.8%
Statewide	**6,003,435**	**51.8%**	**17.5%**	**6.3%**	**12.6%**	**11.6%**	**12.4%**	**14.0%**	**6.0%**	**19.6%**

Figure 32: FSP Recipients by Race and Ethnicity by Jurisdiction

Jurisdiction	Total	Asian	Black	Caucasian	Hispanic	Native American	Pacific/ Alaska Native	Unknown
Allegany	17,769	0.3%	7.7%	85.5%	0.4%	0.1%	0.0%	5.9%
Anne Arundel	51,894	2.3%	38.8%	41.0%	2.9%	0.3%	0.1%	14.6%
Baltimore City	221,673	0.8%	78.2%	10.1%	1.5%	0.2%	0.1%	9.1%
Baltimore	128,917	3.9%	47.4%	31.6%	1.9%	0.4%	0.1%	14.5%
Calvert	8,556	0.8%	32.6%	51.7%	1.1%	0.4%	0.1%	13.3%
Caroline	7,839	0.8%	27.9%	61.9%	3.0%	0.3%	0.1%	6.1%
Carroll	13,650	1.1%	8.5%	72.4%	2.0%	0.3%	0.0%	15.6%
Cecil	18,246	0.5%	15.9%	67.8%	2.0%	0.2%	0.0%	13.5%
Charles	20,924	1.5%	59.3%	21.1%	1.1%	0.5%	0.1%	16.3%
Dorchester	9,905	0.6%	51.2%	36.0%	1.7%	0.3%	0.0%	10.2%
Frederick	23,224	2.9%	24.6%	46.5%	6.5%	0.5%	0.1%	19.0%
Garrett	5,169	0.1%	1.3%	93.9%	0.2%	0.2%	0.1%	4.2%
Harford	27,973	1.5%	34.5%	49.6%	1.6%	0.2%	0.2%	12.5%
Howard	23,093	10.9%	47.6%	18.0%	3.5%	0.2%	0.1%	19.6%
Kent	3,461	0.6%	34.9%	52.4%	1.8%	0.1%	0.1%	10.1%
Montgomery	80,527	8.3%	38.1%	13.7%	16.7%	0.3%	0.1%	22.9%
Prince George’s	122,855	2.7%	65.9%	5.4%	8.1%	0.3%	0.1%	17.5%
Queen Anne’s	4,901	0.8%	23.2%	65.2%	2.3%	0.2%	0.1%	8.2%
Saint Mary's	6,897	0.3%	47.6%	40.5%	1.3%	0.3%	0.0%	9.9%
Somerset	15,910	1.0%	39.5%	45.3%	1.5%	0.3%	0.1%	12.3%
Talbot	5,092	0.7%	34.5%	48.3%	4.2%	0.4%	0.3%	11.7%
Washington	31,056	0.7%	20.7%	54.8%	2.3%	0.3%	0.1%	21.1%
Wicomico	24,888	1.0%	46.8%	35.2%	1.8%	0.3%	0.1%	14.9%
Worcester	7,750	0.5%	35.0%	52.7%	0.8%	0.3%	0.0%	10.7%
Other	2,050	4.4%	56.5%	27.0%	1.9%	0.4%	0.2%	9.7%
Statewide	**884,219**	**2.6%**	**51.6%**	**26.9%**	**4.2%**	**0.3%**	**0.1%**	**14.3%**

Figure 33: FSP Recipients by Gender and Age by Jurisdiction

Jurisdiction	Total	Female	Under 18	18-20	21-29	30-39	40-49	50-59	60-64	65+
Allegany	17,769	53.1%	32.9%	3.9%	14.4%	15.0%	10.2%	10.9%	4.3%	8.4%
Anne Arundel	51,894	57.3%	42.6%	3.1%	11.7%	13.5%	8.5%	10.2%	3.8%	6.4%
Baltimore City	221,673	53.9%	35.6%	3.8%	14.4%	13.8%	9.3%	12.2%	4.5%	6.5%
Baltimore	128,917	58.3%	42.7%	3.4%	12.2%	13.8%	8.2%	8.9%	3.6%	7.2%
Calvert	8,556	56.3%	37.7%	3.1%	11.9%	13.8%	9.0%	12.9%	4.6%	7.0%
Caroline	7,839	55.7%	41.1%	3.3%	12.7%	13.3%	8.5%	9.8%	3.9%	7.5%
Carroll	13,650	56.3%	38.5%	3.1%	11.2%	14.3%	9.7%	10.9%	4.5%	7.9%
Cecil	18,246	55.4%	39.2%	3.7%	13.5%	14.8%	10.1%	10.3%	3.6%	4.9%
Charles	20,924	58.6%	43.4%	3.4%	12.2%	13.5%	8.2%	10.1%	3.4%	5.8%
Dorchester	9,905	55.5%	37.0%	3.6%	13.5%	12.8%	9.0%	10.7%	4.8%	8.5%
Frederick	23,224	56.1%	44.3%	3.2%	10.9%	13.5%	8.6%	9.6%	3.3%	6.7%
Garrett	5,169	54.7%	32.5%	3.2%	12.3%	14.4%	9.4%	11.9%	4.6%	11.7%
Harford	27,973	57.6%	40.7%	3.2%	13.1%	14.7%	8.6%	9.7%	3.5%	6.4%
Howard	23,093	59.0%	43.8%	3.7%	9.3%	12.1%	8.2%	7.7%	3.5%	11.7%
Kent	3,461	54.9%	36.6%	3.5%	12.4%	13.9%	8.5%	10.7%	5.4%	9.1%
Montgomery	80,527	57.7%	46.3%	3.0%	7.8%	9.9%	7.6%	7.5%	3.7%	14.2%
Prince George's	122,855	58.2%	46.5%	3.5%	12.4%	11.2%	7.2%	8.5%	3.5%	7.2%
Queen Anne's	4,901	55.5%	37.3%	3.1%	11.2%	13.3%	9.7%	11.0%	4.7%	9.6%
Saint Mary's	6,897	55.5%	38.7%	3.9%	12.6%	12.5%	9.4%	10.9%	4.6%	7.3%
Somerset	15,910	55.6%	40.3%	3.7%	12.8%	13.6%	8.4%	10.9%	3.8%	6.4%
Talbot	5,092	57.1%	38.3%	2.7%	11.9%	12.6%	8.8%	11.1%	4.2%	10.4%
Washington	31,056	55.8%	40.3%	3.4%	12.6%	14.7%	9.2%	10.2%	3.6%	6.0%
Wicomico	24,888	56.0%	41.2%	3.8%	13.3%	13.8%	8.9%	9.2%	3.6%	6.1%
Worcester	7,750	56.2%	35.9%	3.5%	10.8%	13.0%	10.0%	12.7%	5.3%	8.8%
Other	2,050	57.9%	2.5%	0.7%	1.9%	2.1%	2.2%	13.1%	26.3%	51.1%
Statewide	**884,219**	**56.5%**	**40.9%**	**3.5%**	**12.4%**	**13.0%**	**8.5%**	**10.0%**	**4.0%**	**7.8%**

Figure 34: FSP Able-Bodied Adults Without Dependents (ABAWDs) by Jurisdiction

Jurisdiction	Total	ABAWDs	ABAWDs as share of Total
Allegany	17,769	1,076	6.1%
Anne Arundel	51,894	1,590	3.1%
Baltimore City	221,673	13,743	6.2%
Baltimore	128,917	4,406	3.4%
Calvert	8,556	273	3.2%
Caroline	7,839	336	4.3%
Carroll	13,650	528	3.9%
Cecil	18,246	1,037	5.7%
Charles	20,924	747	3.6%
Dorchester	9,905	503	5.1%
Frederick	23,224	741	3.2%
Garrett	5,169	204	3.9%
Harford	27,973	1,191	4.3%
Howard	23,093	549	2.4%
Kent	3,461	184	5.3%
Montgomery	80,527	1,483	1.8%
Prince George’s	122,855	3,162	2.6%
Queen Anne’s	4,901	237	4.8%
Saint Mary's	6,897	364	5.3%
Somerset	15,910	544	3.4%
Talbot	5,092	265	5.2%
Washington	31,056	1,226	3.9%
Wicomico	24,888	1,172	4.7%
Worcester	7,750	317	4.1%
Other	2,050	6	0.3%
Statewide	**884,219**	**35,884**	**4.1%**

Figure 35: FSP Minimum, Maximum and Average Benefits by Jurisdiction

Jurisdiction	No ABAWDs			ABAWDs Only		
	Minimum Benefit	Maximum Benefit	Average Benefit	Minimum Benefit	Maximum Benefit	Average Benefit
Allegany	$2	$1,443	$181	$6	$762	$199
Anne Arundel	$2	$1,686	$151	$15	$762	$190
Baltimore City	$2	$1,752	$186	$15	$881	$198
Baltimore	$2	$1,731	$177	$6	$1,155	$192
Calvert	$2	$1,155	$161	$15	$401	$182
Caroline	$4	$1,394	$197	$6	$505	$195
Carroll	$4	$1,299	$153	$6	$888	$185
Cecil	$4	$1,296	$166	$15	$646	$205
Charles	$4	$1,155	$177	$15	$642	$193
Dorchester	$2	$1,155	$176	$11	$1,033	$194
Frederick	$2	$1,299	$163	$15	$836	$181
Garrett	$6	$1,155	$139	$10	$619	$183
Harford	$2	$1,299	$172	$6	$762	$192
Howard	$4	$1,443	$184	$15	$914	$218
Kent	$6	$1,050	$171	$11	$542	$206
Montgomery	$2	$1,321	$154	$15	$642	$172
Prince George’s	$2	$1,731	$166	$15	$914	$190
Queen Anne’s	$2	$1,059	$150	$6	$642	$196
Saint Mary's	$2	$1,299	$196	$15	$642	$208
Somerset	$4	$1,582	$174	$6	$732	$184
Talbot	$4	$927	$177	$15	$762	$196
Washington	$4	$1,317	$173	$15	$663	$190
Wicomico	$4	$1,155	$163	$15	$762	$204
Worcester	$6	$1,253	$154	$15	$642	$184
Other	$15	$353	$27	$15	$353	$187

Figure 36: TCA Recipients by Race and Ethnicity by Jurisdiction

Jurisdiction	Total	Asian	Black	Caucasian	Hispanic	Native American	Pacific/ Alaska Native	Unknown
Allegany	1,486	0.3%	12.2%	77.6%	0.3%	0.0%	0.1%	9.5%
Anne Arundel	4,667	0.7%	49.1%	30.9%	2.9%	0.2%	0.0%	16.2%
Baltimore City	28,412	0.6%	83.8%	4.9%	1.1%	0.2%	0.0%	9.4%
Baltimore	9,771	1.3%	61.9%	19.1%	1.5%	0.6%	0.1%	15.5%
Calvert	415	0.0%	36.9%	41.9%	1.4%	0.2%	0.2%	19.3%
Caroline	436	0.0%	30.7%	53.9%	6.7%	0.5%	0.0%	8.3%
Carroll	631	0.6%	14.7%	63.2%	3.3%	0.6%	0.0%	17.4%
Cecil	1,592	0.8%	22.5%	58.4%	2.4%	0.8%	0.0%	15.2%
Charles	1,303	0.9%	61.6%	14.6%	0.3%	0.2%	0.2%	22.3%
Dorchester	628	0.6%	56.1%	26.0%	1.8%	0.3%	0.0%	15.3%
Frederick	1,396	2.1%	35.7%	36.2%	3.6%	0.7%	0.4%	21.3%
Garrett	214	0.0%	2.3%	92.5%	0.0%	0.9%	0.0%	4.2%
Harford	2,018	0.1%	51.3%	32.6%	1.7%	0.2%	0.3%	13.8%
Howard	1,575	2.3%	69.5%	8.8%	1.7%	0.4%	0.0%	17.4%
Kent	257	0.0%	50.6%	35.0%	1.6%	0.0%	0.0%	12.8%
Montgomery	4,400	5.9%	55.2%	10.5%	7.8%	0.2%	0.0%	20.4%
Prince George’s	7,247	6.1%	70.6%	4.6%	3.4%	0.2%	0.1%	15.0%
Queen Anne’s	244	0.4%	28.3%	57.0%	2.0%	1.2%	0.0%	11.1%
Saint Mary's	1,928	0.6%	60.4%	25.7%	0.7%	0.1%	0.0%	12.4%
Somerset	676	0.3%	50.5%	31.2%	1.0%	0.4%	0.0%	16.6%
Talbot	282	0.0%	32.6%	41.1%	6.0%	0.7%	0.0%	19.5%
Washington	2,781	0.4%	31.1%	36.5%	1.7%	0.4%	0.1%	29.7%
Wicomico	2,142	0.4%	56.9%	22.4%	1.4%	0.4%	0.0%	18.5%
Worcester	341	0.0%	43.7%	37.2%	2.3%	0.6%	0.3%	15.8%
Other	9	0.0%	77.8%	11.1%	0.0%	0.0%	0.0%	11.1%
Statewide	**74,851**	**1.5%**	**64.5%**	**17.3%**	**2.1%**	**0.3%**	**0.1%**	**14.1%**

Figure 37: TCA Recipients by Gender and Age by Jurisdiction

Jurisdiction	Total	Female	Under 18	18-20	21-29	30-39	40-49	50-59	60-64	65+
Allegany	1,486	58.5%	68.4%	1.6%	11.8%	11.9%	4.5%	1.5%	0.2%	0.0%
Anne Arundel	4,667	61.0%	73.0%	1.8%	9.6%	10.0%	4.3%	1.1%	0.2%	0.0%
Baltimore City	28,412	63.3%	69.8%	1.9%	12.5%	10.8%	3.8%	1.1%	0.1%	0.0%
Baltimore	9,771	61.8%	71.7%	1.3%	10.5%	11.0%	4.1%	1.4%	0.1%	0.0%
Calvert	415	59.5%	72.8%	1.4%	9.4%	10.6%	3.6%	1.9%	0.2%	0.0%
Caroline	436	57.8%	79.1%	1.4%	8.9%	6.2%	3.4%	0.7%	0.2%	0.0%
Carroll	631	59.0%	72.6%	2.7%	8.1%	10.8%	3.8%	1.7%	0.3%	0.0%
Cecil	1,592	59.3%	72.7%	1.6%	9.5%	10.2%	3.6%	2.3%	0.3%	0.0%
Charles	1,303	61.2%	72.8%	2.1%	12.3%	8.0%	3.8%	1.1%	0.1%	0.0%
Dorchester	628	59.1%	74.5%	1.4%	10.2%	9.6%	4.0%	0.3%	0.0%	0.0%
Frederick	1,396	60.8%	71.8%	1.7%	9.2%	11.7%	3.9%	1.4%	0.2%	0.0%
Garrett	214	53.3%	71.0%	3.3%	8.9%	10.3%	4.7%	1.4%	0.5%	0.0%
Harford	2,018	61.7%	72.9%	2.3%	10.6%	9.3%	3.4%	1.3%	0.2%	0.0%
Howard	1,575	61.1%	71.7%	1.1%	8.3%	11.6%	5.5%	1.6%	0.1%	0.1%
Kent	257	62.6%	69.6%	1.6%	10.9%	10.5%	6.2%	0.8%	0.4%	0.0%
Montgomery	4,400	59.0%	69.5%	1.5%	8.9%	11.9%	6.3%	1.8%	0.2%	0.0%
Prince George's	7,247	60.9%	71.7%	1.5%	11.7%	10.3%	3.7%	1.0%	0.1%	0.0%
Queen Anne's	244	59.0%	68.9%	1.6%	7.4%	13.5%	7.0%	1.6%	0.0%	0.0%
Saint Mary's	1,928	62.6%	69.5%	0.7%	13.9%	11.4%	2.8%	1.2%	0.4%	0.0%
Somerset	676	57.5%	70.1%	1.3%	10.8%	12.1%	4.3%	1.3%	0.1%	0.0%
Talbot	282	60.3%	76.6%	1.8%	8.2%	8.2%	4.3%	1.1%	0.0%	0.0%
Washington	2,781	60.5%	71.9%	1.8%	9.9%	10.8%	3.9%	1.5%	0.1%	0.1%
Wicomico	2,142	60.0%	70.8%	2.1%	12.0%	10.0%	3.4%	1.6%	0.0%	0.0%
Worcester	341	58.7%	76.0%	2.6%	7.3%	8.8%	4.4%	0.9%	0.0%	0.0%
Other	9	33.3%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Statewide	**74,851**	**61.6%**	**71.0%**	**1.7%**	**11.2%**	**10.7%**	**4.0%**	**1.3%**	**0.1%**	**0.0%**

Figure 38: TCA Minimum, Maximum and Average Benefits by Jurisdiction

Jurisdiction	Minimum Benefit	Maximum Benefit	Average Benefit
Allegany	$10	$1,162	$512
Anne Arundel	$10	$1,319	$487
Baltimore City	$10	$1,724	$549
Baltimore	$10	$1,555	$519
Calvert	$10	$1,102	$463
Caroline	$17	$1,279	$501
Carroll	$19	$1,034	$479
Cecil	$10	$1,242	$539
Charles	$10	$1,162	$529
Dorchester	$15	$1,034	$506
Frederick	$13	$1,379	$514
Garrett	$25	$904	$485
Harford	$10	$1,162	$507
Howard	$10	$1,319	$543
Kent	$12	$1,254	$478
Montgomery	$10	$1,379	$552
Prince George’s	$10	$1,490	$574
Queen Anne’s	$17	$1,034	$542
Saint Mary's	$10	$1,379	$520
Somerset	$10	$1,565	$535
Talbot	$10	$989	$455
Washington	$11	$1,379	$530
Wicomico	$10	$1,279	$535
Worcester	$16	$1,279	$531
Other	$268	$536	$394

Figure 39: TDAP Recipients by Race and Ethnicity by Jurisdiction

Jurisdiction	Total	Asian	Black	Caucasian	Hispanic	Native American	Pacific/ Alaska Native	Unknown
Allegany	620	0.2%	9.5%	89.6%	0.3%	0.3%	0.0%	0.0%
Anne Arundel	873	1.0%	36.9%	60.4%	1.0%	0.7%	0.0%	0.0%
Baltimore City	11,402	0.2%	82.8%	16.3%	0.4%	0.2%	0.1%	0.0%
Baltimore	1,931	1.8%	46.8%	49.6%	1.0%	0.7%	0.1%	0.0%
Calvert	160	0.7%	33.6%	65.7%	0.0%	0.0%	0.0%	0.0%
Caroline	113	0.0%	28.7%	71.3%	0.0%	0.0%	0.0%	0.0%
Carroll	349	1.5%	13.9%	82.6%	1.5%	0.5%	0.0%	0.0%
Cecil	419	0.0%	17.8%	80.9%	0.5%	0.8%	0.0%	0.0%
Charles	235	0.5%	58.0%	40.6%	0.0%	0.5%	0.5%	0.0%
Dorchester	178	0.6%	51.3%	47.4%	0.0%	0.6%	0.0%	0.0%
Frederick	464	1.5%	29.7%	65.7%	2.4%	0.7%	0.0%	0.0%
Garrett	120	0.0%	2.7%	96.4%	0.0%	0.9%	0.0%	0.0%
Harford	370	0.9%	25.1%	71.9%	1.2%	0.6%	0.3%	0.0%
Howard	247	6.8%	52.2%	38.6%	1.4%	0.0%	1.0%	0.0%
Kent	53	0.0%	34.7%	65.3%	0.0%	0.0%	0.0%	0.0%
Montgomery	862	3.5%	57.3%	31.4%	7.2%	0.7%	0.0%	0.0%
Prince George's	974	1.0%	86.7%	10.3%	1.6%	0.1%	0.2%	0.0%
Queen Anne's	83	0.0%	24.1%	75.9%	0.0%	0.0%	0.0%	0.0%
Saint Mary's	451	0.7%	42.9%	55.5%	0.5%	0.2%	0.2%	0.0%
Somerset	134	0.0%	55.6%	44.4%	0.0%	0.0%	0.0%	0.0%
Talbot	97	1.2%	34.9%	64.0%	0.0%	0.0%	0.0%	0.0%
Washington	727	0.6%	27.4%	70.7%	1.2%	0.0%	0.0%	0.0%
Wicomico	366	0.0%	50.5%	47.9%	1.0%	0.7%	0.0%	0.0%
Worcester	132	0.0%	36.2%	62.9%	0.9%	0.0%	0.0%	0.0%
Statewide	**21,360**	**0.7%**	**64.2%**	**33.8%**	**0.9%**	**0.3%**	**0.1%**	**0.0%**

Figure 40: TDAP Recipients by Gender and Age by Jurisdiction

Jurisdiction	Total	Female	Under 18	18-20	21-29	30-39	40-49	50-59	60-64	65+
Allegany	620	43.9%	0.2%	0.3%	10.0%	22.9%	28.7%	33.2%	4.8%	0.0%
Anne Arundel	873	46.3%	0.0%	0.3%	10.7%	16.4%	25.0%	39.2%	7.1%	1.4%
Baltimore City	11,402	35.0%	0.0%	0.3%	7.2%	16.7%	25.3%	43.1%	7.0%	0.4%
Baltimore	1,931	44.9%	0.1%	0.3%	7.2%	16.5%	24.8%	39.9%	8.2%	3.1%
Calvert	160	48.8%	0.0%	0.6%	6.3%	11.3%	26.9%	46.3%	8.8%	0.0%
Caroline	113	42.5%	0.0%	0.0%	5.3%	14.2%	23.9%	49.6%	7.1%	0.0%
Carroll	349	42.1%	0.0%	0.3%	10.6%	15.8%	28.4%	39.0%	5.4%	0.6%
Cecil	419	45.3%	0.0%	0.5%	7.9%	15.8%	34.0%	37.8%	4.1%	0.0%
Charles	235	43.0%	0.0%	0.9%	7.7%	15.7%	24.7%	42.1%	8.5%	0.4%
Dorchester	178	50.0%	0.6%	1.7%	7.3%	14.5%	25.1%	44.1%	5.6%	1.1%
Frederick	464	40.1%	0.0%	0.4%	12.1%	25.0%	24.4%	30.4%	5.6%	2.2%
Garrett	120	46.7%	0.0%	0.0%	8.3%	15.0%	34.2%	40.0%	2.5%	0.0%
Harford	370	50.3%	0.0%	0.3%	4.6%	16.2%	24.9%	43.2%	10.0%	0.8%
Howard	247	53.8%	0.0%	0.4%	8.5%	15.0%	22.3%	32.0%	12.1%	9.7%
Kent	53	41.5%	0.0%	1.9%	7.5%	18.9%	26.4%	37.7%	7.5%	0.0%
Montgomery	862	47.7%	0.0%	0.1%	8.7%	20.1%	22.5%	34.7%	10.6%	3.4%
Prince George’s	974	52.0%	0.0%	0.5%	8.6%	14.1%	23.2%	43.7%	8.7%	1.1%
Queen Anne’s	83	44.6%	0.0%	1.2%	6.0%	15.7%	25.3%	42.2%	9.6%	0.0%
Saint Mary's	451	44.1%	0.0%	0.2%	10.9%	18.6%	26.4%	35.3%	8.0%	0.7%
Somerset	134	47.8%	0.0%	0.0%	9.0%	12.7%	26.9%	39.6%	11.9%	0.0%
Talbot	97	49.5%	0.0%	1.0%	9.3%	15.5%	27.8%	41.2%	4.1%	1.0%
Washington	727	44.8%	0.4%	1.4%	7.9%	22.1%	27.4%	37.0%	3.6%	0.3%
Wicomico	366	50.0%	0.0%	0.8%	6.8%	17.5%	31.1%	36.1%	7.7%	0.0%
Worcester	132	50.0%	0.0%	0.0%	6.1%	11.4%	27.3%	42.4%	12.9%	0.0%
Statewide	**21,360**	**40.3%**	**0.0%**	**0.4%**	**7.8%**	**17.1%**	**25.6%**	**41.0%**	**7.3%**	**0.9%**

Figure 41: MA and MCHP Recipients by Race and Ethnicity by Jurisdiction

Jurisdiction	Total	Asian	Black	Caucasian	Hispanic	Native American	Pacific/ Alaska Native	Unknown
Allegany	13,325	0.9%	5.4%	70.0%	*	0.2%	*	23.4%
Anne Arundel	66,220	4.5%	24.3%	33.2%	0.2%	0.6%	0.2%	36.9%
Baltimore City	144,578	2.4%	62.0%	8.6%	0.2%	0.4%	0.1%	26.3%
Baltimore	138,542	6.7%	36.0%	23.9%	0.1%	0.7%	0.2%	32.3%
Calvert	*	*	*	*	*	*	*	*
Caroline	8,558	2.3%	19.1%	61.1%	0.2%	0.6%	0.3%	16.5%
Carroll	15,714	2.5%	6.2%	60.8%	0.1%	0.6%	0.1%	29.7%
Cecil	18,686	1.2%	12.0%	59.0%	0.1%	0.6%	0.1%	27.0%
Charles	22,921	3.7%	44.7%	18.8%	0.1%	1.0%	0.1%	31.6%
Dorchester	7,989	2.1%	36.2%	36.4%	*	0.6%	*	24.5%
Frederick	29,534	4.4%	17.4%	42.4%	0.2%	0.7%	0.2%	34.6%
Garrett	*	*	*	*	*	*	*	*
Harford	31,314	3.5%	26.4%	42.8%	0.1%	0.6%	0.3%	26.3%
Howard	32,400	14.4%	30.6%	14.9%	0.1%	0.4%	0.2%	39.3%
Kent	*	*	*	*	*	*	*	*
Montgomery	132,088	8.4%	27.2%	12.1%	0.5%	0.4%	0.2%	51.1%
Prince George's	171,860	3.4%	43.6%	5.6%	0.5%	0.5%	0.2%	46.3%
Queen Anne's	*	*	*	*	*	*	*	*
Saint Mary's	15,278	2.7%	28.3%	44.4%	0.1%	0.6%	0.1%	23.8%
Somerset	*	*	*	*	*	*	*	*
Talbot	*	*	*	*	*	*	*	*
Washington	30,608	2.0%	16.7%	52.5%	0.1%	0.6%	0.1%	28.0%
Wicomico	23,969	3.1%	38.0%	33.3%	0.1%	0.6%	0.1%	24.8%
Worcester	8,540	1.9%	21.4%	49.3%	*	0.5%	*	26.8%
Other	*	*	*	*	*	*	*	*
Statewide	**948,008**	4.9%	36.9%	24.3%	0.2%	0.5%	0.2%	36.9%

*Notes: Includes enrollees in Medicaid Families and Children or MHCP, but does not include MA programs for long-term care, Qualified Medicare Beneficiary or Dual Eligibles, or those who qualify for non-income reasons. * denotes data that was suppressed by the MDH and the UMBC Hilltop Institute.*

Figure 42: MA and MCHP Recipients by Gender and Age by Jurisdiction

Jurisdiction	Total	Female	Under 19	19-20	21-44	45-64	65+
Allegany	13,325	56.4%	62.3%	3.8%	28.4%	5.4%	0.2%
Anne Arundel	66,220	57.8%	70.2%	3.5%	21.2%	5.1%	0.1%
Baltimore City	144,578	60.5%	67.1%	4.3%	24.5%	4.1%	0.1%
Baltimore	138,542	58.2%	67.8%	3.7%	23.1%	5.3%	0.1%
Calvert	*	*	*	*	*	*	*
Caroline	8,558	56.9%	67.6%	3.7%	23.3%	5.2%	0.2%
Carroll	15,714	57.0%	66.7%	3.8%	23.0%	6.3%	0.1%
Cecil	18,686	57.2%	65.4%	3.7%	25.5%	5.2%	0.1%
Charles	22,921	58.8%	68.1%	3.6%	23.6%	4.7%	0.1%
Dorchester	7,989	59.7%	65.3%	3.7%	25.8%	4.9%	0.2%
Frederick	29,534	56.5%	70.6%	3.4%	20.5%	5.4%	0.1%
Garrett	*	*	*	*	*	*	*
Harford	31,314	57.9%	66.7%	3.6%	24.1%	5.5%	0.1%
Howard	32,400	56.4%	69.4%	3.8%	19.5%	7.1%	0.1%
Kent	*	*	*	*	*	*	*
Montgomery	132,088	55.0%	73.4%	3.7%	15.9%	6.9%	0.1%
Prince George’s	171,860	57.0%	72.4%	3.6%	19.0%	4.9%	0.1%
Queen Anne’s	*	*	*	*	*	*	*
Saint Mary's	15,278	57.8%	66.7%	3.6%	24.4%	5.2%	0.1%
Somerset	*	*	*	*	*	*	*
Talbot	*	*	*	*	*	*	*
Washington	30,608	57.9%	66.1%	3.8%	24.9%	5.1%	0.1%
Wicomico	23,969	58.4%	67.4%	3.7%	24.0%	4.8%	0.1%
Worcester	8,540	57.2%	65.7%	4.2%	22.8%	7.1%	0.2%
Other	*	*	*	*	*	*	*
Statewide	**948,008**	**58.9%**	**72.0%**	**3.9%**	**22.4%**	**5.6%**	**0.1%**

*Notes: Includes enrollees in Medicaid Families and Children or MHCP, but does not include MA programs for long-term care, Qualified Medicare Beneficiary or Dual Eligibles, or those who qualify for non-income reasons. * denotes data that was suppressed by the MDH and the UMBC Hilltop Institute.*

Figure 43: HCVP Households by Race and Ethnicity by Jurisdiction

Jurisdiction	Total	Asian / Pacific Islander	Black	Caucasian	Hispanic	Native American
Allegany	1,557	1%	9%	90%	1%	0%
Anne Arundel	5,013	2%	70%	26%	2%	0%
Baltimore City	29,877	1%	90%	8%	1%	0%
Baltimore	10,899	2%	68%	28%	1%	0%
Calvert	509	-1%	50%	49%	1%	0%
Caroline	307	0%	62%	35%	2%	0%
Carroll	1,250	1%	11%	84%	3%	0%
Cecil	983	1%	32%	62%	4%	1%
Charles	1,344	1%	83%	14%	2%	1%
Dorchester	717	-1%	84%	11%	5%	0%
Frederick	2,234	2%	46%	47%	5%	1%
Garrett	252	-1%	1%	99%	0%	-1%
Harford	2,753	1%	49%	45%	4%	1%
Howard	3,620	10%	73%	14%	2%	0%
Kent	175	2%	56%	38%	1%	3%
Montgomery	12,255	11%	56%	21%	12%	0%
Prince George’s	8,893	1%	91%	5%	2%	0%
Queen Anne’s	207	1%	51%	44%	2%	0%
Saint Mary's	1,424	0%	57%	40%	2%	1%
Somerset	525	-1%	69%	28%	2%	0%
Talbot	320	0%	72%	26%	1%	-1%
Washington	3,216	1%	26%	68%	6%	0%
Wicomico	1,476	0%	71%	27%	2%	0%
Worcester	330	0%	77%	21%	2%	0%
Statewide	**90,199**	**3%**	**71%**	**22%**	**3%**	**0%**

Figure 44: HCVP Households by Gender and Age by Jurisdiction

Jurisdiction	Total	Female	Under 24	25-50	51-60	62 or more
Allegany	1,557	70%	4%	37%	21%	38%
Anne Arundel	5,013	81%	2%	46%	21%	31%
Baltimore City	29,877	73%	2%	41%	24%	33%
Baltimore	10,899	82%	1%	44%	16%	39%
Calvert	509	81%	1%	36%	21%	42%
Caroline	307	78%	4%	45%	17%	34%
Carroll	1,250	72%	2%	32%	19%	47%
Cecil	983	69%	2%	42%	23%	33%
Charles	1,344	85%	3%	52%	19%	25%
Dorchester	717	87%	9%	52%	17%	21%
Frederick	2,234	76%	3%	47%	21%	29%
Garrett	252	68%	3%	41%	25%	31%
Harford	2,753	80%	6%	43%	16%	35%
Howard	3,620	83%	2%	59%	16%	24%
Kent	175	74%	4%	42%	18%	37%
Montgomery	12,255	75%	1%	40%	19%	40%
Prince George’s	8,893	82%	2%	45%	20%	33%
Queen Anne’s	207	75%	-1%	33%	23%	44%
Saint Mary's	1,424	79%	1%	45%	22%	32%
Somerset	525	79%	6%	43%	20%	31%
Talbot	320	83%	2%	46%	20%	32%
Washington	3,216	72%	5%	40%	21%	34%
Wicomico	1,476	82%	5%	48%	17%	30%
Worcester	330	81%	6%	46%	13%	35%
Other	63	83%	2%	54%	25%	19%
Statewide	**90,199**	**77%**	**2%**	**43%**	**21%**	**34%**

Figure 45: HCVP Average Benefits by Jurisdiction

Jurisdiction	Average Benefit
Allegany	$558
Anne Arundel	$853
Baltimore City	$959
Baltimore	$949
Calvert	$985
Caroline	$598
Carroll	$726
Cecil	$683
Charles	$1,048
Dorchester	$754
Frederick	$840
Garrett	$704
Harford	$1,114
Howard	$1,221
Kent	$758
Montgomery	$1,226
Prince George’s	$1,080
Queen Anne’s	$747
Saint Mary's	$1,037
Somerset	$552
Talbot	$489
Washington	$570
Wicomico	$653
Worcester	$605

Figure 46: OHEP-MEAP Households by Race and Ethnicity by Jurisdiction

Jurisdiction	Total	Black	Caucasian	Hispanic	Asian / Pacific Islander	Native American	Other	Multi-Racial
Allegany	4,550	4.8%	84.5%	0.3%	0.3%	0.0%	2.0%	8.1%
Anne Arundel	7,055	38.7%	29.0%	2.2%	1.4%	0.2%	7.3%	21.3%
Baltimore City	28,090	72.3%	7.2%	0.7%	0.2%	0.1%	4.5%	15.1%
Baltimore	18,375	45.4%	23.7%	1.3%	1.7%	0.2%	10.9%	16.7%
Calvert	1,252	41.5%	45.0%	0.8%	0.3%	0.1%	1.7%	10.7%
Caroline	1,780	30.5%	56.0%	2.1%	0.1%	0.2%	4.5%	6.6%
Carroll	2,341	8.8%	79.5%	1.9%	0.7%	0.2%	1.9%	7.1%
Cecil	3,622	15.8%	71.6%	1.6%	0.3%	0.1%	0.6%	10.1%
Charles	2,843	62.3%	22.4%	1.3%	0.7%	0.0%	2.5%	10.8%
Dorchester	2,518	54.8%	41.1%	2.5%	0.2%	0.0%	0.5%	0.9%
Frederick	3,585	26.4%	49.9%	4.8%	1.7%	0.1%	3.7%	13.4%
Garrett	2,408	0.5%	95.7%	0.0%	0.0%	0.0%	2.0%	1.7%
Harford	5,291	32.0%	46.8%	2.7%	1.1%	0.1%	4.0%	13.2%
Howard	4,135	53.3%	16.6%	4.0%	10.2%	0.1%	7.2%	8.8%
Kent	1,073	41.2%	53.3%	0.7%	0.3%	0.0%	1.9%	2.6%
Montgomery	10,246	37.3%	13.1%	13.6%	10.4%	0.1%	8.5%	17.1%
Prince George's	12,725	60.3%	3.5%	3.6%	1.2%	0.2%	9.5%	21.6%
Queen Anne's	1,032	30.0%	61.7%	1.3%	0.2%	0.0%	1.2%	5.6%
Saint Mary's	2,569	43.6%	45.3%	2.3%	0.4%	0.2%	1.7%	6.6%
Somerset	1,560	51.2%	41.5%	1.3%	0.4%	0.3%	1.1%	4.2%
Talbot	1,283	42.9%	50.4%	3.7%	0.5%	0.2%	0.8%	1.6%
Washington	3,976	13.2%	68.9%	2.5%	0.4%	0.1%	2.3%	12.7%
Wicomico	4,845	55.3%	33.9%	2.3%	0.5%	0.2%	1.2%	6.5%
Worcester	1,856	45.8%	45.8%	0.5%	0.2%	0.4%	1.0%	6.4%
Statewide	**129,010**	**46.7%**	**29.3%**	**2.7%**	**1.9%**	**0.1%**	**5.6%**	**13.7%**

Figure 47: OHEP-MEAP Households by Gender and Age by Jurisdiction

Jurisdiction	Total	Female	Under 18	18-20	21-29	30-39	40-49	50-59	60-64	65+
Allegany	4,550	66.2%	0.2%	1.5%	14.3%	22.0%	17.4%	2.2%	11.2%	31.3%
Anne Arundel	7,055	77.9%	0.3%	0.7%	14.0%	28.7%	24.0%	1.8%	8.9%	21.5%
Baltimore City	28,090	76.5%	0.3%	1.0%	18.7%	26.7%	18.9%	2.0%	10.3%	22.1%
Baltimore	18,375	76.2%	0.3%	0.8%	17.5%	31.2%	21.4%	1.8%	7.7%	19.3%
Calvert	1,252	74.8%	0.1%	0.2%	8.2%	23.5%	20.9%	2.4%	12.1%	32.6%
Caroline	1,780	72.6%	0.1%	0.8%	16.0%	21.3%	18.4%	2.3%	11.7%	29.4%
Carroll	2,341	70.5%	0.1%	0.5%	10.6%	23.1%	19.9%	2.2%	9.8%	33.8%
Cecil	3,622	71.1%	0.1%	1.1%	15.1%	24.7%	22.0%	2.2%	11.3%	23.6%
Charles	2,843	78.5%	0.3%	0.1%	10.6%	26.4%	22.8%	2.6%	10.1%	27.2%
Dorchester	2,518	72.8%	0.0%	1.1%	16.3%	22.5%	16.8%	1.8%	10.0%	31.5%
Frederick	3,585	73.7%	0.2%	0.5%	12.6%	24.7%	20.1%	1.8%	9.3%	30.9%
Garrett	2,408	61.9%	0.0%	1.1%	11.6%	16.6%	15.9%	1.7%	10.0%	43.1%
Harford	5,291	72.8%	0.1%	0.4%	7.9%	14.3%	11.0%	1.2%	51.2%	13.9%
Howard	4,135	79.2%	0.1%	0.5%	12.4%	29.4%	24.1%	1.9%	7.1%	24.4%
Kent	1,073	73.0%	0.2%	0.5%	12.1%	19.9%	14.4%	2.1%	12.7%	38.2%
Montgomery	10,246	74.2%	0.4%	0.6%	9.3%	24.7%	23.9%	2.1%	8.4%	30.6%
Prince George’s	12,725	77.8%	0.4%	0.6%	15.4%	27.8%	24.2%	2.4%	9.7%	19.4%
Queen Anne’s	1,032	70.8%	0.0%	0.1%	6.6%	21.3%	17.3%	1.4%	12.1%	41.0%
Saint Mary's	2,569	75.2%	0.1%	0.6%	14.1%	25.6%	19.1%	2.0%	11.0%	27.6%
Somerset	1,560	70.0%	0.0%	1.8%	14.6%	20.8%	17.6%	1.9%	12.4%	30.9%
Talbot	1,283	75.9%	0.1%	0.4%	9.6%	19.9%	14.6%	1.4%	11.0%	43.2%
Washington	3,976	69.6%	0.1%	0.7%	11.2%	20.7%	17.2%	2.3%	11.1%	36.7%
Wicomico	4,845	74.6%	0.1%	1.4%	17.4%	25.9%	20.1%	1.7%	9.5%	23.9%
Worcester	1,856	73.7%	0.0%	0.7%	10.2%	19.5%	17.8%	2.4%	12.5%	36.9%
Statewide	**129,010**	**74.8%**	**0.2%**	**0.8%**	**14.5%**	**25.3%**	**20.0%**	**1.9%**	**12.7%**	**24.6%**

Figure 48: OHEP-MEAP Minimum, Maximum and Average Benefits by Jurisdiction

Jurisdiction	Minimum Benefit	Maximum Benefit	Average Benefit
Allegany	$31	$1,797	$721
Anne Arundel	$120	$1,853	$528
Baltimore City	$120	$1,691	$528
Baltimore	$0	$1,797	$462
Calvert	$120	$1,797	$659
Caroline	$120	$1,797	$756
Carroll	$120	$1,797	$595
Cecil	$120	$1,853	$712
Charles	$120	$1,853	$645
Dorchester	$120	$1,797	$659
Frederick	$120	$186	$497
Garrett	$120	$1,977	$932
Harford	$120	$1,797	$565
Howard	$120	$1,797	$418
Kent	$120	$1,797	$789
Montgomery	$120	$1,797	$369
Prince George's	$192	$1,867	$565
Queen Anne's	$120	$1,797	$787
Saint Mary's	$120	$1,853	$749
Somerset	$120	$1,797	$757
Talbot	$0	$1,797	$607
Washington	$120	$1,797	$596
Wicomico	$120	$1,797	$601
Worcester	$120	$1,797	$707

Figure 49: OHEP-EUSP Households by Race and Ethnicity by Jurisdiction

Jurisdiction	Total	Black	Caucasian	Hispanic	Asian/ Pacific Islander	Native American	Other	Multi-Racial
Allegany	4,550	4.8%	85.6%	0.3%	0.3%	0.1%	1.8%	7.0%
Anne Arundel	6,304	41.3%	29.9%	2.1%	1.5%	0.2%	6.6%	18.4%
Baltimore City	24,896	76.1%	7.1%	0.6%	0.3%	0.1%	3.9%	11.9%
Baltimore	16,012	47.8%	25.8%	1.4%	2.0%	0.2%	9.8%	12.9%
Calvert	1,217	42.0%	45.1%	0.8%	0.3%	0.1%	1.6%	10.0%
Caroline	1,698	31.1%	56.2%	2.2%	0.1%	0.2%	4.2%	5.8%
Carroll	2,214	9.0%	80.9%	1.9%	0.7%	0.2%	1.4%	5.7%
Cecil	3,471	15.8%	69.7%	1.7%	0.3%	0.1%	3.0%	9.1%
Charles	2,744	62.9%	22.3%	1.3%	0.7%	0.0%	2.2%	10.3%
Dorchester	2,523	55.4%	40.5%	2.5%	0.2%	0.0%	0.2%	0.9%
Frederick	3,480	27.0%	50.2%	4.9%	1.7%	0.0%	3.3%	12.8%
Garrett	2,304	0.4%	96.1%	0.0%	0.0%	0.0%	1.9%	1.5%
Harford	4,873	35.6%	46.6%	2.7%	1.1%	0.1%	3.0%	10.6%
Howard	3,915	54.5%	16.8%	4.0%	10.6%	0.1%	6.8%	7.1%
Kent	1,012	42.1%	52.2%	0.7%	0.3%	0.0%	2.0%	2.8%
Montgomery	9,522	38.6%	12.9%	13.9%	10.4%	0.1%	8.1%	15.9%
Prince George’s	12,578	62.6%	3.6%	3.6%	1.4%	0.2%	9.3%	19.2%
Queen Anne’s	978	30.7%	61.1%	1.2%	0.3%	0.0%	1.0%	5.4%
Saint Mary's	2,456	44.5%	44.6%	2.4%	0.4%	0.2%	1.3%	6.4%
Somerset	1,510	52.1%	41.6%	1.3%	0.5%	0.3%	0.9%	3.2%
Talbot	1,259	43.4%	50.4%	3.6%	0.5%	0.2%	0.8%	1.2%
Washington	3,867	14.2%	70.1%	2.5%	0.4%	0.1%	2.1%	10.6%
Wicomico	4,765	57.1%	33.3%	2.4%	0.5%	0.2%	1.1%	5.3%
Worcester	1,771	48.2%	44.8%	0.5%	0.2%	0.3%	0.9%	5.0%
Statewide	**119,919**	**48.3%**	**30.2%**	**2.8%**	**1.9%**	**0.1%**	**5.1%**	**11.5%**

Figure 50: OHEP-EUSP Households by Gender and Age by Jurisdiction

Jurisdiction	Total	Female	Under 18	18-20	21-29	30-39	40-49	50-59	60-64	65+
Allegany	4,550	67.0%	0.2%	1.3%	14.1%	21.9%	16.8%	2.1%	11.3%	32.4%
Anne Arundel	6,304	77.9%	0.2%	0.7%	12.7%	30.9%	23.3%	1.7%	8.9%	21.5%
Baltimore City	24,896	76.5%	0.2%	0.9%	16.7%	29.2%	18.4%	1.9%	10.3%	22.3%
Baltimore	16,012	76.1%	0.2%	0.7%	14.9%	34.0%	20.3%	1.7%	7.7%	20.5%
Calvert	1,217	75.0%	0.1%	0.2%	7.9%	24.1%	20.9%	2.4%	11.8%	32.6%
Caroline	1,698	72.1%	0.2%	0.6%	14.8%	22.2%	18.2%	2.3%	11.9%	29.7%
Carroll	2,214	70.2%	0.1%	0.4%	10.5%	24.0%	18.8%	2.2%	10.2%	33.8%
Cecil	3,471	71.1%	0.1%	1.1%	14.8%	25.6%	21.9%	2.1%	11.2%	23.3%
Charles	2,744	79.0%	0.3%	0.1%	10.6%	27.0%	22.7%	2.4%	9.9%	27.1%
Dorchester	2,523	72.5%	0.0%	1.0%	16.0%	22.5%	16.1%	1.8%	10.8%	31.6%
Frederick	3,480	73.7%	0.1%	0.5%	12.0%	25.2%	19.9%	1.9%	9.5%	30.9%
Garrett	2,304	61.9%	0.0%	1.0%	10.7%	17.2%	15.6%	1.8%	10.0%	43.7%
Harford	4,873	73.9%	0.2%	1.0%	14.9%	27.9%	19.8%	2.1%	9.1%	24.9%
Howard	3,915	78.8%	0.1%	0.5%	11.9%	30.5%	23.3%	1.8%	7.0%	24.9%
Kent	1,012	73.0%	0.2%	0.5%	12.1%	19.9%	14.4%	2.1%	12.7%	38.2%
Montgomery	9,522	74.0%	0.3%	0.5%	8.7%	26.2%	24.0%	2.1%	8.6%	29.5%
Prince George’s	12,578	78.0%	0.4%	0.5%	14.6%	28.1%	24.3%	2.4%	9.8%	19.8%
Queen Anne’s	978	71.6%	0.0%	0.1%	6.4%	22.3%	16.6%	1.2%	12.1%	41.3%
Saint Mary's	2,456	75.8%	0.1%	0.7%	14.3%	26.7%	19.4%	2.1%	10.8%	26.0%
Somerset	1,510	69.9%	0.0%	1.7%	14.1%	21.3%	17.7%	1.9%	12.5%	30.8%
Talbot	1,259	75.9%	0.1%	0.4%	9.3%	20.1%	14.4%	1.3%	11.0%	43.5%
Washington	3,867	69.4%	0.0%	0.7%	10.1%	21.1%	17.0%	2.3%	11.4%	37.3%
Wicomico	4,765	75.0%	0.1%	1.4%	17.4%	26.1%	20.2%	1.8%	9.6%	23.4%
Worcester	1,771	74.0%	0.0%	0.8%	9.7%	20.2%	17.8%	2.1%	12.3%	37.2%
Statewide	**119,919**	**74.8%**	**0.2%**	**0.8%**	**13.8%**	**27.6%**	**20.2%**	**2.0%**	**9.7%**	**25.7%**

Figure 51: OHEP-EUSP Minimum, Maximum and Average Benefits by Jurisdiction

Jurisdiction	Minimum Benefit	Maximum Benefit	Average Benefit
Allegany	$120	$900	$417
Anne Arundel	$120	$984	$528
Baltimore City	$120	$984	$451
Baltimore	$120	$984	$482
Calvert	$120	$1,056	$678
Caroline	$120	$960	$556
Carroll	$120	$984	$501
Cecil	$120	$960	$566
Charles	$120	$1,056	$642
Dorchester	$120	$960	$548
Frederick	$120	$936	$428
Garrett	$120	$1,068	$406
Harford	$120	$984	$522
Howard	$120	$984	$480
Kent	$120	$960	$519
Montgomery	$120	$984	$422
Prince George’s	$120	$1,056	$531
Queen Anne’s	$120	$960	$555
Saint Mary's	$120	$1,056	$652
Somerset	$120	$1,236	$632
Talbot	$0	$972	$535
Washington	$120	$768	$391
Wicomico	$120	$960	$610
Worcester	$120	$1,212	$596

Figure 52: CCSP Recipients by Gender, Race and Ethnicity by Jurisdiction

Jurisdiction	Total	Female	Asian	Black	Caucasian	Hispanic	Native American/ Alaska Native	Native Hawaiian/ Other Pacific Islander
Allegany	208	46.6%	1.4%	32.2%	63.5%	1.0%	1.9%	0.0%
Anne Arundel	707	50.1%	1.6%	73.7%	18.5%	5.5%	0.1%	0.6%
Baltimore City	6,336	49.4%	0.1%	95.4%	3.2%	0.9%	0.3%	0.1%
Baltimore	3,895	49.7%	0.8%	85.4%	10.3%	2.7%	0.7%	0.1%
Calvert	137	52.6%	0.7%	49.6%	43.8%	2.9%	1.5%	1.5%
Caroline	107	51.4%	0.9%	57.9%	34.6%	6.5%	0.0%	0.0%
Carroll	261	54.0%	0.8%	24.5%	67.0%	7.3%	0.4%	0.0%
Cecil	278	50.7%	0.7%	52.9%	34.9%	10.4%	1.1%	0.0%
Charles	469	49.7%	0.6%	85.7%	10.2%	3.2%	0.2%	0.0%
Dorchester	187	49.7%	0.0%	83.4%	14.4%	2.1%	0.0%	0.0%
Frederick	422	47.4%	2.6%	51.7%	35.1%	10.4%	0.2%	0.0%
Garrett	23	43.5%	0.0%	8.7%	87.0%	4.3%	0.0%	0.0%
Harford	634	48.7%	0.2%	72.4%	21.3%	5.2%	0.6%	0.3%
Howard	668	47.2%	3.6%	81.4%	8.5%	5.8%	0.3%	0.3%
Kent	35	51.4%	0.0%	77.1%	22.9%	0.0%	0.0%	0.0%
Montgomery	1,821	49.6%	1.9%	71.4%	7.5%	18.4%	0.7%	0.2%
Prince George’s	3,334	50.9%	1.0%	91.1%	1.9%	5.5%	0.4%	0.1%
Queen Anne’s	49	44.9%	0.0%	30.6%	67.3%	2.0%	0.0%	0.0%
Saint Mary's	228	42.5%	0.0%	74.1%	21.1%	4.4%	0.4%	0.0%
Somerset	196	45.9%	0.0%	86.2%	11.2%	1.0%	1.5%	0.0%
Talbot	112	52.7%	0.9%	63.4%	33.0%	2.7%	0.0%	0.0%
Washington	413	51.1%	0.0%	45.0%	46.2%	7.5%	1.2%	0.0%
Wicomico	529	47.6%	0.0%	75.2%	21.6%	2.3%	0.6%	0.4%
Worcester	132	49.2%	0.0%	71.2%	28.0%	0.8%	0.0%	0.0%
Statewide	**21,181**	**49.6%**	**0.8%**	**82.8%**	**11.2%**	**4.6%**	**0.5%**	**0.1%**

Figure 53: CCSP Minimum, Maximum and Average Benefits by Jurisdiction

Jurisdiction	Minimum Benefit	Maximum Benefit	Average Benefit
Allegany	$82	$940	$324
Anne Arundel	$65	$1,213	$422
Baltimore City	$82	$2,496	$482
Baltimore	$84	$1,976	$474
Calvert	$117	$884	$349
Caroline	$120	$806	$316
Carroll	$140	$1,439	$421
Cecil	$95	$1,876	$372
Charles	$117	$1,387	$441
Dorchester	$84	$650	$261
Frederick	$117	$1,612	$445
Garrett	$147	$429	$249
Harford	$95	$1,239	$460
Howard	$78	$2,236	$559
Kent	$88	$1,118	$309
Montgomery	$87	$2,643	$573
Prince George’s	$95	$2,370	$469
Queen Anne’s	$133	$737	$366
Saint Mary's	$78	$953	$341
Somerset	$130	$875	$325
Talbot	$108	$573	$309
Washington	$74	$1,560	$336
Wicomico	$82	$1,278	$306
Worcester	$121	$1,187	$322

Figure 54: Number of Tax Returns with Tax Credits by Jurisdiction

Jurisdiction	CDCTC	EITC – Nonrefundable	EITC - Refundable	Poverty Level Credit
Allegany	91	2,906	4,345	119
Anne Arundel	1,767	16,812	20,444	1,450
Baltimore City	3,285	34,944	47,694	1,440
Baltimore	3,836	35,332	42,370	1,832
Calvert	205	2,477	3,084	122
Caroline	109	1,808	2,295	85
Carroll	311	3,933	4,866	257
Cecil	176	3,946	5,025	201
Charles	802	6,091	7,311	292
Dorchester	126	2,055	2,951	114
Frederick	524	7,477	9,187	628
Garrett	30	1,284	1,707	61
Harford	688	7,892	10,225	417
Howard	634	7,675	9,925	560
Kent	38	671	921	45
Montgomery	2,626	32,889	39,832	3,726
Prince George’s	5,613	44,941	50,529	4,111
Queen Anne’s	116	1,329	1,655	117
Saint Mary's	277	3,495	4,549	235
Somerset	52	1,206	1,774	64
Talbot	112	1,385	1,734	99
Washington	392	6,848	9,311	343
Wicomico	305	6,191	7,948	255
Worcester	145	2,425	3,482	433
Statewide	**22,260**	**236,012**	**293,164**	**17,006**

DATA SOURCES

Population data	U.S. Census Bureau American Community Survey Five-Year Estimates, 2014-2018.
FSP data	Family Investment Administration, Maryland Department of Human Services
TCA data	Family Investment Administration, Maryland Department of Human Services
TDAP data	Family Investment Administration, Maryland Department of Human Services
MA data	Maryland Department of Health and the University of Maryland Baltimore County Hilltop Institute
HCVP data	U.S. Department of Housing and Urban Development, Office of Policy Development and Research. "Assisted Housing: National and Local." https://www.huduser.gov/portal/datasets/assthsg.html#2009-2018_codebook.
OHEP (MEAP and EUSP) data	Office of Home Energy Programs, Maryland Department of Human Services
CCSP data	Division of Early Childhood, Maryland Department of Education
Tax credit data	Maryland Department of the Comptroller, "Income Tax Summary Report, Tax Year 2018." https://www.marylandtaxes.gov/reports/static-files/revenue/incometaxsummary/summary18.pdf.

APPENDIX G – PROJECT METHODOLOGY AND KEY ASSUMPTIONS

To calculate the benefits cliff, assumptions were made about incomes, household sizes, and other factors that affect eligibility and benefit levels for safety net programs in Maryland. This appendix walks through the assumptions about household size, how the programs were modeled – including any assumptions that were made due to eligibility or benefit requirements – and costs of living as measured using the ALICE Household Survival Budgets, which is an attempt to calculate the true cost of living for households of different sizes in different counties and states. The appendix closes with a review of some of the limitations of the modeling.

ASSUMPTIONS ABOUT HOUSEHOLD SIZE

At the outset of this project, three household sizes were identified for analysis of the impacts of the benefits cliff. Two of the three household sizes were the focus of the 2018 ALICE Report for Maryland, while the third is a common family composition in lower income households. The three households are:

1. **1 Adult Household** – This household, which is a focus of the ALICE Report, represents one person living alone, and so the only earned income is her or his salary or wages. This person does not have any qualifying children in the household, and no one else can claim this person as a dependent. There are a number of different people who could fall into this category, including but not limited to: a younger worker, just moving out from their parents' house or college; a former foster child, living on their own for the first time; or an older worker who is divorced or widowed but not yet eligible for retirement. The adult in this household files taxes as Single.

2. **1 Adult, 2 Children Household** – This household is led by the adult, who is working, in job training, or in education. He or she has two children, an infant and a preschooler, and no other children in or outside the household. Moreover, the non-custodial parent(s) do not pay child support (for example, if the non-custodial parent is deceased or incarcerated) and no one else can claim the children as dependents. The adult in this household files taxes as Head of Household.

3. **2 Adults, 2 Children Household** – This household is also a focus of the ALICE Report. In this household, both adults work or participate in education or job training programs. The

two children are an infant and a preschooler, as in the ALICE Report, whom the parents claim as dependents. The adults in this household file taxes as Married, Filing Jointly.

GENERAL ASSUMPTIONS

For all programs, earned income is the independent variable, or what is adjusted by household to consider eligibility for different benefits and where benefit cliffs occur. It is referred to as "earned income" here and is pre-tax (or gross) income, unless otherwise noted. Looking at each dollar of earned income also allows for the consideration of the marginal impact of an extra dollar of earnings on a household's receipt of public benefits. However, while the amount of public benefits received at each dollar of earned income is shown, these should be considered "point in time" estimates. As such, they should be used to compare two households at different earned income amounts rather than one household at two different earned incomes (since transitional benefits for some programs would affect the benefit amounts).

For each program, it was assumed that households meet all necessary requirements (e.g., work or school requirements, time limits). It is also assumed that there is enough funding available for each program to provide benefits to the average household, with the exception of the Housing Choice Voucher Program (HCVP). Because the number of housing vouchers available is extremely limited due to funding, models are presented both without and with the HCVP. In addition, the models without HCVP also do not include the Maryland Health Connection (MHC) health insurance tax credits, while the models with HCVP do include these tax credits. The decision to present models both including and excluding MHC was made because of the current policy instability surrounding the Affordable Care Act at the national level and the effect on purchasing decisions now that individuals are no longer mandated to buy health insurance or face a monetary penalty.

Many programs have a geographic component included in the formula for benefit calculations, with the result that benefits may differ by county. To model public benefits statewide, the average of the county-specific benefits was used.

Unless otherwise noted, all amounts presented are monthly values. Benefits that are made available at other times (usually weekly or annually) were adjusted to monthly amounts. As such, some benefits, such as those from tax credits, may appear much lower in value than the annual amount would have been. In addition, while the benefits are presented monthly in these models, households may be impacted differently by annual versus monthly benefits.

A number of programs include either child care or housing expenditures in eligibility or benefits calculations. Child care expenses were calculated using the Average Weekly Cost of Full-Time Care in Maryland in 2019 as reported by the Maryland Family Network. Households were assumed to need full-time child care even if the monthly income would not generate an hourly wage at or above minimum wage. In those instances it could be assumed that the adult(s) are in education, job seeking, or other activities as allowed by FSP or TCA requirements. In line with the general household composition, the cost of care for one child 0-23 months and one child 2-4 years were used and, in line with the assumptions for modeling the CCSP discussed below, the cost of care in Family Child Care Centers was used. The monthly total cost of care was then calculated and the CCSP subsidy was subtracted from that amount to identify the out-of-pocket cost paid by the adult(s) in the household. (This out-of-pocket would include the copay dollars required for CCSP vouchers.) Adults in the household were assumed to claim the children as dependents but were not themselves dependents of other taxpayers. It was assumed that there was no other child support to be paid or collected by the household.

The amount of housing expenditures included in the calculations for other programs (such as FSP) depended on if the model would also include the HCVP. If the HCVP was not included, the household's housing expenditures would equal the maximum gross rent in statewide or in that jurisdiction for that household size, as determined by the Maryland Department of Housing and Community Development. If HCVP was included, then the household's housing expenditures equaled 30% of their income per HCVP program guidelines.

Households were assumed to have no assets or resources, such as general savings or a vehicle or home ownership, which would have affected eligibility or benefits for some programs. No household members had a disability or received benefits other than those included here.

ESTIMATING COSTS OF LIVING WITH ALICE

Since the effort was pilot-tested in Morris County, New Jersey, in 2009, there has been a growing recognition and use of United For ALICE's research and data. ALICE stands for "Asset Limited, Income Constrained, Employed," and the project is an attempt to calculate the true cost of living for households of different sizes in different counties and states.[81] While the project is led by

[81] There are a number of other cost of living budgets or calculators available in addition to ALICE and the Federal Poverty Level (FPL). FPL does not vary by state except for Alaska and Hawaii, and its limitations have been well-documented. Another option is the Living Wage Calculator created by Dr. Amy Glasmeier and the Massachusetts Institute of Technology (MIT). Available at https://livingwage.mit.edu/, the MIT calculator shows the "living wage" or what is needed for an individual(s) working full-time full-year to support his or her family. As with United For

United For ALICE based at United Way of Northern New Jersey, the ALICE effort in 21 states is driven by local United Ways and guided by local Research Advisory Committees made up of research experts.

In 2018, Maryland's United Ways published "ALICE: A Study of Financial Hardship in Maryland." This study showed that a "Household Survival Budget," or a bare minimum budget that only provides basic necessities, would be $69,672 for a household with two adults, an infant, and a preschooler, or $26,052 for a single adult (Figure 55). These are well above the Federal Poverty Level for a four-person or single-person household ($25,750 and $12,490, respectively, in 2019[82]). While the Household Survival Budget is what an individual or family needs at a basic level, United For ALICE also calculates "Household Stability Budgets," which provide slightly more necessities and even some funds for savings. (As an example, the Household Survival Budget includes funds for each adult to have the least expensive smartphone plan currently available, as determined by Consumer Reports, while the Household Stability Budget includes a smartphone plan for each adult as well as basic home internet.[83]) Household Survival and Stability Budgets are also available for each jurisdiction in Maryland.

Figure 55: ALICE Household Survival and Stability Budgets for Maryland

	ALICE Survival Budget			ALICE Stability Budget		
Household Size	Monthly	Annual	Hourly	Monthly	Annual	Hourly
1 Adult	$2,171	$26,052	$13.03	$3,374	$40,488	$20.24
Married Couple	$3,033	$36,396	$18.20	$5,527	$66,324	$33.16
1 Adult, 1 Infant, 1 Preschooler	$4,221	$50,655	$25.32	$6,837	$82,044	$41.02
2 Adults, 1 Infant, 1 Preschooler	$5,806	$69,672	$34.84	$10,839	$130,068	$65.03
2 Adults, 2 School-Age Children	$5,163	$61,956	$30.98	$9,567	$114,804	$57.40

Source: United For ALICE, https://www.dropbox.com/s/xbr220txguiqcew/18UW_ALICE_Report_MD_Budgets_Updated_%202.13.19.pdf?dl=0; Schaefer Center calculations.

The ALICE Household Survival Budgets for each of the three households used in this analysis are presented in Figure 56. Below is a brief explanation of each item, with additional information available online[84]:

ALICE, the MIT calculator includes the ability to adjust the family size and number of adults working; it also provides estimates at the county level. The Center for Women's Welfare at the University of Washington publishes regular Self-Sufficiency reports for a number of states and counties. Maryland's report, which was prepared for the Maryland Community Action Partnership, is available at http://www.selfsufficiencystandard.org/Maryland.

[82] U.S. Department of Health and Human Services Office of the Assistant Secretary for Planning and Evaluation. "2019 Poverty Guidelines." Available at: https://aspe.hhs.gov/2019-poverty-guidelines.

[83] United For ALICE, "ALICE Research Methodology Overview & Rationale." https://www.dropbox.com/s/6i8o6q3apxeo492/19UW_ALICE_Project_Methodology_2019_06_17.pdf?dl=0.

[84] United For ALICE, "ALICE Research Methodology Overview." https://www.dropbox.com/s/6i8o6q3apxeo492/19UW_ALICE_Project_Methodology_2019_06_17.pdf?dl=0.

- Housing – The budget for housing is based on Fair Market Rent calculated by U.S. Department of Housing and Urban Development. The amounts include utilities (except telephone and internet). Single adults are assumed to need an efficiency apartment; families with one adult and one child are assumed to use a one-bedroom apartment; and families with three or more people are assumed to use a two-bedroom apartment.
- Child care – The budget for child care is based on the cost of care at registered Family Child Care Homes, the least expensive organized care option, for infants, 4-year-olds, and after- school care as reported by each state's governmental department in charge of child care regulations.
- Food – The budget for food is based on the Thrifty level (the lowest level) of the U.S. Department of Agriculture Food Plans.
- Transportation – The budget for transportation uses annual average expenditures by public transportation in counties in which at least 8% of the population uses public transit, and annual average expenditures by car (e.g., gas, oil, maintenance but not including the cost of the vehicle itself or major repairs) in counties where less than 8% of the population uses public transit.
- Health Care – The budget for health care is based on average annual health care expenses from the U.S. Bureau of Labor Statistics Consumer Expenditure Survey and includes employee contributions to employer-sponsored health insurance coverage as well as out-of-pocket spending on prescriptions, medical supplies and services, and insurance copays.
- Miscellaneous – This line item is included to provide a 10% cushion for expenses that are higher than estimated in the rest of the budget.
- Technology – The budget for technology represents the cost of each adult in the household having the least expensive smartphone plan available, not including the cost of the phone itself.
- Taxes – The budget for taxes includes income taxes at both the federal and state level assuming standard deductions and exemptions and receipt of the federal Child Tax Credit and the Child and Dependent Care Credit as well as state-level credits. It also includes local taxes, if applicable.

Figure 56: ALICE Household Survival Budgets for Maryland

	1 Adult Household	1 Adult, 2 Children Household	2 Adults, 2 Children Household
Monthly Costs			
Housing	$827	$1,063	$1,165
Child Care	$0	$764	$1,252
Food	$182	$321	$603
Transportation	$337	$472	$667
Health Care	$217	$584	$811
Miscellaneous	$197	$384	$528
Technology	$55	$62	$75
Taxes	$356	$572	$705
Totals			
Monthly Total	$2,171	$4,221	$5,806
Annual Total	$26,052	$50,655	$69,672
Hourly Wage	$13.03	$25.32	$34.84

Source: United For ALICE, February 13, 2019. https://www.dropbox.com/s/xbr220txguiqcew/18UW_ALICE_Report_MD_Budgets_Updated %202.13.19.pdf?dl=0; Schaefer Center calculations.

As such, the cost of living for Maryland and its county-like jurisdictions is therefore estimated in this study as the Household Survival Budget amounts for the three household sizes. When households do not have enough total income, or earned income plus public benefits, to meet the Household Survival Budget for their household size, they are not able to meet all the household's basic needs or are accruing debt to do so. For total incomes above the Household Survival Budget for their household size, they are meeting their basic needs and either saving money, paying down pre-existing debt, or at a slightly higher standard of living. However, the Household Survival Budgets cover bare minimum expenses and is not sustainable when unexpected expenses occur.

MODELING PROGRAM BENEFITS

Food Supplement Program (FSP)

FSP benefits were modeled using the Food Supplement Program Manual available at http://dhs.maryland.gov/business-center/documents/manuals/ and the U.S. Department of Agriculture SNAP Eligibility webpage at https://www.fns.usda.gov/snap/recipient/eligibility. Maryland has adopted Broad-Based Categorical Eligibility for FSP, which allows Maryland households that receive non-cash assistance from TANF (a requirement met by the publication of a family planning brochure) to enroll in SNAP if their net income is less than 200% FPL (Figure 57).[85] In the absence of Broad-Based Categorical Eligibility, the household would need to meet gross and net income tests, which have lower thresholds.

[85] SNAP eligibility includes asset tests, but statewide FSP policy is not to include the asset test.

Figure 57: FSP Income Limits and Maximum Benefits, as of October 2018

Household Size	Maximum Gross Monthly Income (130% of FPL)[86]	Maximum Net Monthly Income (100% of FPL)	Maximum Monthly Income for Elderly/ Disabled Separate Household (165% of FPL)	Monthly Income for Categorical Eligibility (200% of FPL)[87]	Maximum Monthly Benefit Allotment
1	$1,354	$1,041	$1,718	$2,082	$194
2	$1,832	$1,410	$2,326	$2,820	$355
3	$2,311	$1,778	$2,933	$3,556	$509
4	$2,790	$2,146	$3,541	$4,292	$646
5	$3,269	$2,515	$4,149	$5,030	$768
6	$3,748	$2,883	$4,757	$5,766	$921
7	$4,227	$3,251	$5,364	$6,502	$1,018
8	$4,705	$3,620	$5,972	$7,240	$1,164
Each additional member	+$479	+$369	+$608	+$738	+$146

Sources: Maryland Department of Human Services, Family Investment Programs Income Guidelines as of October 2018. http://dhs.maryland.gov/documents/Food%20Supplement%20Program/ Family-Investment-Programs-Income-Guidelines-October-2018 .pdf; Schaefer Center calculations.

The following were included in net income for meeting Broad-Based Categorical Eligibility and for determining monthly benefit allotment:

- Gross earned income;
- TCA (and other) benefits the household may receive;
- An earned income deduction of 20% of gross earned income;[88]
- A standard deduction of $167 for households of 3 or fewer people or $178 for the four-person household;
- A deduction of out-of-pocket child care expenses so the adult(s) can work, obtain training, or take classes; and
- An Excess Shelter Deduction, which is included only when shelter costs are more than 50% of gross income after the earned income and standard deductions and for which the deduction equals the shelter costs up to $569.

The maximum monthly benefit was then calculated using the monthly benefit allotment minus net income reduced by 30% of that income. The household cannot receive more than the maximum allotment.

[86] FPL is the Federal Poverty Level, which are updated each year by the U.S. Census Bureau and are the same for all 48 contiguous states. Gross income is the household's total monthly income before deductions are made; net income represents gross income minus deductions.

[87] The Monthly Income for Categorical Eligibility was calculated by the Schaefer Center.

[88] The deduction is 50% for the self-employed.

Temporary Cash Assistance (TCA)

TCA benefits were modeled using the Temporary Cash Assistance Manual available at http://dhs.maryland.gov/business-center/documents/manuals/. To be eligible for TCA, households must have at least one qualifying child and net household income less than the allowable payment (shown in Figure 58).[89] For the eligibility test, net household income is modeled as:

- Earned income (gross) of the adult(s) in the household;
- Unearned income of $60 for households participating in the HCVP;
- A 20% deduction on that earned income; and
- Deduction of child care expenses paid out-of-pocket, up to $200 for full-time employment or $100 for part-time employment.

Figure 58: TCA Household Size and Allowable Payments, Effective October 1, 2018[90]

Household Size	Total Children with One Needy Caretaker	Allowable Monthly Payment
1	-	$320
2	1	$561
3	2	$709
4	3	$849
5	4	$985
6	5	$1,083
7	6	$1,217
8	7	$1,339

Source: Maryland FIA Action Transmittal, Control Number 19-04 dated October 5, 2018. http://dhr.maryland.gov/documents/FIA/Action%20Transmittals/AT2019/19-04-AT-TEMPORARY-CASH-ASSISTANCE-BENEFIT-INCREASE-1.pdf.

If the household qualified for TCA, benefits were then based on the allowable payment for the household size minus "net countable income," which was modeled as gross earned income plus the unearned housing subsidy of up to $60 if the household participates in HCVP minus a 40% disregard for earnings and minus verified child care expenses up to the same limits as in the eligibility determination.

Medical Assistance (MA), Maryland Children's Health Insurance Program (MCHP), and Maryland Health Connection (MHC)

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[89] The TCA allowable payments rate was updated via DHS Family Investment Administration (FIA) Action Transmittal issued October 5, 2018, and available at http://dhr.maryland.gov/documents/FIA/Action%20Transmittals/AT2019/19-04-AT-TEMPORARY-CASH-ASSISTANCE-BENEFIT-INCREASE-1.pdf.

[90] Only allowable payments for eight smallest household sizes are shown. Payments for households of up to 21 members are available at http://dhr.maryland.gov/documents/FIA/Action%20Transmittals/AT2019/19-04-AT-TEMPORARY-CASH-ASSISTANCE-BENEFIT-INCREASE-1.pdf.

Information on modeling Maryland's medical assistance programs was retrieved from multiple sources: the MD Health Connections website (https://www.marylandhealthconnection.gov/); MD Department of Health Maryland Children's Health Program (MCHP) website (https://mmcp.health.maryland.gov/chp/pages/home.aspx); and Maryland Health Benefit Exchange Authorized Producer Manual (https://www.marylandhbe.com/wp-content/docs/Authorized-Producer-Manual.pdf).

The first step in the modeling process for the medical assistance programs was to calculate at what household incomes the adult(s) and children (if any) in the households would be on MA, MHCP/MHCP Premium, and MHC. Using the income limits shown in Figure 59, the adults and children in the three households were identified as consumers of MA, MCHP, or MHC based on household income levels. It was assumed that, when the adult(s) in the households have incomes too high for MA, they use MHC while any children in the household stay on MHCP. Similarly, when the household incomes are too high for MCHP the children are then covered by MCHP Premium and, when household incomes are too high for that program, the children move to MHC and the household switches from coverage of the adult(s) only to a family plan.

Figure 59: MA and MHCP Monthly Income Limits and Premiums, Effective March 1, 2019

Household Size	Adults	Children (MCHP)	Children (MCHP Premium)[91]		Pregnant Women
			$56 Premium	$70 Premium	
1	$1,437	$2,197	$2,748	$3,352	N/A
2	$1,946	$2,975	$3,722	$4,540	$3,722
3	$2,454	$3,752	$4,694	$5,725	$4,694
4	$2,961	$4,528	$5,665	$6,910	$5,665
5	$3,471	$5,307	$6,640	$8,098	$6,640
6	$3,979	$6,083	$7,611	$9,283	$7,611
7	$4,486	$6,860	$8,583	$10,468	$8,583
8	$4,996	$7,638	$9,557	$11,656	$9,557
Each additional member	+$508	+$777	+$972	+$1,186	+$972
Premium	$0	$0	$56	$70	$0

Source: Maryland Health Connection, "Medicaid Basics & Benefits." https://www.marylandhealthconnection.gov/shop-and-compare/medicaid-basics-and-benefits/.

A series of assumptions were also made in order to model the benefits available in these programs. First, because health insurance rates can vary by age, the adult(s) were assumed to be 35 years old (since the average age of FSP recipients is mid-30s per data received from the MD Department of Human Services). Second, households were assumed to use the health insurance plan with the least expensive premium on MHC when purchasing their own insurance. It was

[91] Premiums are per family or household per month.

further assumed that, in the absence of MA or MHCP, households would buy the insurance plan with the least expensive premium on the MHC, so the "benefit" from MA or MHCP would equal the premium the household therefore did not have to pay.[92]

To calculate the cost or value of the least expensive health insurance plan on MHC for the statewide model, the health insurance plan with the lowest premium on the MHC was identified for each household size and county.[93] The premiums for those plans were averaged to create a "statewide" health insurance premium (see Figure 60). It should be noted that, while these plans have the lowest premiums, they also have the highest out-of-pocket costs for care (e.g., copays, coinsurance).

Figure 60: Estimated Statewide Average Lowest-Cost Health Insurance Premiums, 2019

Household Size	Estimated Statewide Premium
1 Adult	$293.68
1 Adult, 2 Children	$661.38
2 Adults, 2 Children	$955.06

Source: Maryland Health Connection; Schaefer Center estimates.

The tax credits for buying insurance on MHC are based on the premium for the second lowest premium Silver plan available to that household. Therefore, the first step in modeling the benefits from the MHC was identifying that plan and premium for each county, then averaging the premiums for the "statewide" premium on which to base the tax credit value. From this, an "applicable percentage"[94] (Figure 61) of the household income is subtracted to estimate the share of the premium the household must pay and the value of the tax credit. In addition, it was assumed that the households would choose to have the credits available monthly, rather than as a refund after income taxes are filed. It should also be noted that the tax credits are refundable.

[92] Other analyses have used Medicaid per person spending as the value or benefit of Medicaid, but as of the time of this writing, the most recent data available was for Fiscal 2014 and only for federal plus state spending.

[93] There were two health insurance plans that were always one of the lowest cost options for the three household sizes and all counties when estimated using the MHC Estimate tool at https://secure.marylandhealthconnection.gov/hixui/public/home.html#/getEstimate. These plans were Bronze plans, which means the insured has a higher deductible than higher premium plans.

[94] Each year, the Internal Revenue Service publishes "applicable percentages" that are used for calculating the tax credit benefits on the exchanges. The share of the percentage subtracted from the subsidy corresponds to the share of the income in the corresponding range in the first column of Figure 61**Error! Reference source not found.**.

Figure 61: Applicable Percentages for Health Insurance Tax Credits, For Tax Year 2019

Household Income as Share of FPL	Initial Percentage	Final Percentage
Less than 133%	2.08%	2.08%
At least 133% but less than 150%	3.11%	4.15%
At least 150% but less than 200%	4.15%	6.54%
At least 200% but less than 250%	6.54%	8.36%
At least 250% but less than 300%	8.36%	9.86%
At least 300% but not more than 400%	9.86%	9.86%

Source: U.S. Internal Revenue Service, "Rev. Proc. 2018-34." https://www.irs.gov/pub/irs-drop/rp-18-34.pdf.

Initially, adding the tax credits does not have an effect on benefits, as earned incomes are low enough for households to qualify for MA and MHCP. At a certain income level, however, the benefits increase in value, as a household's income is too high for MA and so instead the adult(s) buy the health insurance plan with the lowest premium on MHC. As such, their out-of-pocket for the premium is less than the cost for the second lowest premium Silver plan, resulting in the refundable tax credit. For example, when the 1 Adult Household buys insurance on MHC, their premium is $294/month but the tax credit value is $494/month, resulting in a refundable credit. As household income increases, however, the value of the tax credit decreases, still providing a reduction in the absolute value of the premium but no longer representing a refundable credit. The same process happens in the households with children, with a second increase in benefits where additional earned income results in an increase in the value of the tax credit as the household incomes are too high for MHCP Premium. The benefits cliffs still exist when household incomes are too high for MHC (at 400% FPL), but the households have much higher earned incomes at that point and should be able to adjust to those cliffs better than when MA and MHCP end without MHC. Further, at these higher income levels it is likely that the adult(s) are able to purchase the household's health insurance through an employer, eliminating the need and option of the refundable tax credit and the benefits cliff.

Housing Choice Voucher Program (HCVP)

Steps in calculating eligibility and benefits for HCVP were obtained from Technical Assistance Collaborative's *Section 8 Made Simple Chapter 6* ("Determining the Total Tenant Payment and the Housing Choice Voucher Rent Subsidy"; available at http://www.tacinc.org/media/58856/Chapter%206.pdf) and the Maryland Department of Housing and Community Development (DHCD) Income Limits 2019, which is available at https://dhcd.maryland.gov/HousingDevelopment/Documents/prhp/2019_MD_Income_Limits.pdf.

To model the benefits from the HCVP, eligibility was first determined by using the income limits published by DHCD for the various household sizes (Figure 62). Eligibility for the HCVP is restricted to households with annual incomes of 50% or less of the area median income or state non-metro median income, whichever is higher. Benefits vary by county within the various Census Statistical Areas in the state and are based on household size and income. For modeling the HCVP benefits, it was assumed that a unit rents for the Maximum Gross Rent, as calculated by DHCD. Households pay 30% of their adjusted income toward the rent, per program requirements, and the agency pays the remainder of the gross rent. The statewide maximum gross rents by county are also shown in Figure 62.

Figure 62: HCVP Income Limits and Average Annual Benefits, June 2019

	1 Adult Household		1 Adult, 2 Children Household		2 Adults, 2 Children Household	
County (Region)	Income Limit	Maximum Gross Rent	Income Limit	Maximum Gross Rent	Income Limit	Maximum Gross Rent
Statewide	$35,450	$886	$45,600	$1,140	$50,650	$1,266
Statewide Non-Metro	$23,950	$599	$30,800	$770	$34,200	$855
Allegany	$23,950	$599	$30,800	$770	$34,200	$855
Anne Arundel (Baltimore PMSA)[95]	$35,350	$884	$45,450	$1,136	$50,500	$1,263
Baltimore (Baltimore PMSA)	$35,350	$884	$45,450	$1,136	$50,500	$1,263
Baltimore City (Baltimore PMSA)	$35,350	$884	$45,450	$1,136	$50,500	$1,263
Calvert (Washington, DC PMSA)	$42,500	$1,063	$54,600	$1,365	$60,650	$1,516
Caroline	$23,950	$599	$30,800	$770	$34,200	$855
Carroll (Baltimore PMSA)	$35,350	$884	$45,450	$1,136	$50,500	$1,263
Cecil	$31,550	$789	$40,550	$1,014	$45,050	$1,126
Charles (Washington, D.C. PMSA)	$42,500	$1,063	$54,600	$1,365	$60,650	$1,516
Dorchester	$23,950	$599	$30,800	$770	$34,200	$855
Frederick (Washington, D.C. PMSA)	$42,500	$1,063	$54,600	$1,365	$60,650	$1,516
Garrett	$23,950	$599	$30,800	$770	$34,200	$855
Harford (Baltimore PMSA)	$35,350	$884	$45,450	$1,136	$50,500	$1,263
Howard (Baltimore PMSA)	$35,350	$884	$45,450	$1,136	$50,500	$1,263
Kent	$26,500	$663	$34,100	$853	$37,850	$946
Montgomery (Washington, DC PMSA)	$42,500	$1,063	$54,600	$1,365	$60,650	$1,516
Prince George's (Washington, DC PMSA)	$42,500	$1,063	$54,600	$1,365	$60,650	$1,516
Queen Anne's (Baltimore PMSA)	$35,350	$884	$45,450	$1,136	$50,500	$1,263
St. Mary's	$35,600	$890	$45,800	$1,145	$50,850	$1,271
Somerset	$23,950	$599	$30,800	$770	$34,200	$855
Talbot	$28,050	$701	$36,050	$901	$40,050	$1,001
Washington	$26,400	$660	$33,900	$848	$37,650	$941
Wicomico	$23,950	$599	$30,800	$770	$34,200	$855
Worcester	$25,450	$636	$32,700	$818	$36,300	$908

Source: Department of Housing and Community Development, "Income Limits 2019." Rev. December 2019. https://dhcd.maryland.gov/HousingDevelopment/Documents/prhp/2019_MD_Income_Limits.pdf.

[95] PMSA stands for "Primary Metropolitan Statistical Area."

Office of Home Energy Programs (OHEP)

Steps in calculating eligibility and benefits for MEAP and EUSP were obtained from MD Office of Home Energy (OHEP) website (http://dhs.maryland.gov/office-of-home-energy-programs/), Maryland OHEP Policy and Procedures Manual (http://dhs.maryland.gov/documents/OHEP/2019%20Operations%20Manual_v1.pdf), Public Service Commission Electric Universal Service Program 2018 Annual Report (https://www.psc.state.md.us/wp-content/uploads/2018-EUSP-Annual-Report.pdf), and information provided directly by MD OHEP.[96]

Eligibility for MEAP and EUSP is primarily based on gross income received in the 30 days prior to application renewal. Therefore, to determine when the three households were eligible for these benefits, their average monthly earned income was compared to the gross monthly income standards, as seen in Figure 63.

Figure 63: OHEP Income Eligibility Limits, Effective July 1, 2019 to June 30, 2020

Household Size	Maximum Gross Monthly Income Standards	Maximum Gross Yearly Income Standards
1	$1,821	$21,858
2	$2,466	$29,593
3	$3,111	$37,328
4	$3,755	$45,063
5	$4,400	$52,798
6	$5,044	$60,533
7	$5,689	$68,268
8	$6,334	$76,003
For each additional person, add:	+$645	+$7,740

Source: Maryland Department of Human Services, "Applying for Energy Assistance." 2020. http://dhs.maryland.gov/office-of-home-energy-programs/how-do-you-apply/.

Benefits calculations for MEAP and EUSP are based on household income as well as jurisdiction of residence (as this affects utility vendors and because Prince George's County has its own energy program to supplement MEAP and EUSP benefits), fuel type, and usage amount. With respect to household income, benefits are provided according to four tiers that correspond to percentages of the FPL for households that do not receive publicly subsidized housing as shown in Figure 64; households that are in publicly subsidized housing receive a lower benefit ("Tier 5") since the rent subsidy includes funds for heating.

[96] Arrearage Retirement Assistance (Arrearage) and Utility Service Protection Program (USPP) are not included in the modeling as the first program can generally be accessed once every seven years and the second program sets customers on a monthly payment plan that bars termination of service during winter months as long as payments are made.

Figure 64: OHEP Service Tiers

Tier	Income Limits
1	0%-75% FPL
2	>75-110% FPL
3	>110-150% FPL
4	>150-175% FPL
5	Subsidized housing

Source: Office of Home Energy Programs Policy and Procedures Manual, 2019 v.1.0. http://dhs.maryland.gov/documents/OHEP/2019%20Operations%20Manual_v1.pdf

Due to the complexity of the benefit calculations, modeling the benefits for the three households was based on the statewide average annual benefit for each of the tiers or for subsidized housing (if the model included HCVP), divided into equal monthly amounts for the graphs. These averages for both MEAP and EUSP were available in a report compiled by DHS and available online as part of the Public Service Commission's annual report on EUSP to the General Assembly. As most households that receive benefits receive funds from both MEAP and EUSP, per emailed conversation with OHEP, both programs were included in model.

Child Care Scholarship Program (CCSP)

CCSP benefits were modeled using the eligibility data obtained from the program's website (https://earlychildhood.marylandpublicschools.org/child-care-providers/child-care-scholarship-program) and subsidy amounts provided directly by the Maryland Department of Education Division of Early Childhood Office of Child Care Subsidy. While households need to meet the maximum annual income amount for initial eligibility, once enrolled in CCSP households are held harmless if earned income increases over the maximum annual income as long as earned income remains below 85% of state median income (SMI). As the focus of this modeling was on households already receiving benefits, households were assumed to be eligible for the program when their incomes were below SMI for their specific family size (Figure 65).

Figure 65: CCSP Income Limits

Family Size	Maximum Annual Income	85% of SMI
Family of 2	$48,637	$63,153
Family of 3	$60,081	$78,013
Family of 4	$71,525	$92,873
Family of 5	$82,969	$107,732
Family of 6	$94,413	$122,592
Family of 7	$96,558	$125,378

Source: Department of Education Division of early Childhood, "Child Care Scholarship Program." 2020. https://earlychildhood.marylandpublicschools.org/child-care-providers/child-care-scholarship-program and Maryland State Department of Education Office of Child Care Child Care Subsidy Program Circumstance Change Form, https://earlychildhood.marylandpublicschools.org/system/files/filedepot/2/circumstancechangeform.pdf.

To estimate the amount of the benefit the family received, families were assumed to need full-time care of the infant and preschooler. This would allow the adult(s) in the household to meet other programs' requirements for hours of employment, education, job seeking, or other approved activities. It was also assumed that children would have traditional family care, which is the most commonly utilized in the state.

To obtain a statewide average, the subsidy provided to families at each income level was calculated for all seven regions of the state (see Figure 66). The totals were then averaged to produce the statewide estimated benefits.

Figure 66: CCSP Regions

Region	Counties Included
Region U	Cecil, Queen Anne's, St. Mary's, Talbot, and Washington
Region V	Caroline, Dorchester, Kent, Somerset, and Wicomico
Region W	Anne Arundel, Calvert, Carroll, Charles, and Prince George's
Region X	Howard and Montgomery
Region Y	Baltimore County, Frederick, and Harford
Region Z	Allegany, Garrett, and Worcester
Region BC	Baltimore City

Source: Department of Education Division of Early Childhood, "Child Care Scholarship Rates." 2020. https://earlychildhood.marylandpublicschools.org/families/child-care-scholarship-program/child-care-scholarship-rates.

Child and Dependent Care Tax Credit (CDCTC)

To calculate the value of the CDCTC, the household's out-of-pocket expenditures on child care were first calculated as described in the Generalized Assumptions. Using those expenditures, the relevant section of the state's individual income tax form for credits (the MD 502CR) was then completed, which also required completion of the U.S. Form 2441, Child and Dependent Care

Expenses. It was assumed that the adult in the 1 Adult, 2 Children household filed as Head of Household, while the adults in the 2 Adults, 2 Children household filed as Married Filing Jointly.

Due to the time period of this analysis (State Fiscal Year 2019) and data available at the time of calculation, tax forms for Tax Year 2018 were used for the CDCTC and EITC calculations. As such, the CDCTC credit amounts for 2018 were used, rather than the new phase-out amounts approved during the 2019 Legislative Session and effective July 1, 2019. See Figure 67 for the Maryland tax credit amounts for Tax Year 2018.

Figure 67: CDCTC by Household Tax Filing Status and Income, Tax Year 2018

Filing Status is Married Filing Separately and Federal Adjusted Gross Income Is:	All Other Filing Statuses and Federal Adjusted Gross Income Is:	Credit Amount
$0-$20,500	$0-$41,000	32.50%
$20,501-$21,000	$41,001-$42,000	29.25%
$21,001-$21,500	$42,001-$43,000	26.00%
$21,501-$22,000	$43,001-$44,000	22.75%
$22,001-$22,500	$44,001-$45,000	19.50%
$22,501-$23,000	$45,001-$46,000	16.25%
$23,001-$23,500	$46,001-$47,000	13.00%
$23,501-$24,000	$47,001-$48,000	9.75%
$24,001-$24,500	$48,001-$49,000	6.50%
$24,501-$25,000	$49,001-$50,000	3.25%
$25,001 or more	$50,001 or more	0.00%

Source: Comptroller of Maryland, 2020, "Tax Credits and Deductions for Individual Taxpayers." https://taxes.marylandtaxes.gov/Individual_Taxes/General_Information/Tax_Credits_and_Deductions/Child_and_Dependent_Care_Tax_Credit.shtml

Earned Income Tax Credits (EITC) and Poverty Level Credits

The Maryland state and local EITCs and Poverty Level Credits were calculated using a series of federal and state tax forms. (As noted in the section above, forms and rates for Tax Year 2018 were used.) As the nonrefundable and refundable state EITCs as well as the local EITC are based on the federal EITC, the federal credit was calculated first. The federal EITC was based on the household's earned income amount and the EITC tables provided by the Internal Revenue Service, and it was then multiplied by 50% to estimate the state nonrefundable EITC, by 28% to estimate the state refundable EITC, and the local tax rate (Figure 68) to estimate the local EITC.

Figure 68: Local Tax Rates, Tax Year 2018

County	Rate		Jurisdiction	Rate		Jurisdiction	Rate
Allegany	0.0305		Charles	0.0303		Prince George's	0.0320
Anne Arundel	0.0250		Dorchester	0.0262		Queen Anne's	0.0320
Baltimore	0.0283		Frederick	0.0296		St. Mary's	0.0300
Baltimore City	0.0320		Garrett	0.0265		Somerset	0.0320
Calvert	0.0300		Harford	0.0306		Talbot	0.0240
Caroline	0.0273		Howard	0.0320		Washington	0.0280
Carroll	0.0303		Kent	0.0285		Wicomico	0.0320
Cecil	0.0300		Montgomery	0.0320		Worcester	0.0175

Source: Comptroller of Maryland, 2019. https://forms.marylandtaxes.gov/current_forms/resident_booklet.pdf.

The state Poverty Level Credit was estimated by multiplying earned income by 5% up to the State Poverty Income Guidelines (Figure 69), and the local credit was estimated by multiplying the state credit by the local tax rate.

Figure 69: Maryland Poverty Income Guidelines, Tax Year 2018

Household Size	Income Level		Household Size	Income Level
1	$12,140		5	$29,420
2	$16,460		6	$33,740
3	$20,780		7	$38,060
4	$25,100		8	$42,380

Source: Comptroller of Maryland, 2020. https://forms.marylandtaxes.gov/current_forms/resident_booklet.pdf.

In order to actually take advantage of the EITCs and Poverty Level Credits, a household needs to have income greater than the deductions and exemptions provided for in state and federal tax calculations. For example, in Maryland the Standard Exemption is $3,200 per household member (so $3,200 for the 1 Adult household, $9,600 for the 1 Adult, 2 Children household, and $12,800 for the 2 Adults, 2 Children household), and including this amount reducing the household's tax liability accordingly.

Therefore, state and local tax liabilities were calculated using the state tax tables and the local tax rates. In addition to the state Standard Exemption already mentioned, households with children were also assumed to take advantage of subtractions for child and dependent care expenses and, for the 2 Adults, 2 Children households, the two-income subtraction (which assumed the household income was evenly divided). Taxpayers also were assumed to use the state Standard Deduction, per the formula provided in the tax worksheets. Once the household's net income was adjusted by these exemptions or deductions, the household's tax liability was estimated using state tax tables and the value of the nonrefundable EITC and state Poverty Level Credit represented any decrease in liability. More specifically, if the household's tax liability was zero, then the nonrefundable EITC and state Poverty Level Credit were valued at zero because they actually provided no tax benefit to the household. If the tax liability was less than the total of the nonrefundable EITC and state Poverty Level Credit, then the value of the two credits was the amount of the tax liability, since it would be reduced to zero (and part of the tax credits would be "unused"). If the tax liability was greater than the nonrefundable EITC and state Poverty Level Credit, then the value of the credits was the combined value of the nonrefundable EITC and state Poverty Level Credit, since they reduced – but did not eliminate – the household's tax liability. A similar process was undertaken for the local EITC and local Poverty Level Credit.

In order for the household to receive the refundable EITC, the household would have needed to have additional tax liabilities after the inclusion of the nonrefundable EITC and state Poverty Level Credit. The value of the refundable EITC was therefore estimated using the same process as the nonrefundable EITC but using the tax liability remaining after inclusion of the nonrefundable EITC and state Poverty Level Credit.

LIMITATIONS OF THE MODEL

The modeling process discussed above has a series of assumptions and limitations that could affect the results. These assumptions and limitations are briefly discussed below.

Limitation about Program Uptake

As discussed in the Inventory of Social Safety Net Programs in Maryland, a number of the programs included here can only serve a limited number of households due to funding issues (e.g., HVCP). As also discussed in the inventory, not all individuals or households eligible for a specific program – even those designated as entitlements or unlimited by funding issues, such as FSP or EITC – obtain the program's benefits.

Therefore, while it may appear that households at certain very low income levels receive total benefits many times larger than their earned income, it is likely that their unearned income is actually much lower because they may not, for example, receive CCSP, which substantially contributes to the lowest income households' benefits in the models.

Limitation about Generalizability

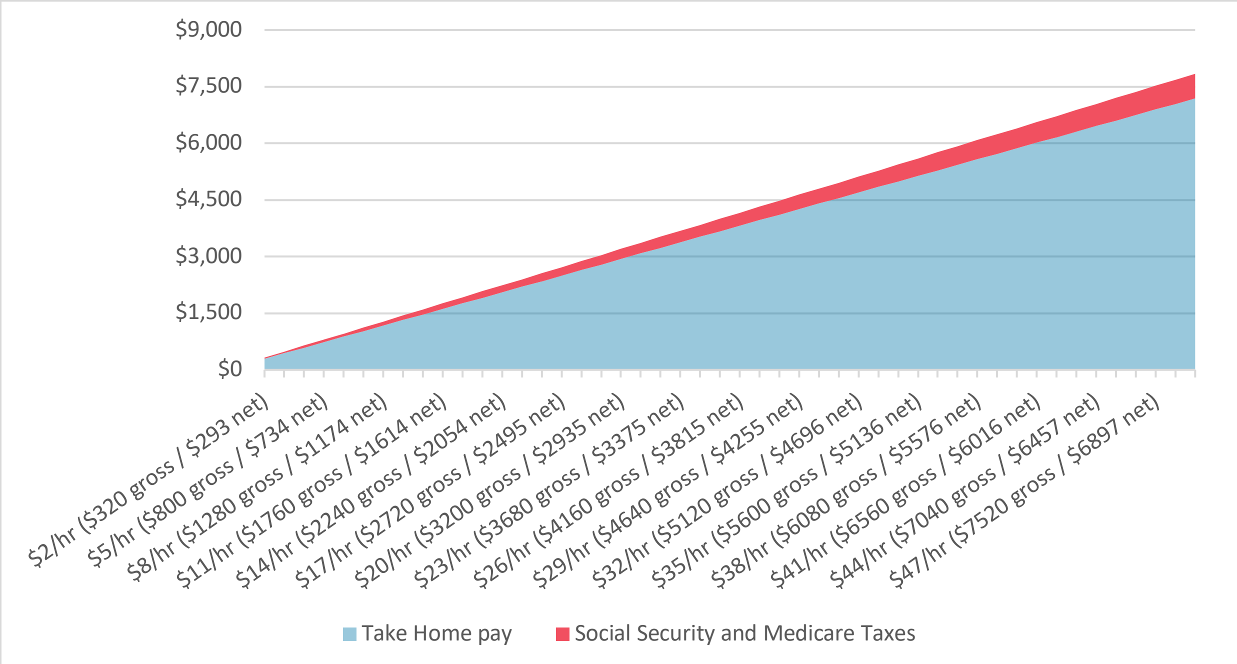
As noted in various points during this study, many of these benefits have limited uptake by eligible individuals and households. There are many reasons for this, such as: limited program funds, which limit the number of participants and put others on wait lists or result in closed wait lists; complex eligibility, benefit, and recertification procedures for which people with limited time, funds, or education may struggle to complete; or a simply a lack of awareness that the program exists. The models presented here include assumptions that households accessed all benefits for which they were eligible, but it is instead likely that households do not or cannot access all benefits for which they are eligible.[97] Therefore, the models may overstate the households' total income including benefits and net resources (i.e., earned income and benefits minus expenditures) in the models in contrast to their presence in the actual Maryland households' experiences. The state's recent Two-Generation Family Economic Security Commission and Pilot Program, designed to improve program logistics within the state's social services, should improve the efficiency and uptake rates of programs and services reviewed in this study and lessen the burden of benefit cliff effects on Maryland residents.

Limitation about Taxes and Gross versus Net Income

The analysis presented here uses pre-tax, or gross, income, largely because that is the basis for eligibility and benefit calculations for the benefit programs analyzed. However, while gross income reflects the amount of income that members of the household earn, it is likely not what they see on their paychecks, which is net taxes and other deductions. Even for those with low incomes, it is likely that Social Security and Medicare taxes (also known as "FICA" taxes and totaling 7.65%) will be withheld even if money for federal and state income taxes are not withheld. See Figure 70 for how gross income breaks down into take home pay and FICA taxes.

[97] A study by the U.S. Department of Health and Human Services (HHS) Administration for Children and Families (ACF) found that, of those families in Maryland receiving TANF in Fiscal 2018, 100% received MA and 82.4% received FSP, but only 22.6% received subsidized housing and 0% received subsidized child care. U.S. HHS ACF. Characteristics and financial circumstances of TANF recipients Fiscal Year (FY) 2018. https://www.acf.hhs.gov/sites/default/files/ofa/fy18_characteristics_web_508_2.pdf.

Figure 70: Earned Income Broken Down into Take Home Pay and FICA Taxes, Tax Year 2018



For example, at the $11.00 minimum wage that came into effect in Maryland on January 1, 2020, total gross monthly income would be $1,760 for a full-time worker in a month with four weeks. Subtracting just Social Security and Medicare taxes brings the net earnings down to $1,614, a decrease of nearly $150. For a low-income family, this difference in gross versus net earnings can have a big impact on their budgeted and actual spending.

Limitation about Behavioral Impacts

Behavioral economics tells us that individuals, who in traditional economics are considered rational, profit-maximizing actors, actually react differently to different types of payment and payment at different intervals. For example, a household receiving a small amount on a regular basis (such as a tax credit added onto their paycheck) will use those funds differently than if they received a larger, one-time (per year) payment (such as an annual income tax refund) even if the total amounts are the same. In the context of the programs discussed here, a household that receives monthly TCA payments during the year that total the same amount as the refundable EITC received in April may react differently to the TCA and EITC funds by, for example, using the TCA money for food or other necessities and the EITC funds for a major consumer purchase. The household could have increased their food spending during the past or the upcoming year by the EITC amount divided by 12 months, but the different methods of payment of those funds to the household often impacts how the funds are used.

Similarly, a household's money is "fungible" (i.e., does not need to be used for a specific purpose) such that cash or credit not spent on one item can be spent on something else. For example, if a household receives food from a pantry or neighbor, they no longer need to spend as much of their limited income on food and could, instead, spend that money on needed clothing or prescription medicine. While the central goal of FSP is to decrease hunger and food instability, the program also has the effect of allowing a household to redirect some of its limited funds away from food to other purchases.

TCA and FSP, as cash and near-cash programs, respectively, are easily understood to allow this shifting of earned income from one purchase type to another. Many of the other public programs included here will seem less like funding available to a working household since the payment is often made directly to the child care provider, rental management company, utility, or other company providing child care, housing, gas or electric service, or other services. These payments will often have a different impact on behaviors than the cash or near-cash programs.

Limitation about County-Level Program Differences

Some counties in Maryland have social safety net programs in addition to those included here. However, it was outside the scope of this project to gather information on these additional benefit programs, which may have shifted the benefits cliffs in their counties, with the exception of the Montgomery County-specific programs discussed in the next appendix.

Limitation about Programs Excluded

There are a number of other state and federal social safety net programs that are sometimes included in benefits cliff analyses conducted by other agencies and for other states or jurisdictions. Including other programs or substituting them for the programs presented in this analysis would have produced different amounts of resources for the households and different benefits cliffs.

Limitation about Eligibility and Benefits Calculations

Both eligibility and benefit calculations were done using information available online, such as that in programs or procedures manuals, supplemented by information provided upon request to the agency. However, while inquiries were made to the responsible agencies to clarify or confirm additional information, there may still be regulatory policies or information not captured by this process. These policies or information may have resulted in different benefit calculations and benefits cliffs.

APPENDIX H – BENEFITS CLIFF MONTGOMERY COUNTY MODEL

Montgomery County has several additional safety net programs that provide assistance to working families. Therefore, Montgomery County's benefits were also modeled for the three households to identify the benefits cliffs and cliff effects.

The Montgomery County models show that low-income households in the county likely do not have sufficient resources to meet expenditures, even when including these additional programs, due to the cost of living in the county and the design of the programs.

HCVP Alternative – Rental Assistance Program (RAP)

Montgomery County operates the RAP, which subsidizes households living in multi-family housing. RAP recipients are not eligible to participate in the HCVP, per federal regulations, and, as of this writing, the program was not accepting new applications. Per the county's website, RAP participants "receive between $50 and $200 per month"[98] and must meet specific income criteria (Figure 71). For most low-income households, the benefit amount is well below what was established in the initial program regulation. Therefore, the RAP benefit used in the Montgomery County model equals $200 or the "Percent Tenant Responsible" as a share of gross income, whichever is smaller, while the household's rent equals the maximum gross rent in the county (as determined for HCVP) minus the benefit.

Figure 71: RAP Program Guidelines, as of October 1, 2019

Household Size	Maximum Monthly Income	Maximum Annual Income	Percent Tenant Responsible
1	$3,542	$42,500	35.0%
2	$4,046	$48,550	32.5%
3	$4,550	$54,600	30.0%
4	$5,054	$60,650	27.5%
5	$5,463	$65,550	25.0%
6	$5,867	$70,400	25.0%
7	$6,271	$75,250	25.0%
8+	$6,675	$80,100	25.0%

Source: "MontgomeryCountyMD.GOV." Montgomery County – Department of Health and Human Services – Special Needs Housing – Rental Assistance – RAP. https://www.montgomerycountymd.gov/HHS-Program/SNHS/SNHSRental-p743.html.

98 "MontgomeryCountyMD.GOV." Montgomery County – Department of Health and Human Services – Special Needs Housing – Rental Assistance – RAP. https://www.montgomerycountymd.gov/HHS-Program/SNHS/SNHSRental-p743.html.

CCSP Supplement – Working Parents Assistance (WPA) Program

The WPA is offered by Montgomery County for families with incomes too high for initial eligibility for CCSP (Figure 72). Households in Montgomery County that receive CCSP are eligible for a supplement from WPA to help close the gap between the cost of care and the total government subsidy. As with CCSP, WPA vouchers can only be used for licensed child care. WPA benefits by earned income amount were provided by the Montgomery County Department of Health and Human Services for those whose incomes were too high for initial eligibility for CCSP. Therefore, WPA benefits were modeled as supplements to CCSP equivalent to the lowest supplemental amount provided by the department for incomes below the WPA minimum for eligibility and equivalent to the total WPA benefit (which would include both state and county funds) for incomes within the WPA program guidelines.

Figure 72: CCSP and WPA Income Guidelines

Family Size	CCSP Maximum Annual Income	WPA Minimum Annual Income	WPA Maximum Annual Income
Family of 2	$48,637	$48,638	$59,185
Family of 3	$60,081	$60,082	$74,655
Family of 4	$71,525	$71,526	$90,125
Family of 5	$82,969	$82,970	$105,595
Family of 6	$94,413	$94,414	$121,065
Family of 7	$96,558	$96,559	$136,535
Family of 8	$98,704	$98,705	$152,005

Source: Montgomery County Department of Health and Human Services, "Child Care Subsidy Programs." https://www.montgomerycountymd.gov/HHS-Program/CYF/CYFChildCareSubs-p307.html.

EITC Supplement – Working Families Income Supplement

On top of the state and local EITCs and the Poverty Level Credits claimed on state income tax forms, Montgomery County residents may also be eligible for an additional local EITC, which is known as the "Working Families Income Supplement" ("Supplement"). Unlike the general Local EITC, which is non-refundable and calculated as a share of the federal EITC or based on local tax rates, the Supplement is refundable and is a full match of the state refundable EITC (which itself is 28% of the Federal EITC).

To receive the Supplement, Montgomery County taxpayers do not need to file any paperwork in addition to their state tax forms. Instead, the Maryland Comptroller administers the tax by reviewing the returns for county residents and issuing checks to taxpayers receiving the credit after billing the county for the amount. As this amount was already calculated as part of the statewide model above, it was included in the county model if the household received the refundable state credit.

Programs Unchanged from State Model

Montgomery County does not provide additional benefits for the following programs, so they are modeled using the same methodology as in the statewide model. The only exception is for programs with a geographic adjustment in benefit calculations, which are noted in the list below:

1. Food Supplement Program (impacted by geographic difference in rents and child care);
2. Temporary Cash Assistance (impacted by geographic difference in rents and child care);
3. Office of Home Energy Programs;
4. Child and Dependent Tax Credit (impacted by geographic difference in child care); and
5. Medical Assistance/ Maryland Children's Health Insurance Program/ Maryland Health Connection (has geographic adjustment).

ALICE Household Survival Budget

As calculated in the ALICE Household Survival Budgets, the costs of living are higher in Montgomery County compared to the rest of the state. The Montgomery County Household Survival Budget was used to model households' expenses (Figure 73).

Figure 73: ALICE Household Survival Budgets for Montgomery County, MD

	1 Adult Household	1 Adult, 2 Children Household	2 Adults, 2 Children Household
Monthly Costs			
Housing	$1,307	$1,626	$1,623
Child Care	$0	$1,210	$1,937
Food	$182	$333	$603
Transportation	$116	$135	$172
Health Care	$229	$672	$860
Miscellaneous	$234	$487	$623
Technology	$55	$64	$75
Taxes	$452	$831	$956
Totals			
Monthly Total	$2,575	$5,357	$6,849
Annual Total	$30,900	$64,283	$82,188
Hourly Wage	$15.45	$32.14	$41.09

Source: United For ALICE, February 13, 2019. https://www.dropbox.com/s/xbr220txguiqcew/18UW_ALICE_Report_MD_Budgets__Updated%202.13.19.pdf?dl=0; Schaefer Center calculations.

Montgomery County also has a higher minimum wage than in the State of Maryland. As of July 1, 2019, the minimum wage for large employers in the county (those with more than 50 employees) is $13.00 per hour, while the minimum wage for smaller employers is $12.50. These wages are scheduled to rise on July 1, 2020. Large employers will increase to $14, mid-size employers (11-50 employees) will go to $13.25, and small employers (less than 11 employees) will increase to $13.[99] Large employers will have a minimum wage of $15 per hour on July 1, 2021.

Montgomery County Model

The charts on the following pages present the resource models for Montgomery County comparable to Figure 13 to Figure 18 of the statewide models. As with those models, the top chart in each pair excludes housing benefits and the health insurance tax credits, while the bottom chart in each pair includes those benefits. The bottom charts in this set, however, include the RAP benefit rather than HCVP, and both charts in each pair also include the WPA supplement and EITC "Supplement," when applicable.

The charts show when the household experiences a benefits cliff and the hourly earned income amount at which the household meets their Household Survival Budget expenses.

These charts show how potential benefits cliffs are offset by increases in earned income as well as the earnings amounts where the cliffs may still have a substantial impact on a household's ability to pay for necessary, basic expenses.

Figure 76 and Figure 77 (comparable to Figure 13 and Figure 14, respectively, for the statewide models) show the benefits and earned income available to the ***1 Adult Household***.

The principal finding with regard to this household is that the Montgomery County benefits have little impact on this household. The WPA obviously does not benefit this household, and as the household did not receive a refundable state EITC, it also would not receive the county match. The housing benefit leaves the household worse off than if it received HCVP, since the value of the county housing benefit is so much lower than that of the state housing subsidy. Finally, because the ALICE Household Survival Budget is much higher in the county, the breakeven points where income is sufficient to meet basic expenses are now $17 per hour and $14 per hour, respectively, compared to $14 and $9 per hour statewide.

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[99] Maryland Department of Labor, "Minimum Wage and Overtime Law Montgomery County." https://www.dllr.state.md.us/labor/wages/minimumwagelawmont.pdf.

Figure 74: Resources for 1 Adult Households in Montgomery County (Excluding RAP and MHC)

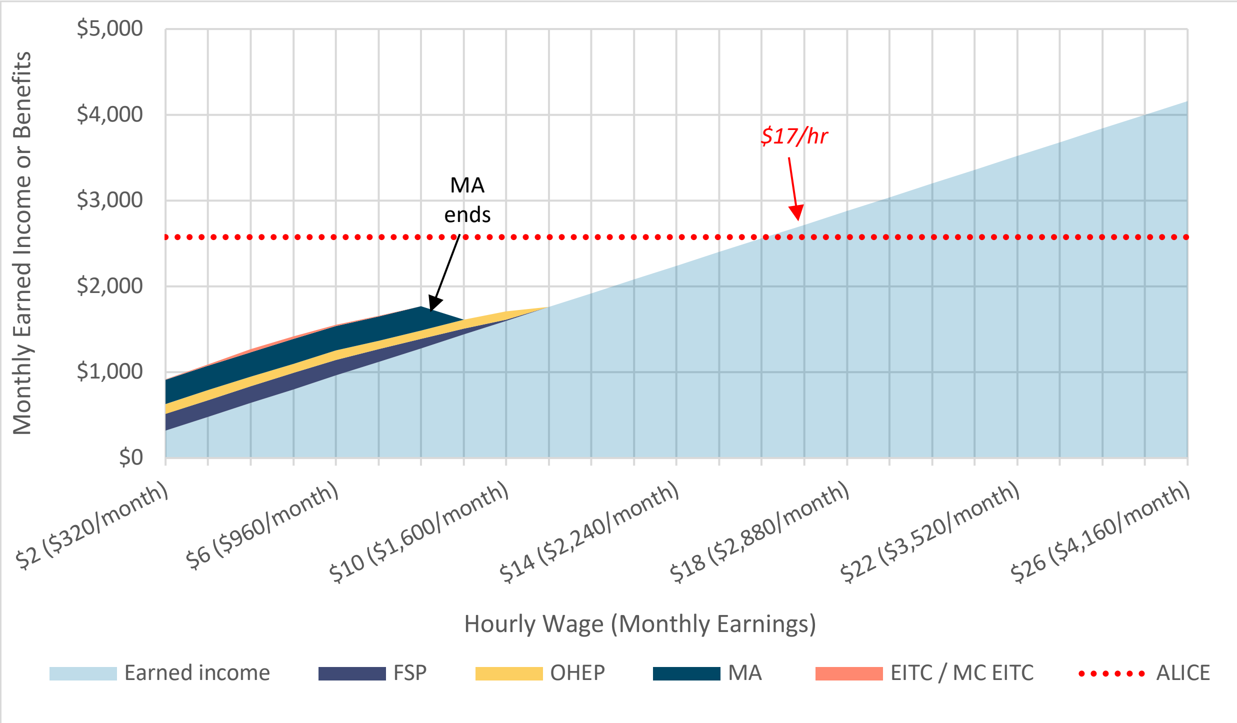

Figure 75: Resources for 1 Adult Households in Montgomery County (Including RAP and MHC)

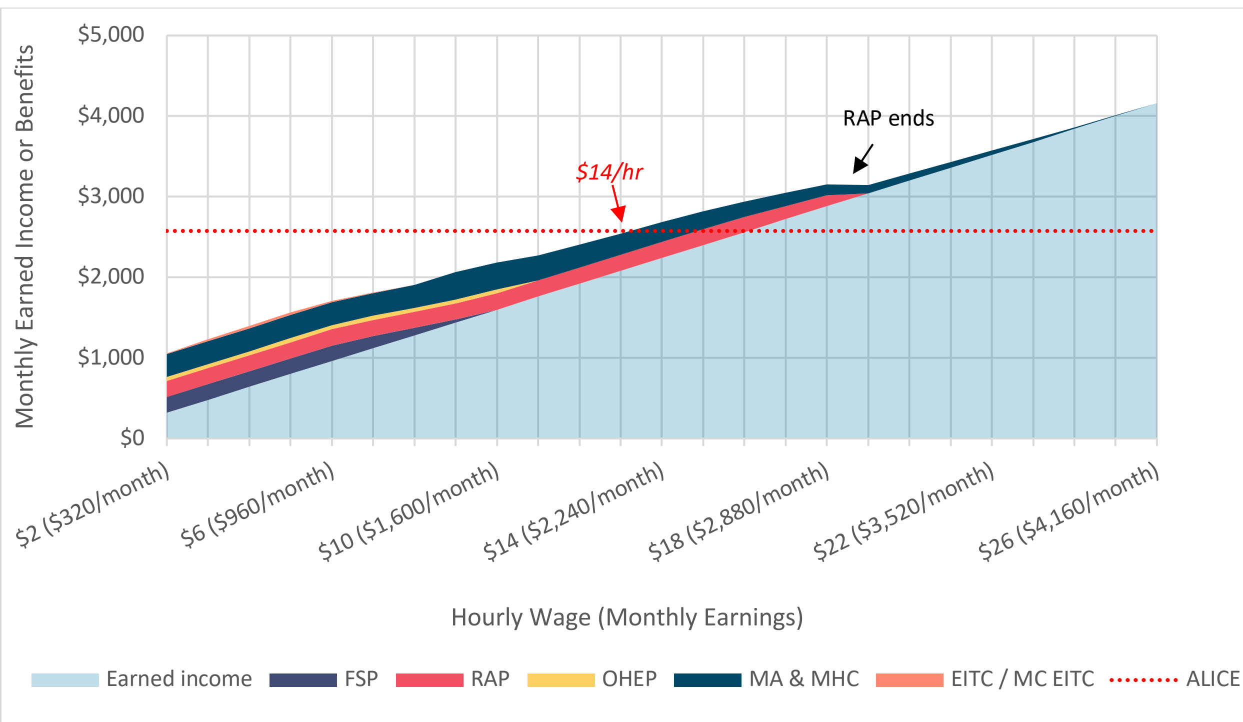

Figure 76 and Figure 77 show the amount of benefits as well as earned income and ALICE Household Survival Budget for the ***1 Adult, 2 Children Household***. While this household benefits from the additional programs, especially the county child care supplement through WPA, it also has to work at a higher wage (or for more hours) in order to meet the increased cost of living.

As with the single adult household, the use of RAP rather than HCVP also negatively impacts the household, since the value of the program to a recipient is much less than the Housing Choice Voucher.

Households that do not receive RAP or MHC need an income of $22 per hour plus the benefits to meet Household Survival Budget expenses (compared to $12 per hour statewide). 1 Adult, 2 Children households receiving RAP and MHC, which had enough total resources to equal basic expenses at the lowest earned income amounts when receiving HCVP and MHC, now face a breakeven point of $15 per hour.

Figure 76: Resources for 1 Adult, 2 Children Households in Montgomery County (Excluding RAP and MHC)

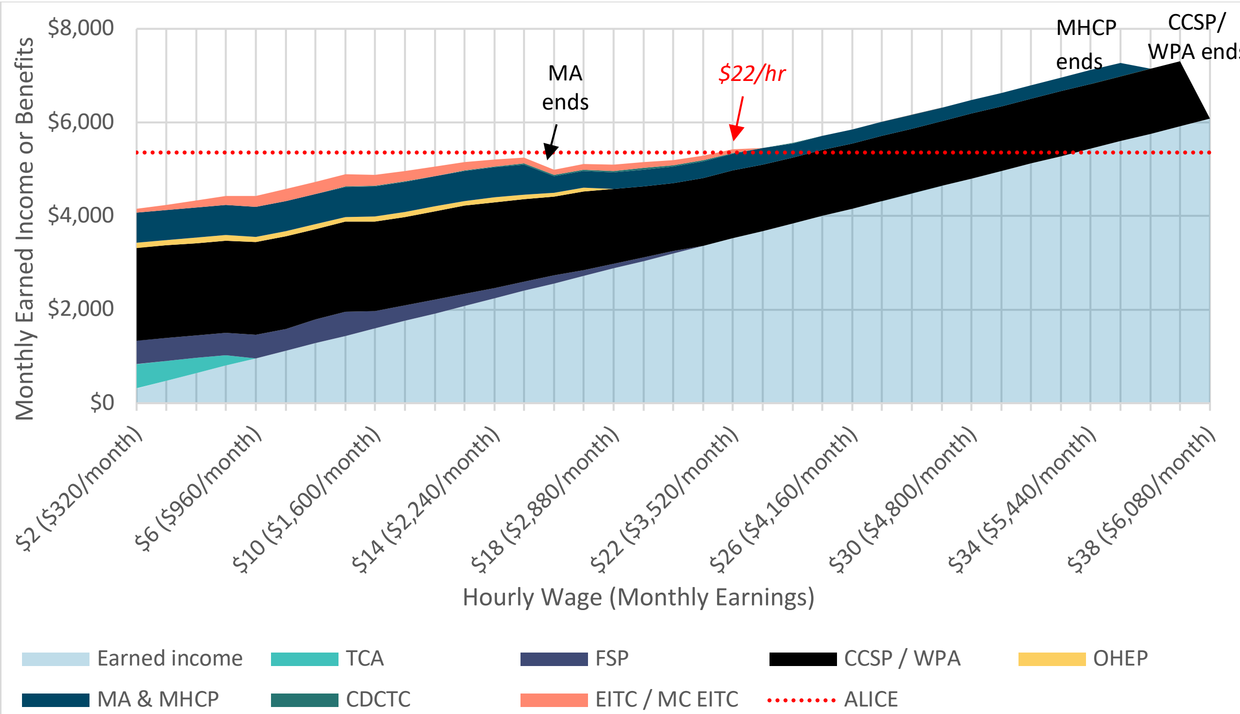

Figure 77: Resources for 1 Adult, 2 Children Households in Montgomery County (Including RAP and MHC)

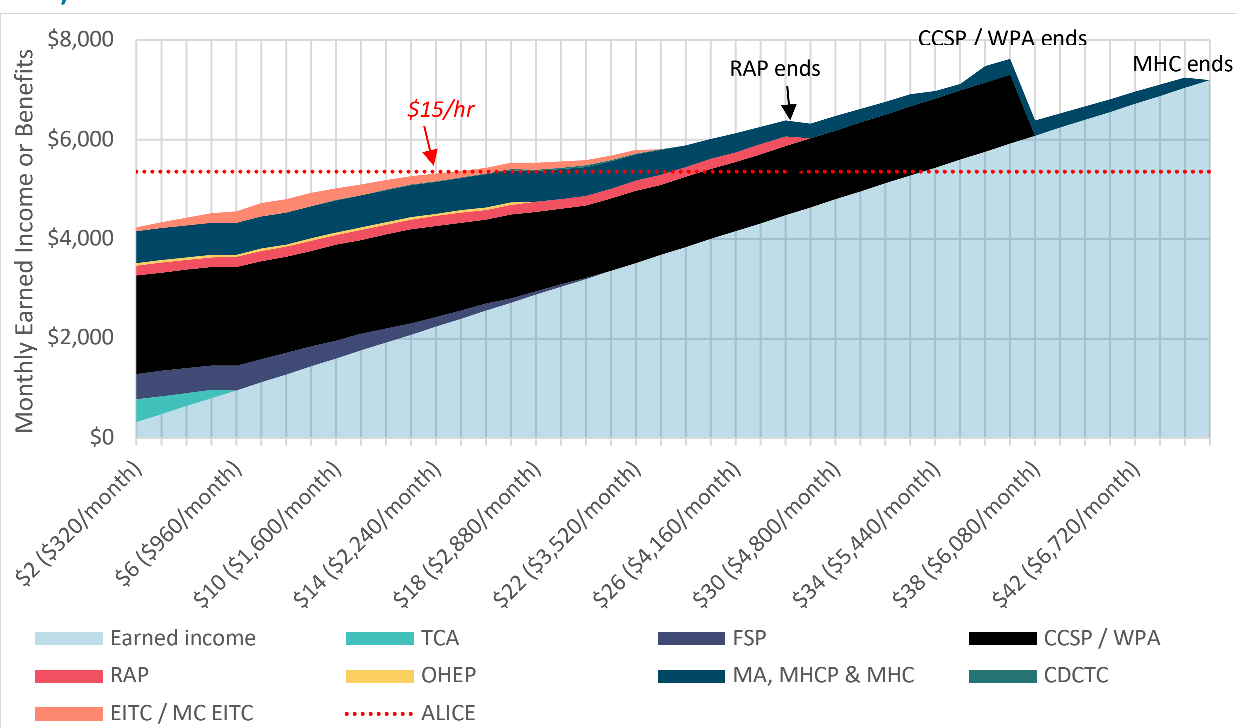

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Figure 78 and Figure 79 provide the total resources and ALICE Household Survival Budgets for the ***2 Adult, 2 Children Households***. As with the other Montgomery County charts, the key takeaway is that, even with the additional county programs, a household will have a more difficult time obtaining the income necessary to meet the more expensive cost of basic necessities. This is shown by the increase in breakeven points compared to the statewide model: a household not receiving RAP and MHC will need an income of $33 per hour to meet the ALICE Household Survival Budget expenses, while a household receiving RAP and MHC will need an income of $28 per hour.

Figure 78: Resources for 2 Adults, 2 Children Households in Montgomery County (Excluding RAP and MHC)

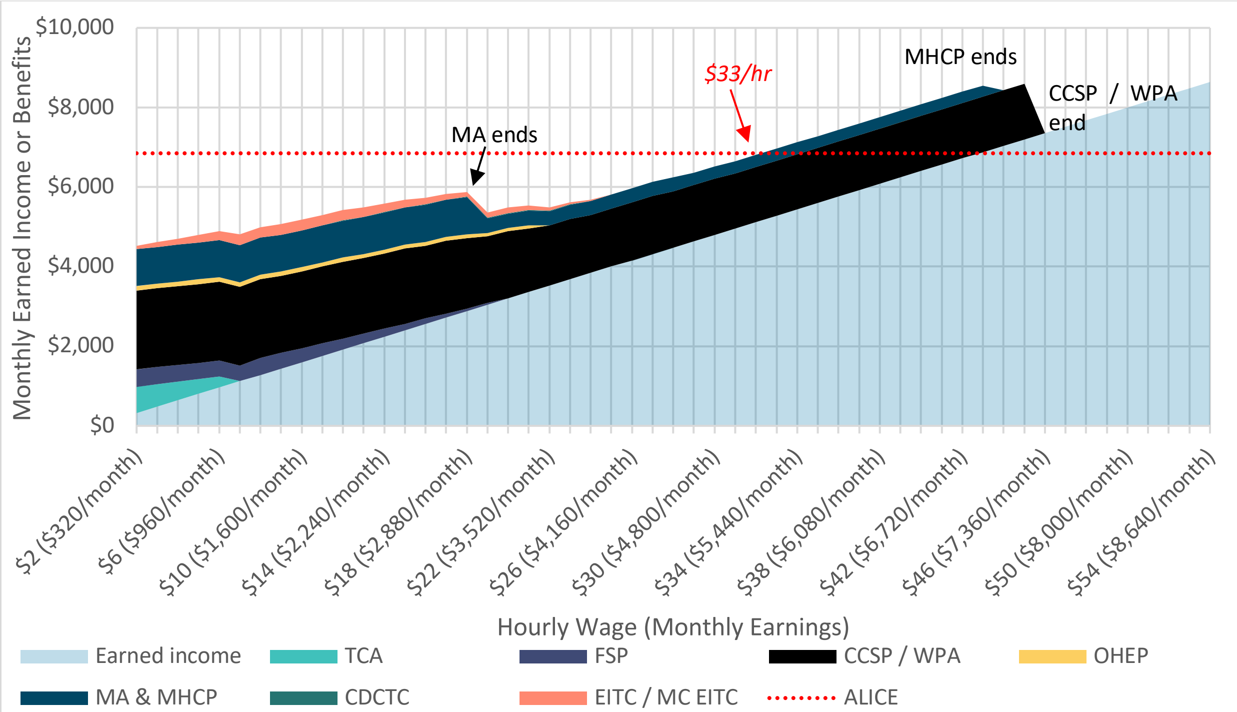


Figure 79: Resources for 2 Adults, 2 Children Households in Montgomery County (Including RAP and MHC)

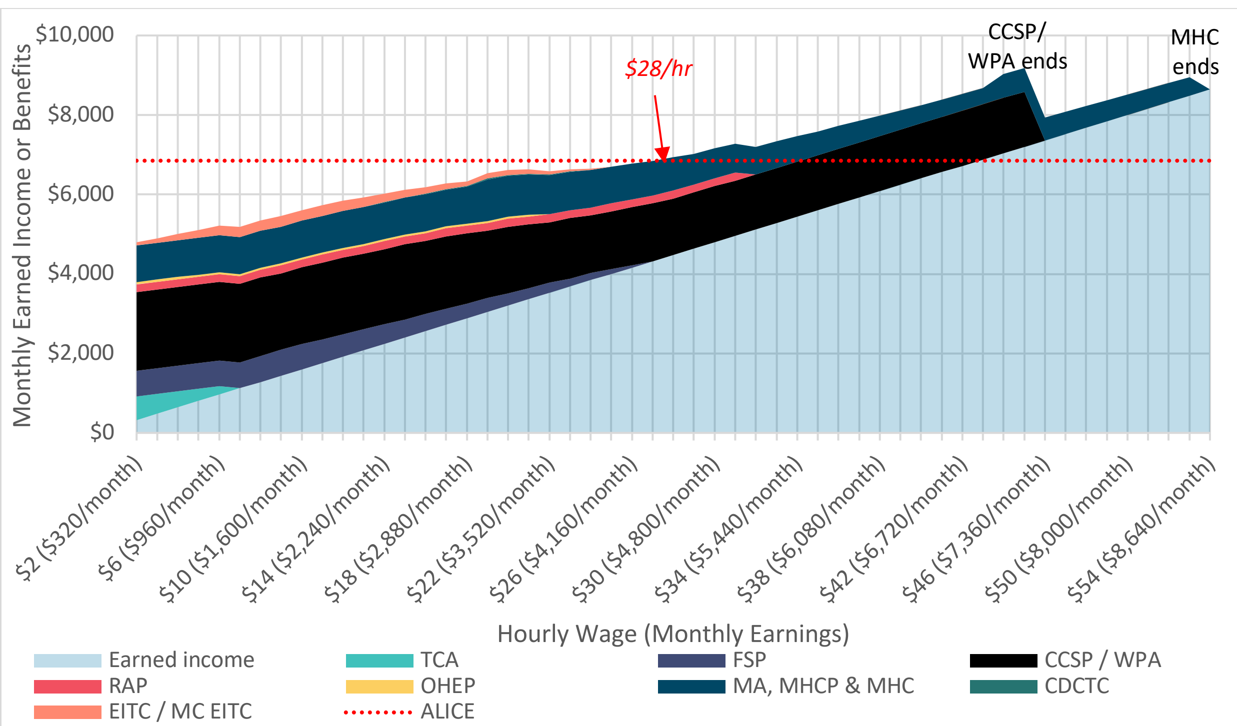


Figure 80 and Figure 81 show the estimated net resources of the three households in Montgomery County and the breakeven lines, or where earned income and benefits are sufficient for Survival Budget expenses. These charts also show the $12 minimum wage in effect in Montgomery County mid-size and small employers through June 2019 (the time period of this study) and the $15 minimum wage that will be in effect July 1, 2021, for large employers, July 1, 2023, for mid-size employers, and July 1, 2024 for small employers.[100]

The primary finding from Figure 80 and Figure 81 is that all three household types in Montgomery County do not have sufficient income at the $12 minimum wage necessary for their household Survival Budget expenses. This is regardless of whether they receive housing subsidies or the health insurance tax credits. The exception is if both adults are working full-time in a ***2 Adult, 2 Children Household***.

The ***1 Adult Household*** and ***1 Adult, 2 Children Household*** are estimated to have enough resources at $15 per hour to meet Survival Budget expenditures currently. However, this will likely not be the case when the $15 minimum wage is in effect, especially for those working for mid-size or small employers since inflation will likely increase the cost of living before 2023 or 2024. The ***2 Adult, 2 Children Household*** would not have sufficient earnings with one adult working full time at $15 per hour, but would if both adults work full time.

[100] Montgomery County, MD, Office of Human Rights. "Minimum wage required under Transition provisions of Enacted Bill 28-17." https://www.montgomerycountymd.gov/humanrights/Resources/Files/Minimum_Wage_Transition_Table.pdf.

Figure 80: Net Resources (Excluding RAP and MHC) in Montgomery County

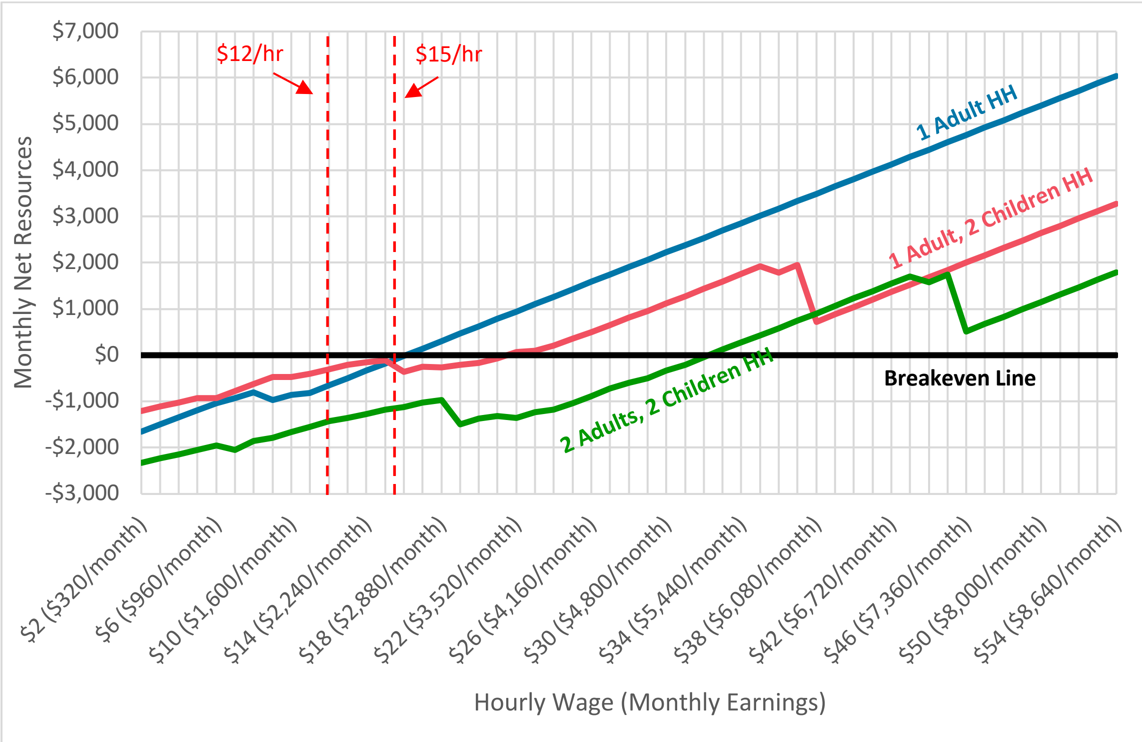
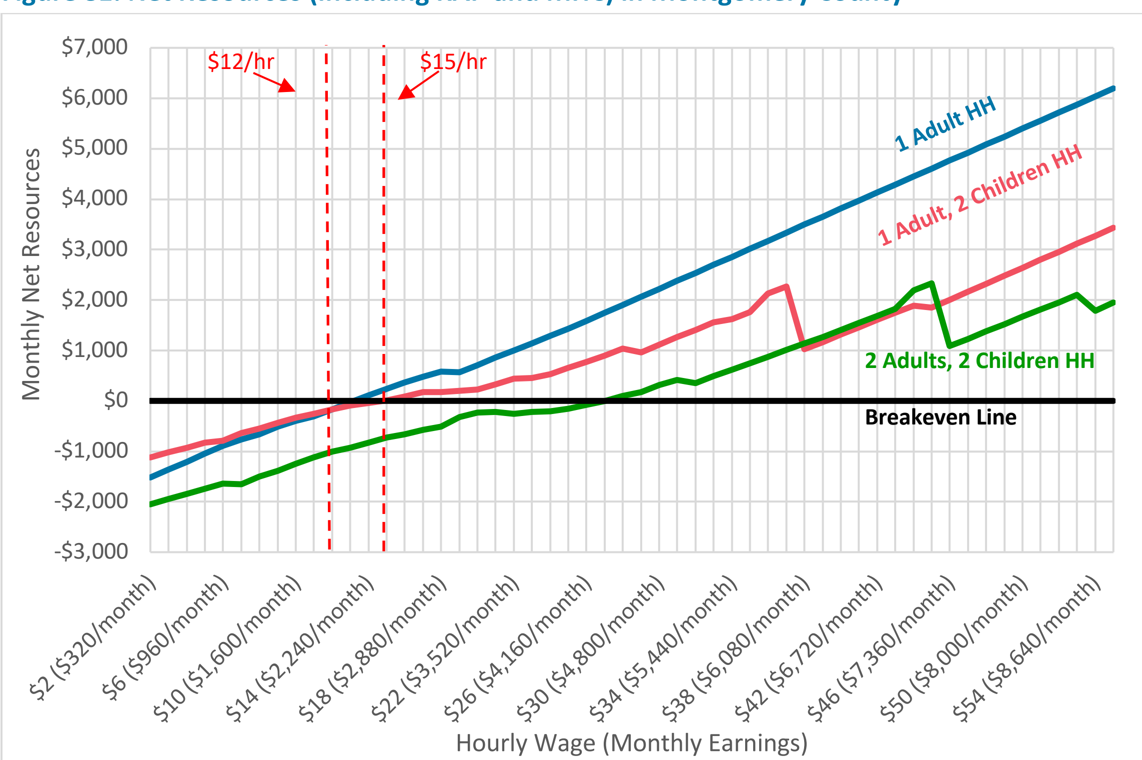


Figure 81: Net Resources (Including RAP and MHC) in Montgomery County



APPENDIX I – COUNTY MODELS

On the next 24 pages are information about and net resources models for each of Maryland's 24 county or county-equivalent jurisdictions.

Each page begins with a short narrative overview of the information provided in the rest of the page.

The first figure on the page provides four indicators of the economic conditions in the jurisdiction: overall population, median household income, share of individuals in poverty, and unemployment rate. In addition, the county's share of the state's overall population and of the state's total poverty population are also provided.

Below this figure are the county's ALICE Household Survival Budgets for the three household types. These are provided on both an annual and hourly basis.

At the top of the right column are the number of recipients in the jurisdiction for each of the programs included in the study. The jurisdiction's share of total state recipients for each program are also provided. These percentages can be compared to the jurisdiction's share of the state's overall and poverty populations to determine if the jurisdiction is disproportionately impacted by any of the programs.

The final figure in each column are the net resources (or earned income plus benefits minus ALICE Household Survival Budget) for each of the three households. The figure on the left shows the net resources excluding the Housing Choice Voucher Program (HCVP) and the tax credits for purchasing health insurance from the Maryland Health Connection (MHC), while the figure on the right includes these two programs in the net resources.

For these two figures, the point at which the line for each household crosses the dark black "Breakeven Line" is the amount at which the household has enough income to meet Survival Budget expenses. Above this line, the household is meeting its basic needs and either saving money, paying down pre-existing debt, or at a slightly higher standard of living, although the financial situation remains unsustainable. Below this amount, the household is not able to meet all of its basic needs or is accruing debt to do so.

In some jurisdictions, one household type may cross the Breakeven Line twice. This occurs when a marginal increase in earned income reduces eligibility for one or more benefits enough to return a household into deficit after its total resources had resulted in a surplus. This occurs most frequently due to the end of Medical Assistance (MA) eligibility for adult(s) in a household that is not receiving MHC.

These figures are customized to county-level program guidelines as follows:

1. Food Supplement Program – impacted by geographic difference in rents and child care;
2. Temporary Cash Assistance – impacted by geographic difference in rents and child care;
3. Housing Choice Voucher Program – impacted by geographic differences in maximum income eligibility and rents;
4. Child Care Scholarship Program – impacted by geographic differences in subsidies;
5. Child and Dependent Tax Credit – impacted by geographic difference in subsidies and average cost of care; and
6. Medical Assistance/ Maryland Children's Health Insurance Program/ Maryland Health Connection – impacted by geographic difference in premiums.

There were no changes to the following programs:

1. Office of Home Energy Programs; and
2. Earned Income Tax Credits.

The model presented on page 165 for Montgomery County does not include the EITC, WPA, or RAP. It is included with the jurisdiction-level models using the same methodology as the other county or county-equivalent models for comparability across the state's 24 jurisdictions.

DATA SOURCES

Population data	U.S. Census Bureau American Community Survey Five-Year Estimates, 2014-2018.
Unemployment rate	Maryland Department of Labor, Local Area Unemployment Statistics
FSP data	Family Investment Administration, Maryland Department of Human Services
TCA data	Family Investment Administration, Maryland Department of Human Services

TDAP data	Family Investment Administration, Maryland Department of Human Services
MA data	Maryland Department of Health and the University of Maryland Baltimore County Hilltop Institute
HCVP data	U.S. Department of Housing and Urban Development, Office of Policy Development and Research. "Assisted Housing: National and Local." https://www.huduser.gov/portal/datasets/assthsg.html#2009-2018_codebook.
OHEP (MEAP and EUSP) data	Office of Home Energy Programs, Maryland Department of Human Services
CCSP data	Division of Early Childhood, Maryland Department of Education
Tax credit data	Maryland Department of the Comptroller, "Income Tax Summary Report, Tax Year 2018." https://www.marylandtaxes.gov/reports/static-files/revenue/incometaxsummary/summary18.pdf.

Allegany County *– The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 82 and Figure 85). Households have enough income for Household Survival Budget expenses after hourly earnings equivalent to: $6 and $9 per hour for 1 Adult Households due to a benefits cliff from the end of MA eligibility; $3 per hour for 1 Adult, 2 Children Households; and $12 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 84 (or $4, $1, and $10, respectively, with those benefits, as in Figure 86).*

Figure 82: Quick Facts about Allegany County

	Number	Share of State
Population	71,977	1.2%
Median household income	$44,065	N/A
Share of individuals in poverty	16.4%	1.9%
Unemployment rate (Nov. 2019)	4.6%	N/A

Figure 83: Household Survival Budgets in Allegany County

Household	Annual	Hourly
1 Adult	$18,756	$9.38
1 Adult, 2 Children	$36,758	$18.38
2 Adults, 2 Children	$51,432	$25.72

Figure 84: Net Resources in Allegany County (Excluding HCVP and MHC)

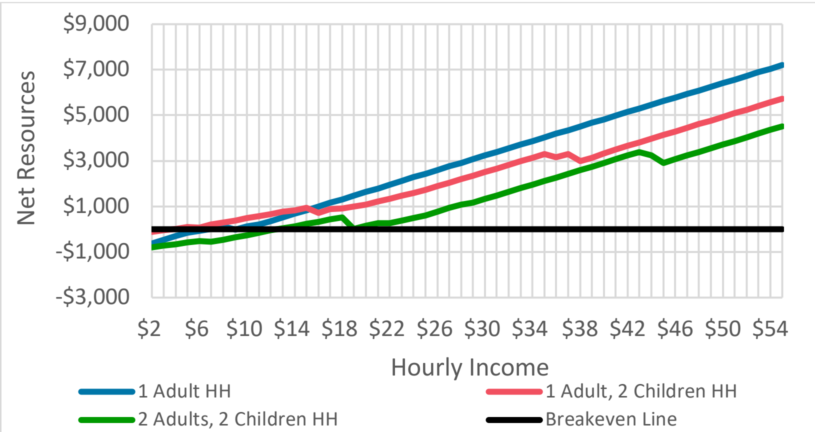
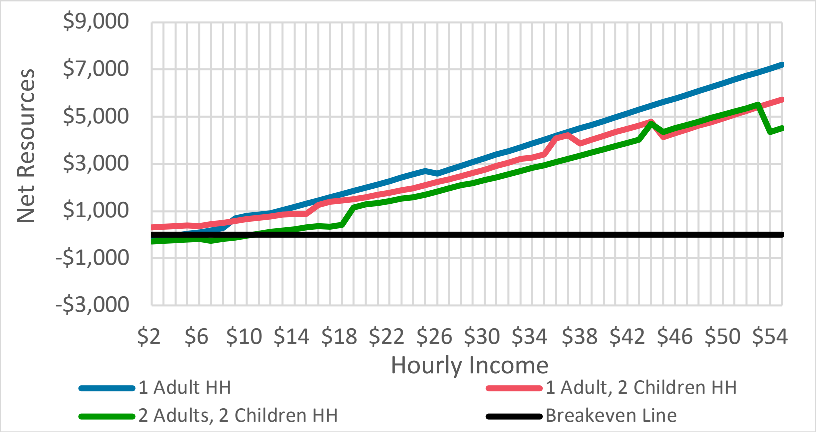


Figure 85: Benefits Recipients in Allegany County

Program	Recipients in County	Share of MD Recipients
FSP	17,769	2.0%
TCA	1,486	2.0%
MA	13,325	1.4%
HCVP	1,667	1.7%
MEAP	4,550	3.5%
EUSP	4,550	3.8%
CCSP	208	1.0%
CDCTC	91	0.4%
EITC Refundable	4,345	1.5%
EITC Nonrefundable	2,906	1.2%
Poverty Level Credit	119	0.7%

Figure 86: Net Resources in Allegany County (Including HCVP and MHC)



Anne Arundel County – *The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 87 and Figure 90). Households have enough income for Household Survival Budget expenses after hourly earnings equivalent to: $14 per hour for 1 Adult Households; $23 per hour for 1 Adult, 2 Children Households; and $36 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 89 (or $9, $15 and $22 due to a benefits cliff as benefit amounts decrease, and $34, respectively, with those benefits, as in Figure 91.)*

Figure 87: Quick Facts about Anne Arundel County

	Number	Share of State
Population	567,696	9.5%
Median household income	$97,810	N/A
Share of individuals in poverty	6.0%	6.0%
Unemployment rate (Nov. 2019)	2.7%	N/A

Figure 88: Household Survival Budgets in Anne Arundel County

Household	Annual	Hourly
1 Adult	$28,260	$14.13
1 Adult, 2 Children	$58,728	$29.37
2 Adults, 2 Children	$82,332	$41.17

Figure 89: Net Resources in Anne Arundel County (Excluding HCVP and MHC)

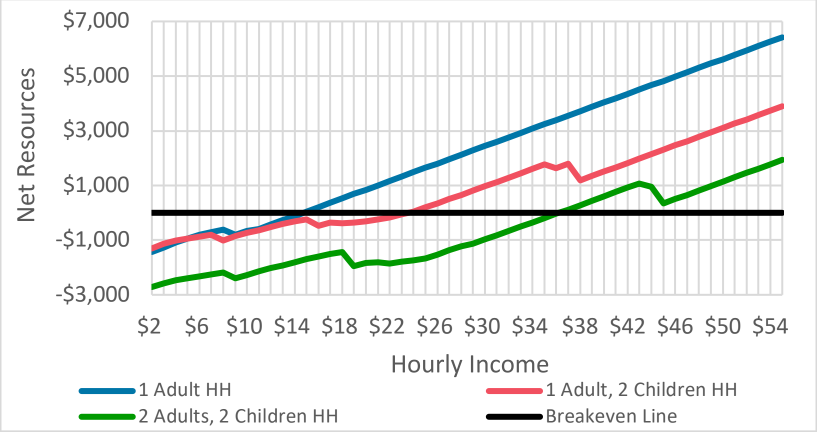
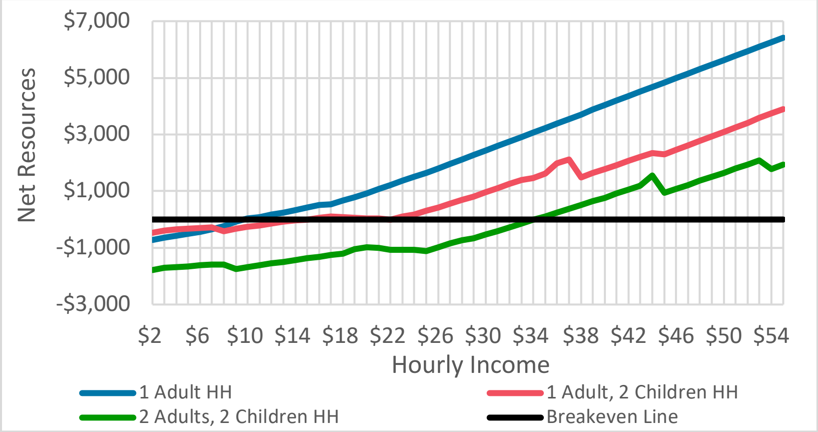


Figure 90: Benefits Recipients in Anne Arundel County

Program	Recipients in County	Share of MD Recipients
FSP	51,894	5.9%
TCA	4,667	6.2%
MA	66,220	7.0%
HCVP	5,013	5.6%
MEAP	7,055	5.5%
EUSP	6,304	5.3%
CCSP	707	3.3%
CDCTC	1,767	7.9%
EITC Refundable	20,444	7.0%
EITC Nonrefundable	16,812	7.1%
Poverty Level Credit	1,450	8.5%

Figure 91: Net Resources in Anne Arundel County (Including HCVP and MHC)



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Baltimore City *– The city's share of benefits for most programs is generally higher than its share of the state's total and poverty population (Figure 92 and Figure 95). Households have enough income for Household Survival Budget expenses after hourly earnings equivalent to: $11 per hour for 1 Adult Households; $9 per hour for 1 Adult, 2 Children Households; and $26 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 94 (or $4, $1, and $16, respectively, with those benefits, as in Figure 96).*

Figure 92: Quick Facts about Baltimore City

	Number	Share of State
Population	614,700	10.2%
Median household income	$48,840	N/A
Share of individuals in poverty	21.8%	23.3%
Unemployment rate (Nov. 2019)	4.6%	N/A

Figure 93: Household Survival Budgets in Baltimore City

Household	Annual	Hourly
1 Adult	$21,756	$10.88
1 Adult, 2 Children	$47,114	$23.55
2 Adults, 2 Children	$64,392	$32.20

Figure 94: Net Resources in Baltimore City (Excluding HCVP and MHC)

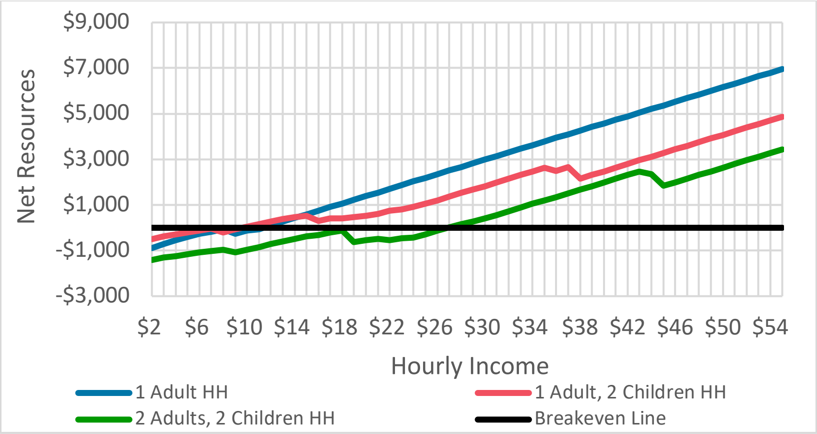
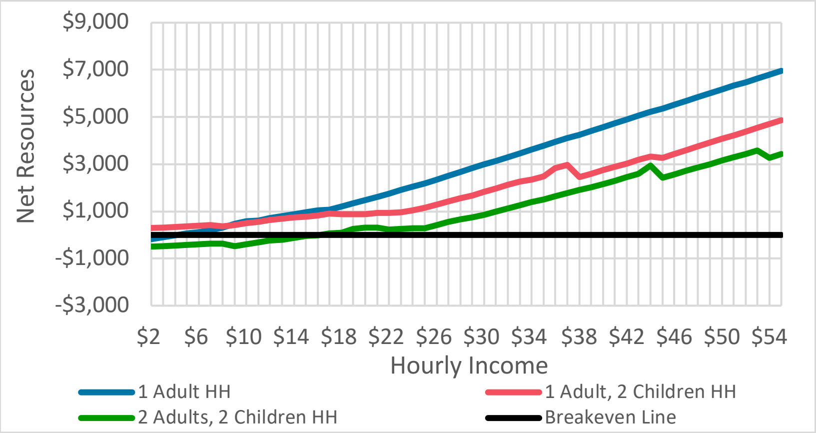


Figure 95: Benefits Recipients in Baltimore City

Program	Recipients in County	Share of MD Recipients
FSP	221,673	25.1%
TCA	28,412	38.0%
MA	144,578	15.3%
HCVP	29,877	33.1%
MEAP	28,090	21.8%
EUSP	24,896	20.8%
CCSP	6,336	29.9%
CDCTC	3,285	14.8%
EITC Refundable	47,694	16.3%
EITC Nonrefundable	34,944	14.8%
Poverty Level Credit	1,440	8.5%

Figure 96: Net Resources in Baltimore City (Including HCVP and MHC)



Baltimore County – *The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 97 and Figure 100). Households have enough income for Household Survival Budget expenses after hourly earnings equivalent to: $14 per hour for 1 Adult Households; $14 and $20 per hour for 1 Adult, 2 Children Households due to a benefits cliff resulting from the end of MA eligibility for the adult; and $33 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 99 (or $9, $4 and $10 due to the end of TCA, and $30, respectively, with those benefits, as in Figure 101).*

Figure 97: Quick Facts about Baltimore County

	Number	Share of State
Population	827,625	13.8%
Median household income	$74,127	N/A
Share of individuals in poverty	9.2%	13.5%
Unemployment rate (Nov. 2019)	3.3%	N/A

Figure 98: Household Survival Budgets in Baltimore County

Household	Annual	Hourly
1 Adult	$28,260	$14.13
1 Adult, 2 Children	$54,298	$27.15
2 Adults, 2 Children	$76,344	$38.17

Figure 99: Net Resources in Baltimore County (Excluding HCVP and MHC)

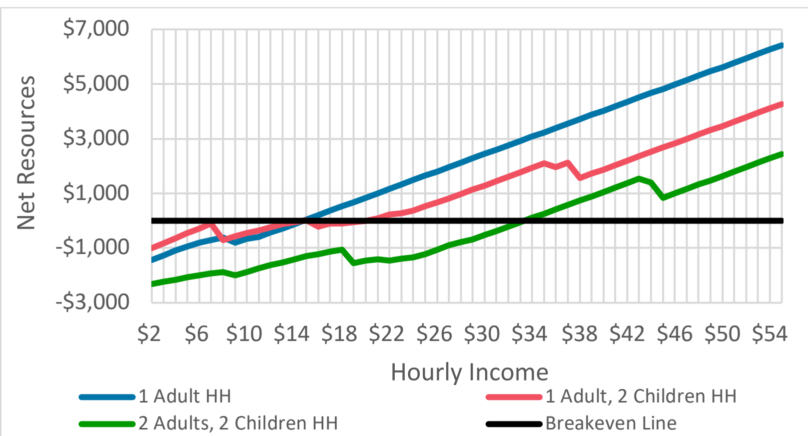
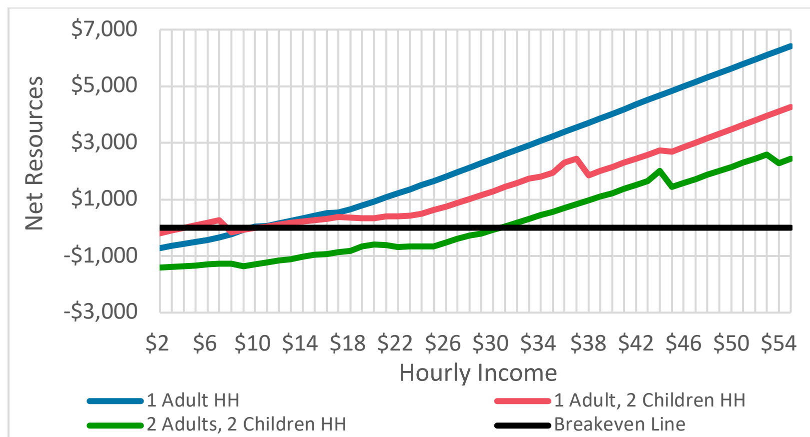


Figure 100: Benefits Recipients in Baltimore County

Program	Recipients in County	Share of MD Recipients
FSP	128,917	14.6%
TCA	9,771	13.1%
MA	138,542	14.6%
HCVP	10,899	12.1%
MEAP	18,375	14.2%
EUSP	16,012	13.4%
CCSP	3,895	18.4%
CDCTC	3,836	17.2%
EITC Refundable	42,370	14.5%
EITC Nonrefundable	35,332	15.0%
Poverty Level Credit	1,832	10.8%

Figure 101: Net Resources in Baltimore County (Including HCVP and MHC)



Calvert County – *The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 102 and Figure 105). Households have enough income for Household Survival Budget expenses after hourly earnings equivalent to: $18 per hour for 1 Adult Households; $26 per hour for 1 Adult, 2 Children Households; and $36 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 104 (or $11, $16, and $30, respectively, with those benefits, as in (Figure 106).*

Figure 102: Quick Facts about Calvert County

	Number	Share of State
Population	91,082	1.5%
Median household income	$104,301	N/A
Share of individuals in poverty	5.1%	0.8%
Unemployment rate (Nov. 2019)	2.7%	N/A

Figure 103: Household Survival Budgets in Calvert County

Household	Annual	Hourly
1 Adult	$35,316	$17.66
1 Adult, 2 Children	$64,431	$32.21
2 Adults, 2 Children	$82,728	$41.36

Figure 104: Net Resources in Calvert County (Excluding HCVP and MHC)

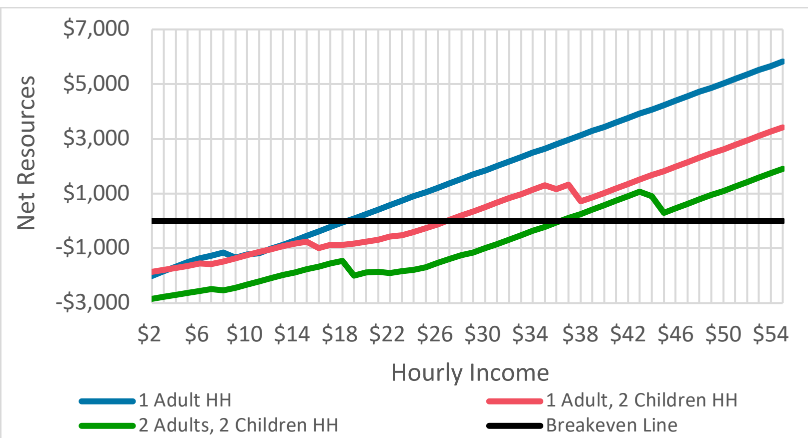
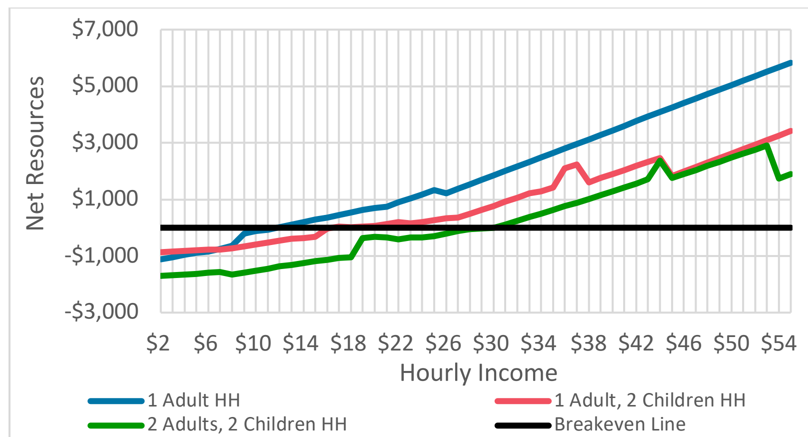


Figure 105: Benefits Recipients in Calvert County

Program	Recipients in County	Share of MD Recipients
FSP	8,556	1.0%
TCA	415	0.6%
MA	*	*
HCVP	509	0.6%
MEAP	1,252	1.0%
EUSP	1,217	1.0%
CCSP	137	0.6%
CDCTC	205	0.9%
EITC Refundable	3,084	1.1%
EITC Nonrefundable	2,477	1.0%
Poverty Level Credit	122	0.7%

Figure 106: Net Resources in Calvert County (Including HCVP and MHC)



Caroline County *– The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 107 and Figure 110). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $11 per hour for 1 Adult Households; $4 per hour for 1 Adult, 2 Children Households; and $15 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 109(or $7, $1, and $15 and $22 due to a benefits cliff when MA eligibility ends for the adults, respectively, with those benefits, as in (Figure 111).*

Figure 107: Quick Facts about Caroline County

	Number	Share of State
Population	32,875	0.5%
Median household income	$54,956	N/A
Share of individuals in poverty	14.7%	0.9%
Unemployment rate (Nov. 2019)	3.2%	N/A

Figure 108: Household Survival Budgets in Caroline County

Household	Annual	Hourly
1 Adult	$21,684	$10.84
1 Adult, 2 Children	$38,442	$19.23
2 Adults, 2 Children	$55,596	$27.80

Figure 109: Net Resources in Caroline County (Excluding HCVP and MHC)

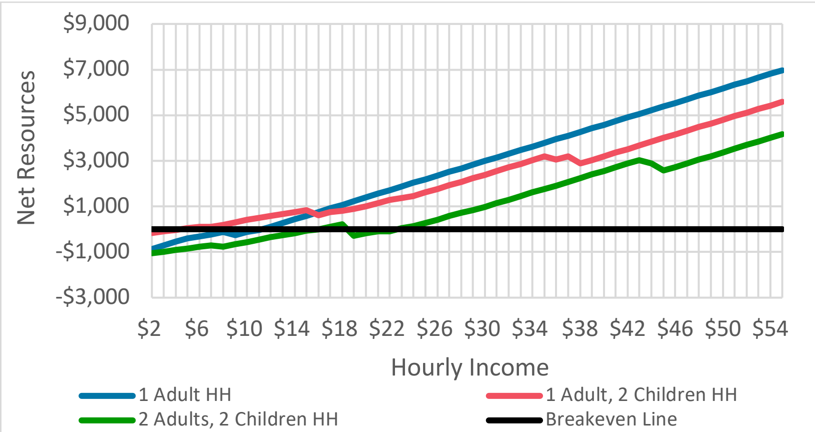
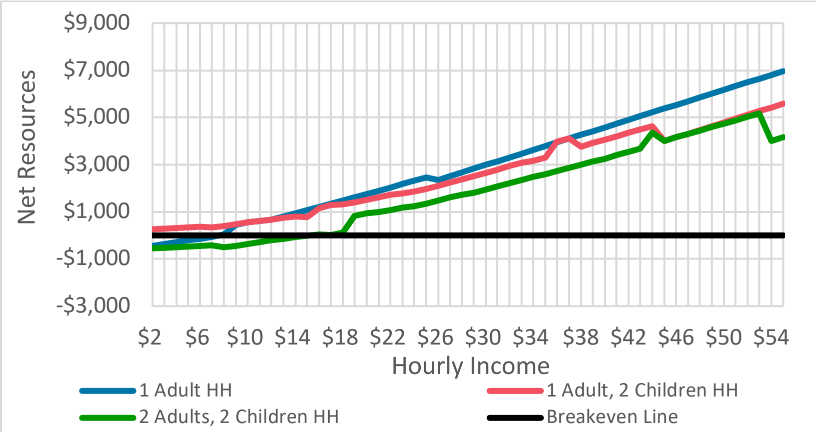


Figure 110: Benefits Recipients in Caroline County

Program	Recipients in County	Share of MD Recipients
FSP	7,839	0.9%
TCA	436	0.6%
MA	8,558	0.9%
HCVP	307	0.3%
MEAP	1,780	1.4%
EUSP	1,698	1.4%
CCSP	107	0.5%
CDCTC	109	0.5%
EITC Refundable	2,295	0.8%
EITC Nonrefundable	1,808	0.8%
Poverty Level Credit	85	0.5%

Figure 111: Net Resources in Caroline County (Including HCVP and MHC)



Carroll County – *The county's share of benefits for most program corresponds to its share of the state's poverty population (Figure 112 and Figure 115). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $14 per hour for 1 Adult Households; $20 per hour for 1 Adult, 2 Children Households; and $33 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 114 (or $9, $11, and $31, respectively, with those benefits, as in Figure 116).*

Figure 112: Quick Facts about Carroll County

	Number	Share of State
Population	167,522	2.8%
Median household income	$93,363	N/A
Share of individuals in poverty	5.3%	1.6%
Unemployment rate (Nov. 2019)	2.5%	N/A

Figure 113: Household Survival Budgets in Carroll County

Household	Annual	Hourly
1 Adult	$28,260	$14.13
1 Adult, 2 Children	$55,488	$27.74
2 Adults, 2 Children	$78,048	$39.02

Figure 115: Benefits Recipients in Carroll County

Program	Recipients in County	Share of MD Recipients
FSP	13,650	1.5%
TCA	631	0.8%
MA	15,714	1.7%
HCVP	1,250	1.4%
MEAP	2,341	1.8%
EUSP	2,214	1.8%
CCSP	261	1.2%
CDCTC	311	1.4%
EITC Refundable	4,866	1.7%
EITC Nonrefundable	3,933	1.7%
Poverty Level Credit	257	1.5%

Figure 114: Net Resources in Carroll County (Excluding HCVP and MHC)

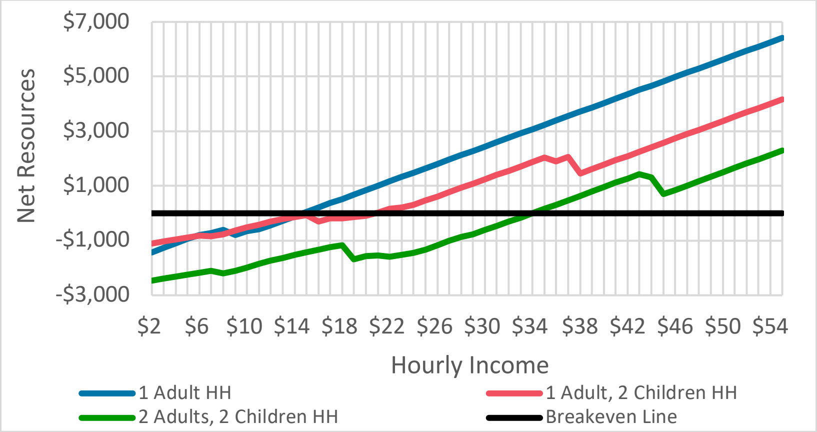
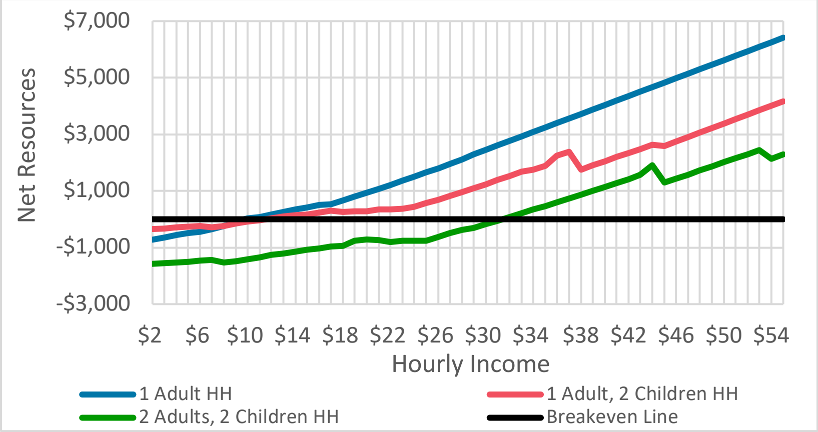


Figure 116: Net Resources in Carroll County (Including HCVP and MHC)



Cecil County *– The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 117 and Figure 120). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $14 per hour for 1 Adult Households; $19 per hour for 1 Adult, 2 Children Households; and $32 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 119 (or $8, $12, and $25, respectively, with those benefits, as in (Figure 121).*

Figure 117: Quick Facts about Cecil County

	Number	Share of State
Population	102,517	1.7%
Median household income	$72,845	N/A
Share of individuals in poverty	9.4%	1.7%
Unemployment rate (Nov. 2019)	3.4%	N/A

Figure 118: Household Survival Budgets in Cecil County

Household	Annual	Hourly
1 Adult	$27,492	$13.75
1 Adult, 2 Children	$52,188	$26.10
2 Adults, 2 Children	$73,416	$36.71

Figure 119: Net Resources in Cecil County (Excluding HCVP and MHC)

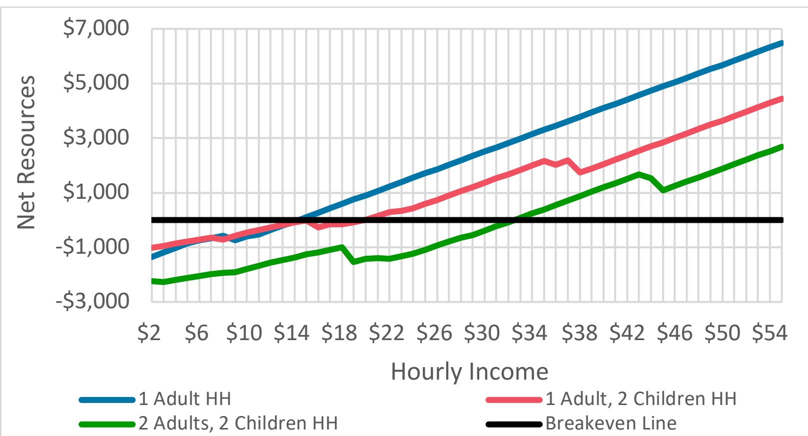
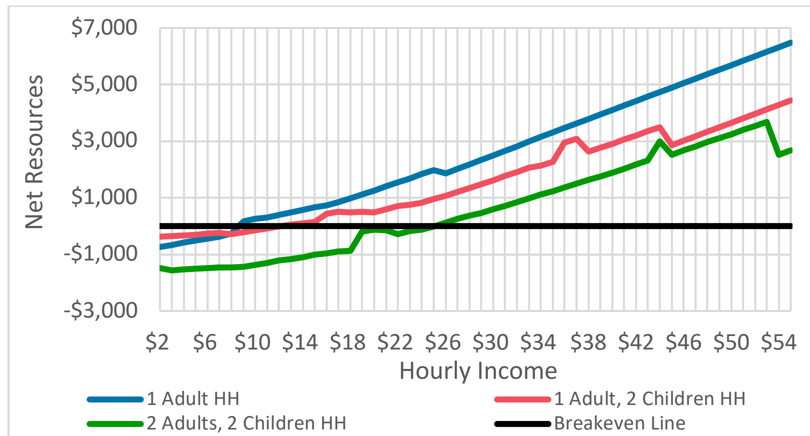


Figure 120: Benefits Recipients in Cecil County

Program	Recipients in County	Share of MD Recipients
FSP	18,246	2.1%
TCA	1,592	2.1%
MA	18,686	2.0%
HCVP	983	1.1%
MEAP	3,622	2.8%
EUSP	3,471	2.9%
CCSP	278	1.3%
CDCTC	176	0.8%
EITC Refundable	5,025	1.7%
EITC Nonrefundable	3,946	1.7%
Poverty Level Credit	201	1.2%

Figure 121: Net Resources in Cecil County (Including HCVP and MHC)



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Charles County *–The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 122 and Figure 125). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $18 per hour for 1 Adult Households; $26 per hour for 1 Adult, 2 Children Households; and $36 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 124 (or $14, $24, and $34, respectively, with those benefits, as in Figure 126).*

Figure 122: Quick Facts about Charles County

	Number	Share of State
Population	157,671	2.6%
Median household income	$95,924	N/A
Share of individuals in poverty	6.1%	1.7%
Unemployment rate (Nov. 2019)	3.3%	N/A

Figure 123: Household Survival Budgets in Charles County

Household	Annual	Hourly
1 Adult	$35,316	$17.66
1 Adult, 2 Children	$63,921	$31.96
2 Adults, 2 Children	$82,488	$41.24

Figure 124: Net Resources in Charles County (Excluding HCVP and MHC)

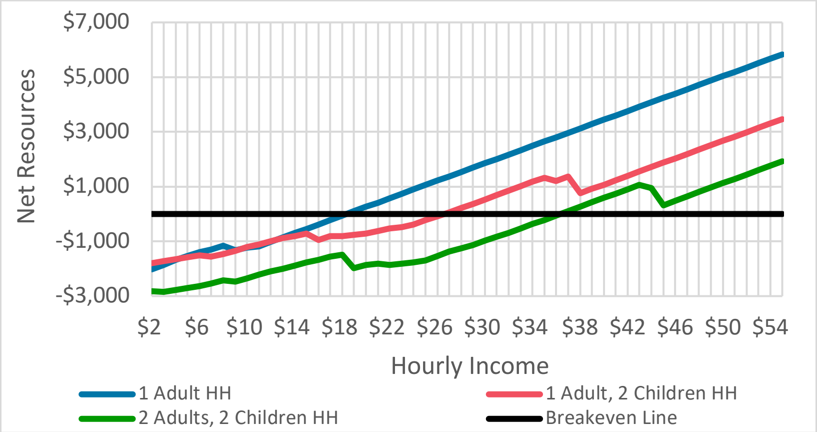
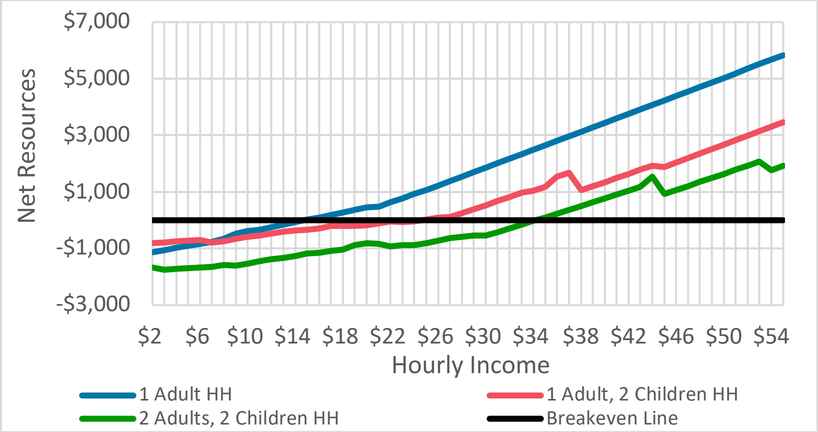


Figure 125: Benefits Recipients in Charles County

Program	Recipients in County	Share of MD Recipients
FSP	20,924	2.4%
TCA	1,303	1.7%
MA	22,921	2.4%
HCVP	1,344	1.5%
MEAP	2,843	2.2%
EUSP	2,744	2.3%
CCSP	469	2.2%
CDCTC	802	3.6%
EITC Refundable	7,311	2.5%
EITC Nonrefundable	6,091	2.6%
Poverty Level Credit	292	1.7%

Figure 126: Net Resources in Charles County (Including HCVP and MHC)



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Dorchester County *– The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 127 and Figure 130). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $12 per hour for 1 Adult Households; $10 per hour for 1 Adult, 2 Children Households; and $25 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 129 (or $8, $8, and $18, respectively, with those benefits, as in Figure 131).*

Figure 127: Quick Facts about Dorchester County

	Number	Share of State
Population	32,261	0.5%
Median household income	$52,145	N/A
Share of individuals in poverty	15.8%	0.9%
Unemployment rate (Nov. 2019)	4.2%	N/A

Figure 128: Household Survival Budgets in Dorchester County

Household	Annual	Hourly
1 Adult	$23,388	$11.69
1 Adult, 2 Children	$43,130	$21.57
2 Adults, 2 Children	$59,088	$29.54

Figure 129: Net Resources in Dorchester County (Excluding HCVP and MHC)

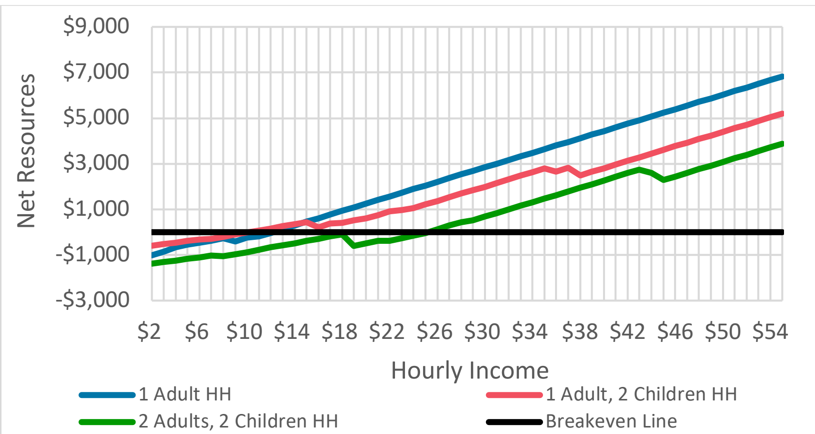
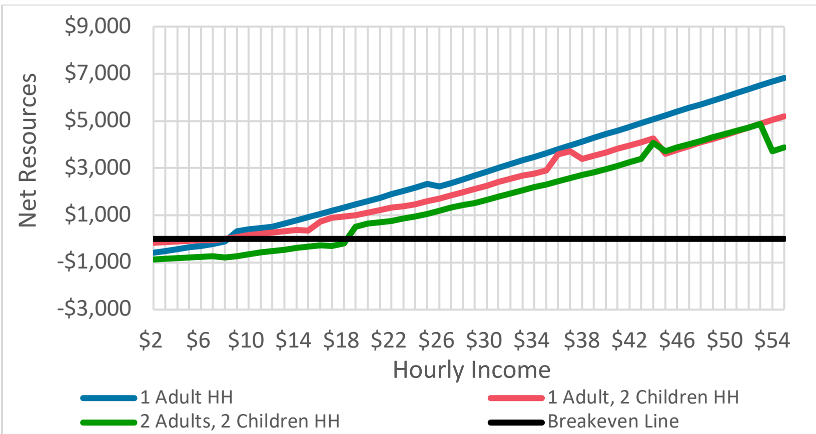


Figure 130: Benefits Recipients in Dorchester County

Program	Recipients in County	Share of MD Recipients
FSP	9,905	1.1%
TCA	628	0.8%
MA	7,989	0.8%
HCVP	717	0.8%
MEAP	2,518	2.0%
EUSP	2,523	2.1%
CCSP	187	0.9%
CDCTC	126	0.6%
EITC Refundable	2,951	1.0%
EITC Nonrefundable	2,055	0.9%
Poverty Level Credit	114	0.7%

Figure 131: Net Resources in Dorchester County (Including HCVP and MHC)



Frederick County – *The county's share of benefits for most programs corresponds to its share of the state's poverty population (Figure 132 and Figure 135). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $18 per hour for 1 Adult Households; $27 per hour for 1 Adult, 2 Children Households; and $37 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 134 (or $14, $27, and $35, respectively, with those benefits, as in Figure 136).*

Figure 132: Quick Facts about Frederick County

	Number	Share of State
Population	248,472	4.1%
Median household income	$91,999	N/A
Share of individuals in poverty	7.1%	3.1%
Unemployment rate (Nov. 2019)	2.8%	N/A

Figure 133: Household Survival Budgets in Frederick County

Household	Annual	Hourly
1 Adult	$35,316	$17.66
1 Adult, 2 Children	$65,359	$32.68
2 Adults, 2 Children	$84,036	$42.02

Figure 134: Net Resources in Frederick County (Excluding HCVP and MHC)

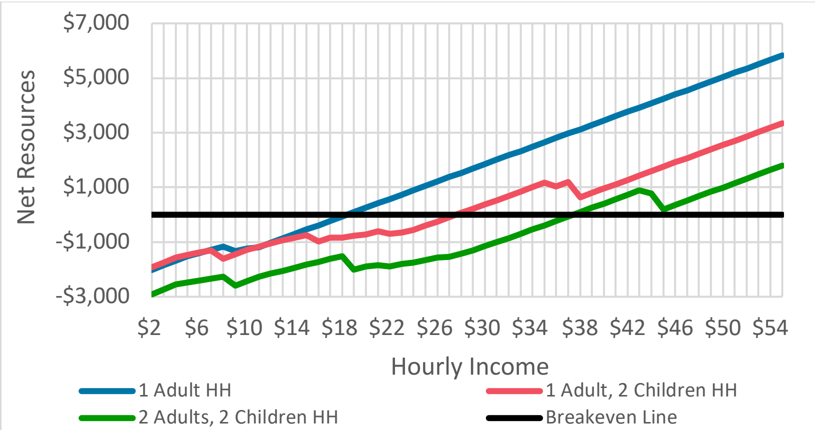
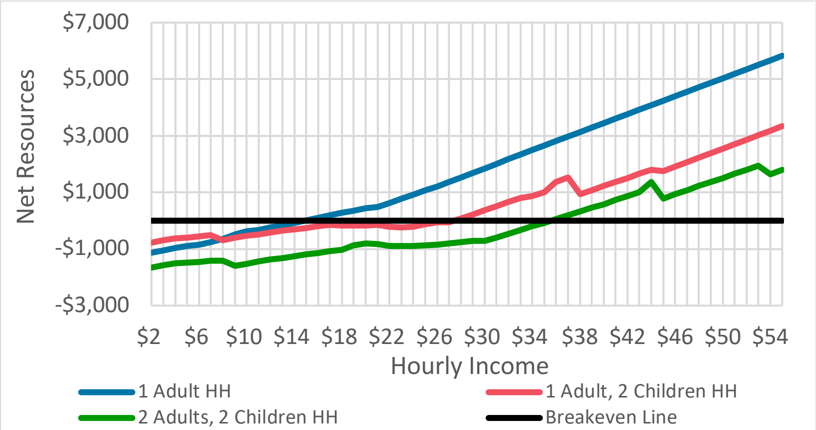


Figure 135: Benefits Recipients in Frederick County

Program	Recipients in County	Share of MD Recipients
FSP	23,224	2.6%
TCA	1,396	1.9%
MA	29,534	3.1%
HCVP	2,234	2.5%
MEAP	3,585	2.8%
EUSP	3,480	2.9%
CCSP	422	2.0%
CDCTC	524	2.4%
EITC Refundable	9,187	3.1%
EITC Nonrefundable	7,477	3.2%
Poverty Level Credit	628	3.7%

Figure 136: Net Resources in Frederick County (Including HCVP and MHC)



Garrett County – *The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 137 and Figure 140). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $6 per hour for 1 Adult Households; $2 per hour for 1 Adult, 2 Children Households; and $12 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 139 (or $4, $1, and $10, respectively, with those benefits, as in Figure 141).*

Figure 137: Quick Facts about Garrett County

	Number	Share of State
Population	29,376	0.5%
Median household income	$49,619	N/A
Share of individuals in poverty	9.7%	0.5%
Unemployment rate (Nov. 2019)	4.2%	N/A

Figure 138: Household Survival Budgets in Garrett County

Household	Annual	Hourly
1 Adult	$18,432	$9.22
1 Adult, 2 Children	$35,937	$17.97
2 Adults, 2 Children	$51,516	$25.76

Figure 140: Benefits Recipients in Garrett County

Program	Recipients in County	Share of MD Recipients
FSP	5,169	0.6%
TCA	214	0.3%
MA	*	*
HCVP	252	0.3%
MEAP	2,408	1.9%
EUSP	2,304	1.9%
CCSP	23	0.1%
CDCTC	30	0.1%
EITC Refundable	1,707	0.6%
EITC Nonrefundable	1,284	0.5%
Poverty Level Credit	61	0.4%

Figure 139: Net Resources Garrett County (Excluding HCVP and MHC)

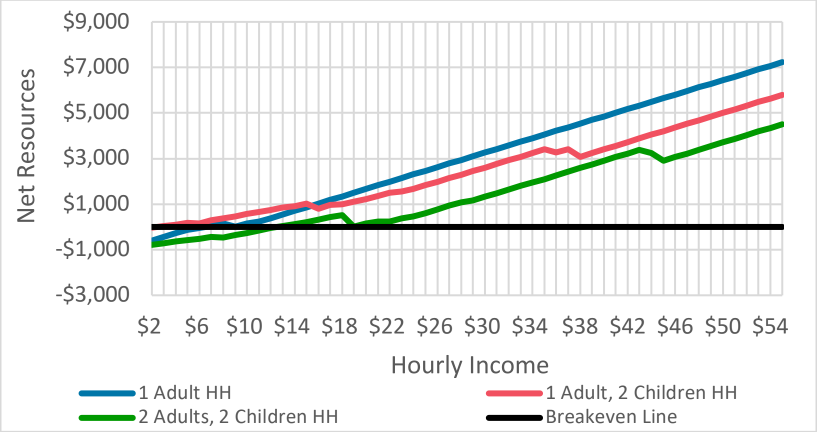
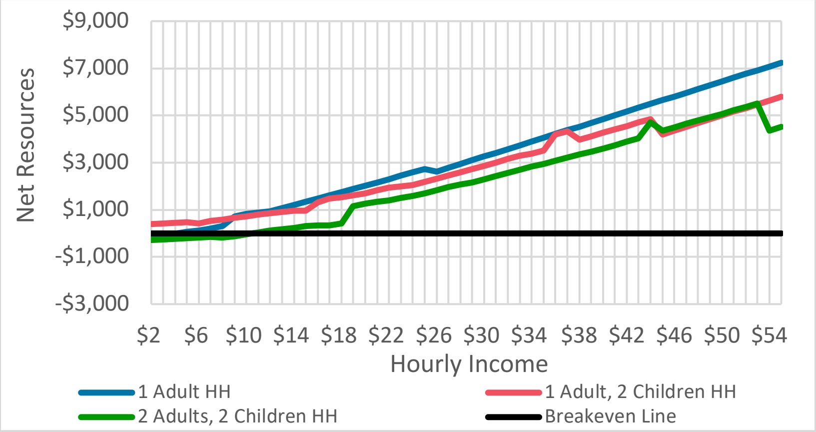


Figure 141: Net Resources in Garrett County (Including HCVP and MHC)



***Harford County –** The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 142 and Figure 145). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $14 per hour for 1 Adult Households; $21 per hour for 1 Adult, 2 Children Households; and $34 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 144 (or $9, $12, and $32, respectively, with those benefits, as in Figure 146).*

Figure 142: Quick Facts about Harford County

	Number	Share of State
Population	251,025	4.2%
Median household income	$85,942	N/A
Share of individuals in poverty	7.6%	3.4%
Unemployment rate (Nov. 2019)	2.9%	N/A

Figure 143: Household Survival Budgets in Harford County

Household	Annual	Hourly
1 Adult	$28,260	$14.13
1 Adult, 2 Children	$56,193	$28.09
2 Adults, 2 Children	$79,080	$39.54

Figure 144: Net Resources in Harford County (Excluding HCVP and MHC)

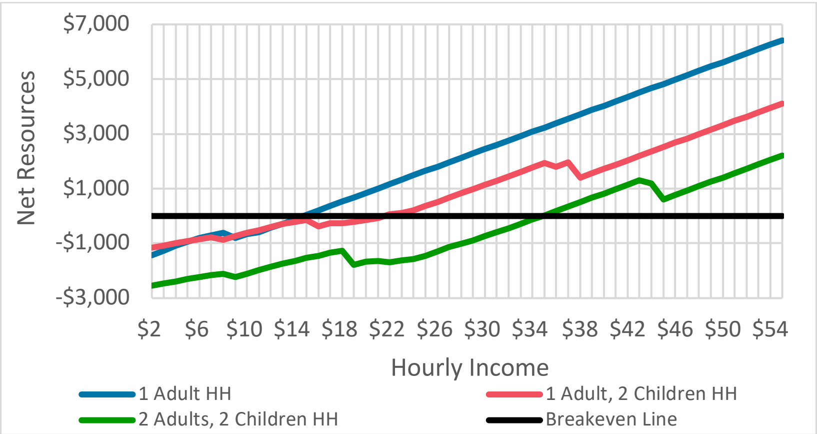
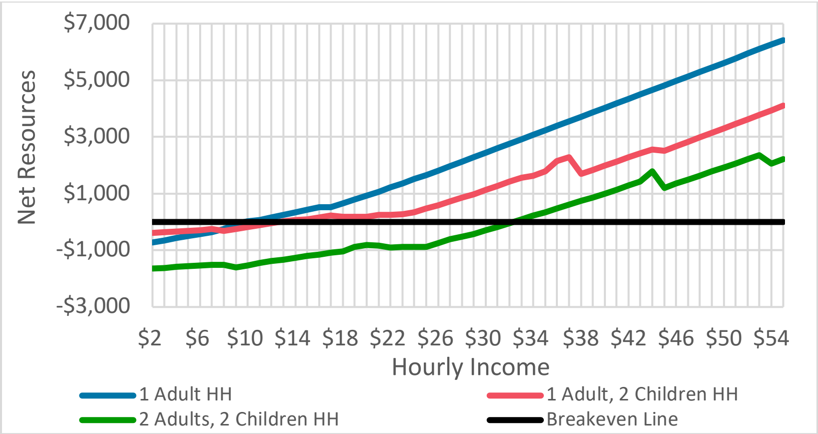


Figure 145: Benefits Recipients in Harford County

Program	Recipients in County	Share of MD Recipients
FSP	27,973	3.2%
TCA	2,018	2.7%
MA	31,314	3.3%
HCVP	2,753	3.1%
MEAP	5,291	4.1%
EUSP	4,873	4.1%
CCSP	634	3.0%
CDCTC	688	3.1%
EITC Refundable	10,225	3.5%
EITC Nonrefundable	7,892	3.3%
Poverty Level Credit	417	2.5%

Figure 146: Net Resources in Harford County (Including HCVP and MHC)



Howard County *– The county's share of benefits for most programs corresponds to its share of the state's poverty population (Figure 147 and Figure 150). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $14 per hour for 1 Adult Households; $24 per hour for 1 Adult, 2 Children Households; and $37 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 149 (or $9, $14, and $35, respectively, with those benefits, as in Figure 151).*

Figure 147: Quick Facts about Howard County

	Number	Share of State
Population	315,327	5.3%
Median household income	$117,730	N/A
Share of individuals in poverty	5.4%	3.0%
Unemployment rate (Nov. 2019)	2.4%	N/A

Figure 148: Household Survival Budgets in Howard County

Household	Annual	Hourly
1 Adult	$28,260	$14.13
1 Adult, 2 Children	$61,396	$30.70
2 Adults, 2 Children	$85,800	$42.90

Figure 149: Net Resources in Howard County (Excluding HCVP and MHC)

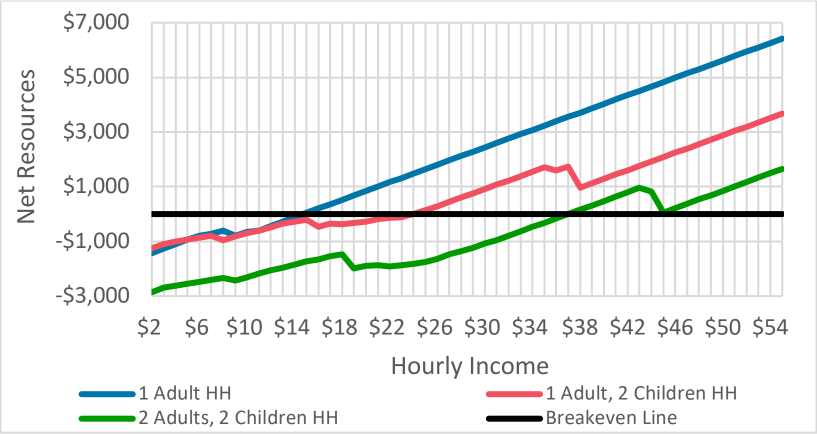
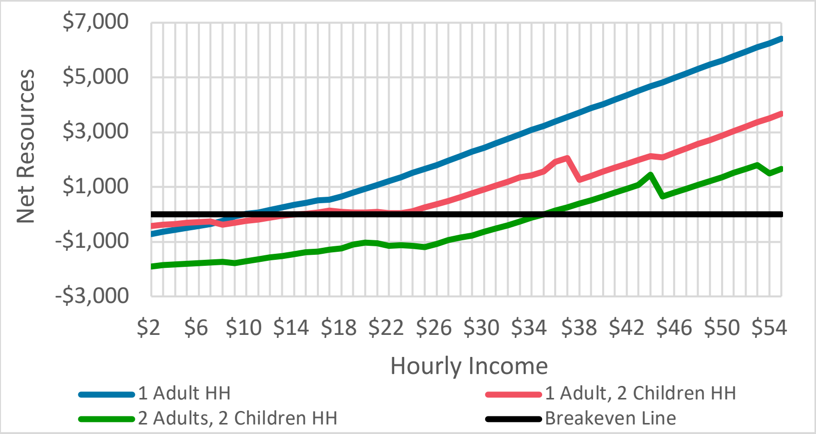


Figure 150: Benefits Recipients in Howard County

Program	Recipients in County	Share of MD Recipients
FSP	23,093	2.6%
TCA	1,575	2.1%
MA	32,400	3.4%
HCVP	3,620	4.0%
MEAP	4,135	3.2%
EUSP	3,915	3.3%
CCSP	668	3.2%
CDCTC	634	2.8%
EITC Refundable	9,925	3.4%
EITC Nonrefundable	7,675	3.3%
Poverty Level Credit	560	3.3%

Figure 151: Net Resources in Howard County (Including HCVP and MHC)



Kent County *– The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 152 and Figure 155). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $11 per hour for 1 Adult Households; $6 per hour for 1 Adult, 2 Children Households; and $17 and $24 per hour for 2 Adult, 2 Children Households due to a benefits cliff when MA eligibility for the adults ends without housing vouchers or the health insurance tax credit, as in Figure 154 (or $7, $1, and $16, respectively, with those benefits, as in Figure 156).*

Figure 152: Quick Facts about Kent County

	Number	Share of State
Population	19,593	0.3%
Median household income	$56,009	N/A
Share of individuals in poverty	12.3%	0.4%
Unemployment rate (Nov. 2019)	3.4%	N/A

Figure 153: Household Survival Budgets in Kent County

Household	Annual	Hourly
1 Adult	$22,044	$11.02
1 Adult, 2 Children	$40,051	$20.03
2 Adults, 2 Children	$57,768	$28.88

Figure 154: Net Resources in Kent County (Excluding HCVP and MHC)

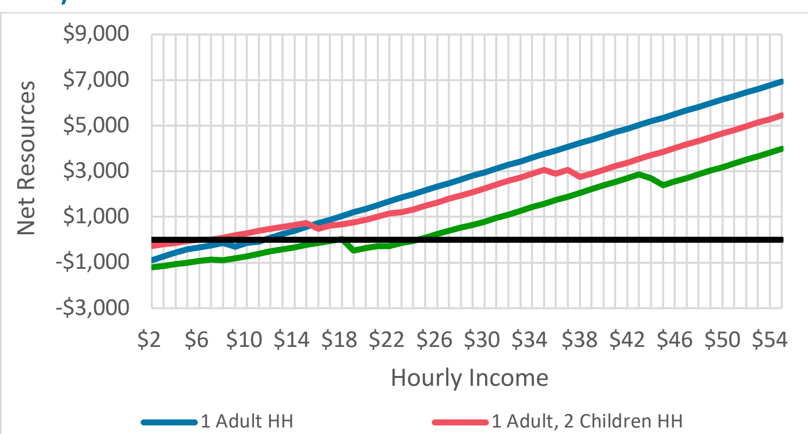
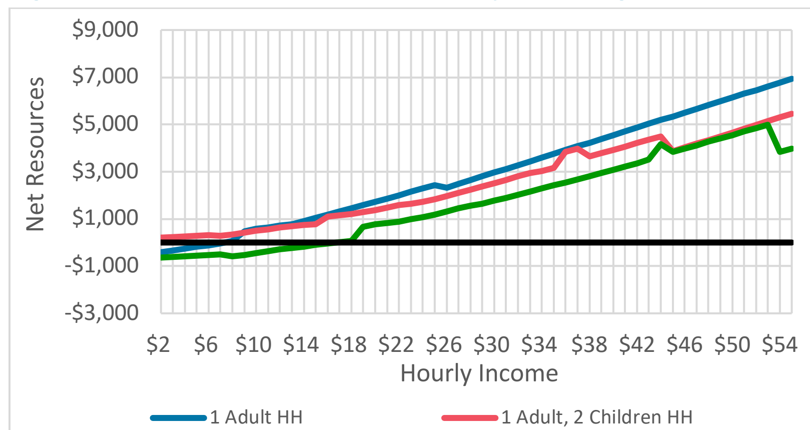


Figure 155: Benefits Recipients in Kent County

Program	Recipients in County	Share of MD Recipients
FSP	3,461	0.4%
TCA	257	0.3%
MA	*	*
HCVP	175	0.2%
MEAP	1,073	0.8%
EUSP	1,012	0.8%
CCSP	35	0.2%
CDCTC	38	0.2%
EITC Refundable	921	0.3%
EITC Nonrefundable	671	0.3%
Poverty Level Credit	45	0.3%

Figure 156: Net Resources in Kent County (Including HCVP and MHC)



Montgomery County *– The county's share of benefits for most programs corresponds to its share of the state's poverty population (Figure 157 and Figure 160). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $16 per hour for 1 Adult Households; $25 per hour for 1 Adult, 2 Children Households; and $35 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 159 (or $10, $14 and $20 due a decrease in benefits from multiple programs, and $32, respectively, with those benefits, as in Figure 161).*

Figure 157: Quick Facts about Montgomery County

	Number	Share of State
Population	1,040,133	17.3%
Median household income	$106,287	N/A
Share of individuals in poverty	6.9%	12.9%
Unemployment rate (Nov. 2019)	2.6%	N/A

Figure 158: Household Survival Budgets in Montgomery County

Household	Annual	Hourly
1 Adult	$30,900	$15.45
1 Adult, 2 Children	$64,283	$32.16
2 Adults, 2 Children	$82,188	$41.09

Figure 159: Net Resources in Montgomery County (Excluding HCVP and MHC)

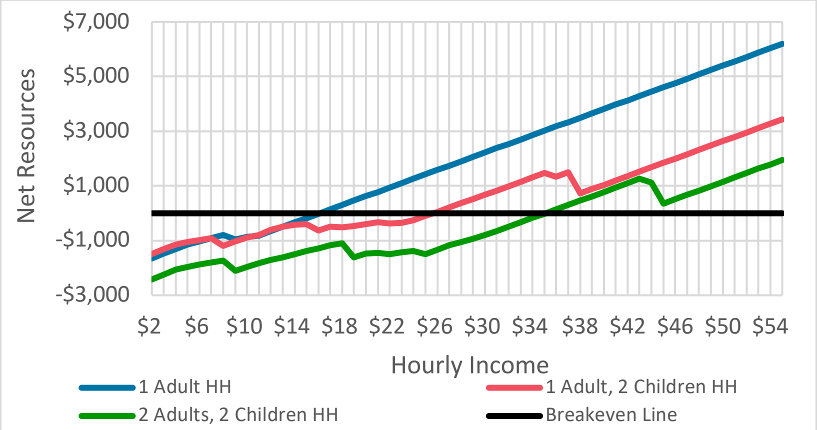
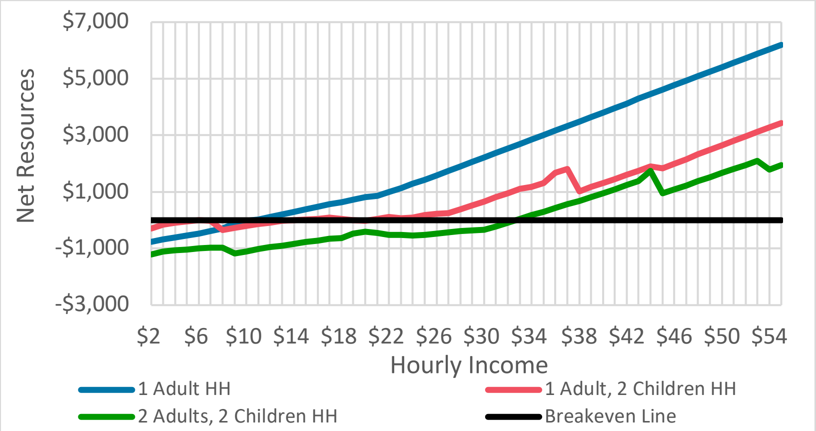


Figure 160: Benefits Recipients in Montgomery County

Program	Recipients in County	Share of MD Recipients
FSP	80,527	9.1%
TCA	4,400	5.9%
MA	132,088	13.9%
HCVP	12,255	13.6%
MEAP	10,246	7.9%
EUSP	9,522	7.9%
CCSP	1,821	8.6%
CDCTC	2,626	11.8%
EITC Refundable	39,832	13.6%
EITC Nonrefundable	32,889	13.9%
Poverty Level Credit	3,726	21.9%

Figure 161: Net Resources in Montgomery County (Including HCVP and MHC)



Prince George's County *– The county's share of benefits for most programs does not corresponds to its share of the state's total and poverty population (Figure 162 and Figure 165). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $16 per hour for 1 Adult Households; $23 per hour for 1 Adult, 2 Children Households; and $31 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 164 (or $16, $11, and $26, respectively, with those benefits, as in Figure 166).*

Figure 162: Quick Facts about Prince George's County

	Number	Share of State
Population	906,202	15.1%
Median household income	$81,969	N/A
Share of individuals in poverty	8.9%	14.2%
Unemployment rate (Nov. 2019)	3.4%	N/A

Figure 163: Household Survival Budgets in Prince George's County

Household	Annual	Hourly
1 Adult	$30,900	$15.45
1 Adult, 2 Children	$58,468	$29.23
2 Adults, 2 Children	$74,064	$37.03

Figure 164: Net Resources in Prince George's County (Excluding HCVP and MHC)

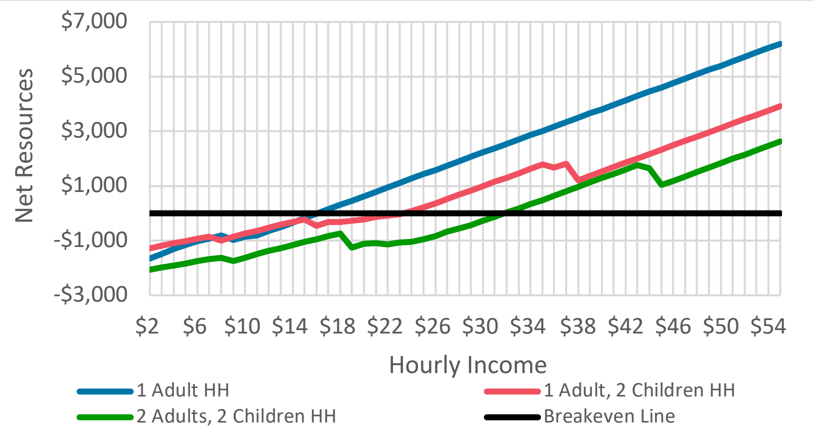
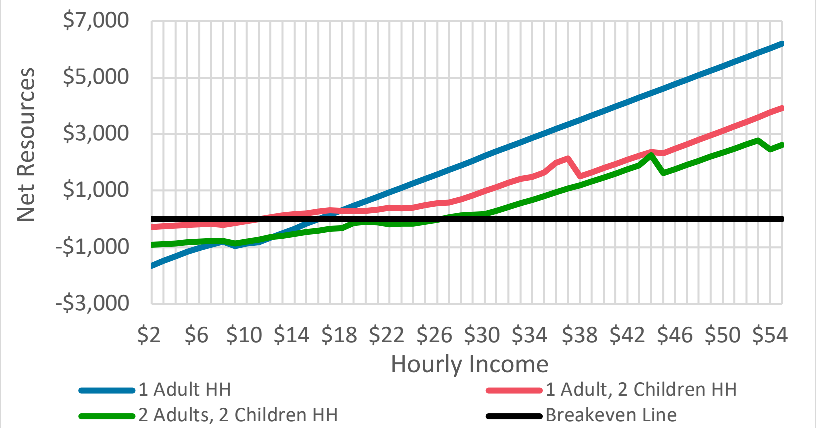


Figure 165: Benefits Recipients in Prince George's County

Program	Recipients in County	Share of MD Recipients
FSP	122,855	13.9%
TCA	7,247	9.7%
MA	171,860	18.1%
HCVP	8,893	9.9%
MEAP	12,725	9.9%
EUSP	12,578	10.5%
CCSP	3,334	15.7%
CDCTC	5,613	25.2%
EITC Refundable	50,529	17.2%
EITC Nonrefundable	44,941	19.0%
Poverty Level Credit	4,111	24.2%

Figure 166: Net Resources in Prince George's County (Including HCVP and MHC)



Queen Anne's County – *The county's share of benefits for most program corresponds to its share of the state's total and poverty population (Figure 167 and Figure 170). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $14 per hour for 1 Adult Households; $20 per hour for 1 Adult, 2 Children Households; and $33 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 169 (or $8, $11, and $26, respectively, with those benefits, as in Figure 171).*

Figure 167: Quick Facts about Queen Anne's County

	Number	Share of State
Population	49,355	0.8%
Median household income	$92,167	N/A
Share of individuals in poverty	5.5%	0.5%
Unemployment rate (Nov. 2019)	2.7%	N/A

Figure 168: Household Survival Budgets in Queen Anne's County

Household	Annual	Hourly
1 Adult	$28,260	$14.13
1 Adult, 2 Children	$53,466	$26.73
2 Adults, 2 Children	$75,600	$37.80

Figure 169: Net Resources in Queen Anne's County (Excluding HCVP and MHC)

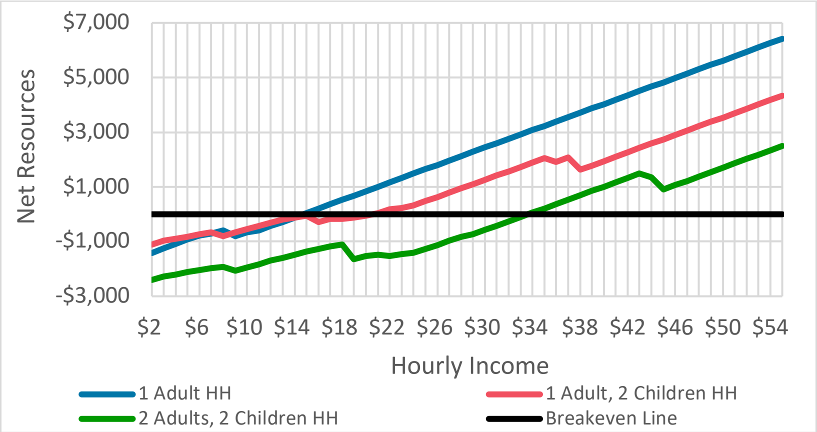
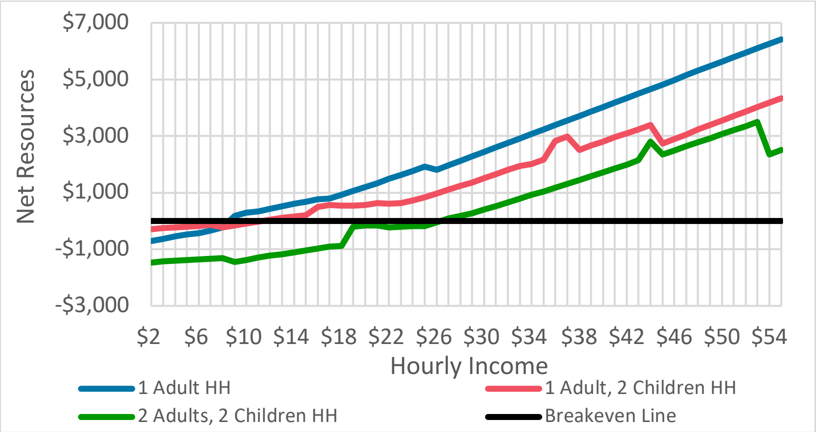


Figure 170: Benefits Recipients in Queen Anne's County

Program	Recipients in County	Share of MD Recipients
FSP	4,901	0.6%
TCA	244	0.3%
MA	*	*
HCVP	207	0.2%
MEAP	1,032	0.8%
EUSP	978	0.8%
CCSP	49	0.2%
CDCTC	116	0.5%
EITC Refundable	1,655	0.6%
EITC Nonrefundable	1,329	0.6%
Poverty Level Credit	117	0.7%

Figure 171: Net Resources in Queen Anne's County (Including HCVP and MHC)



Saint Mary's County *– The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 172 and Figure 175). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $13 per hour for 1 Adult Households; $22 per hour for 1 Adult, 2 Children Households; and $32 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 174 (or $8, $14, and $18 and $25 due to the end of HCVP eligibility, respectively, with those benefits, as in Figure 176).*

Figure 172: Quick Facts about Saint Mary's County

	Number	Share of State
Population	111,531	1.9%
Median household income	$90,438	N/A
Share of individuals in poverty	8.3%	1.6%
Unemployment rate (Nov. 2019)	2.9%	N/A

Figure 173: Household Survival Budgets in Saint Mary's County

Household	Annual	Hourly
1 Adult	$26,484	$13.24
1 Adult, 2 Children	$55,989	$27.99
2 Adults, 2 Children	$73,368	$36.68

Figure 174: Net Resources in Saint Mary's County (Excluding HCVP and MHC)

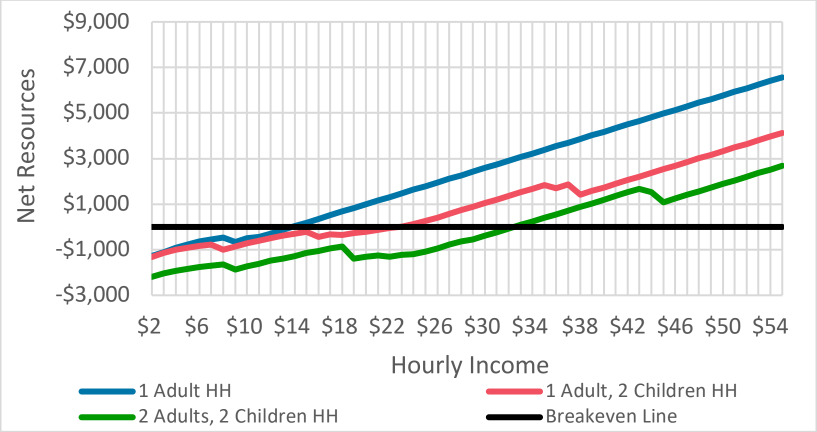
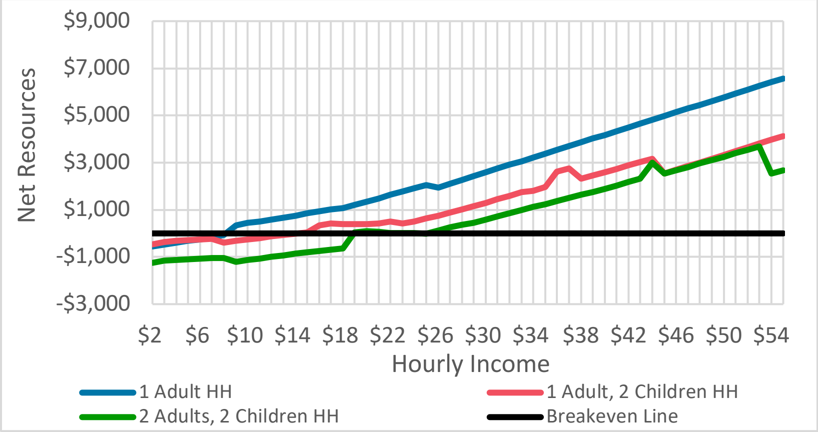


Figure 175: Benefits Recipients in Saint Mary's County

Program	Recipients in County	Share of MD Recipients
FSP	6,897	0.8%
TCA	1,928	2.6%
MA	15,278	1.6%
HCVP	1,424	1.6%
MEAP	2,569	2.0%
EUSP	2,456	2.0%
CCSP	228	1.1%
CDCTC	277	1.2%
EITC Refundable	4,549	1.6%
EITC Nonrefundable	3,495	1.5%
Poverty Level Credit	235	1.4%

Figure 176: Net Resources in Saint Mary's County (Including HCVP and MHC)



Somerset County – *The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 177 and Figure 180). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $7 and $9 per hour for 1 Adult Households due to the end of MA eligibility; $6 per hour for 1 Adult, 2 Children Households; and $14 and $20 per hour for 2 Adult, 2 Children Households due to the end of MA eligibility for the adults without housing vouchers or the health insurance tax credit, as in Figure 179 (or $5, $1, and $13, respectively, with those benefits, as in Figure 181).*

Figure 177: Quick Facts about Somerset County

	Number	Share of State
Population	25,737	0.4%
Median household income	$42,165	N/A
Share of individuals in poverty	20.4%	0.7%
Unemployment rate (Nov. 2019)	5.5%	N/A

Figure 178: Household Survival Budgets in Somerset County

Household	Annual	Hourly
1 Adult	$19,572	$9.79
1 Adult, 2 Children	$39,003	$19.50
2 Adults, 2 Children	$53,664	$26.83

Figure 180: Benefits Recipients in Somerset County

Program	Recipients in County	Share of MD Recipients
FSP	15,910	1.8%
TCA	676	0.9%
MA	*	*
HCVP	525	0.6%
MEAP	1,560	1.2%
EUSP	1,510	1.3%
CCSP	196	0.9%
CDCTC	52	0.2%
EITC Refundable	1,774	0.6%
EITC Nonrefundable	1,206	0.5%
Poverty Level Credit	64	0.4%

Figure 179: Net Resources in Somerset County (Excluding HCVP and MHC)

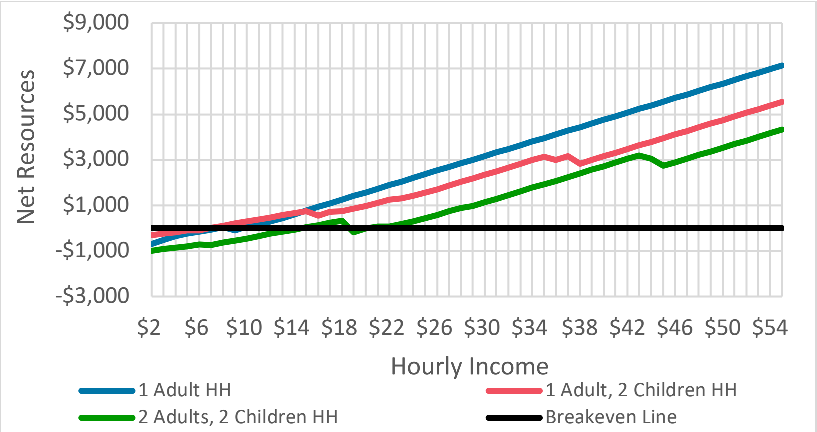
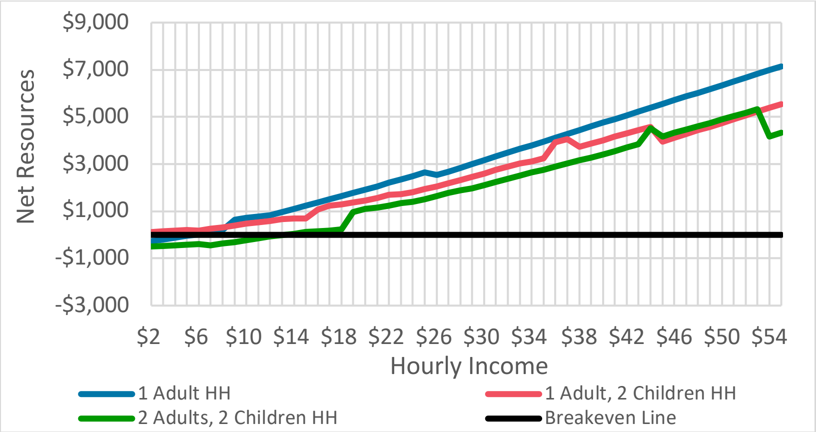


Figure 181: Net Resources in Somerset County (Including HCVP and MHC)



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Talbot County – *The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 182 and Figure 185). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $12 per hour for 1 Adult Households; $12 and $16 per hour for 1 Adult, 2 Children Households due to the end of MA eligibility for the adult; and $29 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 184 (or $8, $10, and $18, respectively, with those benefits, as in Figure 186).*

Figure 182: Quick Facts about Talbot County

	Number	Share of State
Population	37,211	0.6%
Median household income	$67,204	N/A
Share of individuals in poverty	9.5%	0.6%
Unemployment rate (Nov. 2019)	2.9%	N/A

Figure 183: Household Survival Budgets in Talbot County

Household	Annual	Hourly
1 Adult	$23,832	$11.92
1 Adult, 2 Children	$49,043	$24.52
2 Adults, 2 Children	$67,764	$33.88

Figure 185: Benefits Recipients in Talbot County

Program	Recipients in County	Share of MD Recipients
FSP	5,092	0.6%
TCA	282	0.4%
MA	*	*
HCVP	320	0.4%
MEAP	1,283	1.0%
EUSP	1,259	1.0%
CCSP	112	0.5%
CDCTC	112	0.5%
EITC Refundable	1,734	0.6%
EITC Nonrefundable	1,385	0.6%
Poverty Level Credit	99	0.6%

Figure 184: Net Resources in Talbot County (Excluding HCVP and MHC)

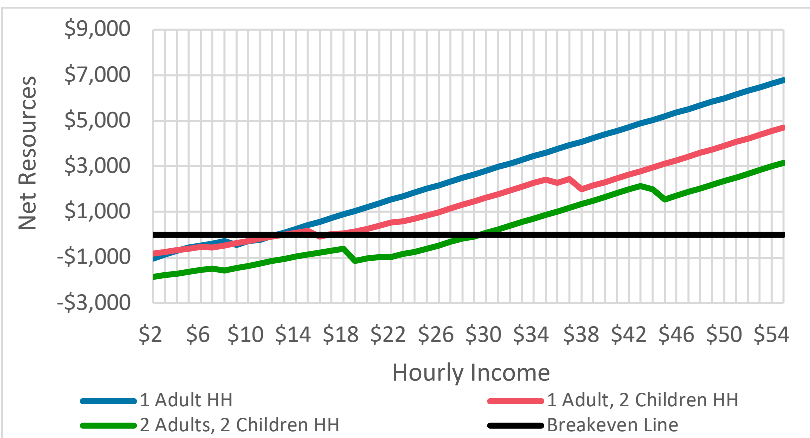
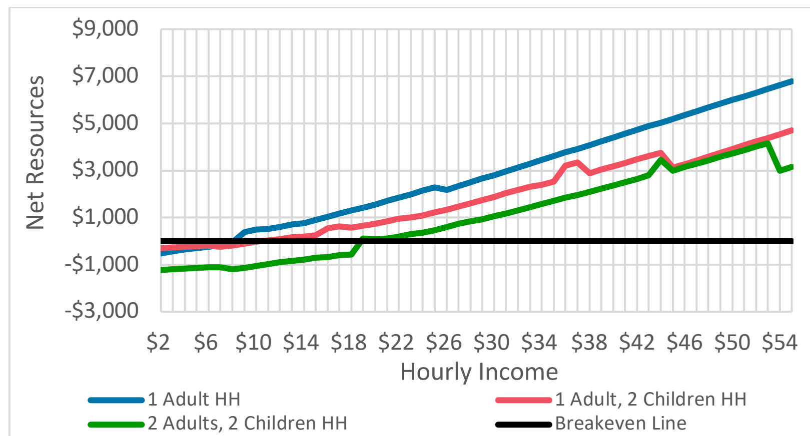


Figure 186: Net Resources in Talbot County (Including HCVP and MHC)



Washington County *– The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 187 and Figure 190). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $11 per hour for 1 Adult Households; $9 per hour for 1 Adult, 2 Children Households; and $26 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in* Figure 189 *(or $7, $5, and $18, respectively, with those benefits, as in Figure 191).*

Figure 187: Quick Facts about Washington County

	Number	Share of State
Population	149,811	2.5%
Median household income	$59,719	N/A
Share of individuals in poverty	12.7%	3.2%
Unemployment rate (Nov. 2019)	3.2%	N/A

Figure 188: Household Survival Budgets in Washington County

Household	Annual	Hourly
1 Adult	$21,792	$10.90
1 Adult, 2 Children	$45,252	$22.62
2 Adults, 2 Children	$63,060	$31.53

Figure 190: Benefits Recipients in Washington County

Program	Recipients in County	Share of MD Recipients
FSP	31,056	3.5%
TCA	2,781	3.7%
MA	30,608	3.2%
HCVP	3,216	3.6%
MEAP	3,976	3.1%
EUSP	3,867	3.2%
CCSP	413	1.9%
CDCTC	392	1.8%
EITC Refundable	9,311	3.2%
EITC Nonrefundable	6,848	2.9%
Poverty Level Credit	343	2.0%

Figure 189: Net Resources in Washington County (Excluding HCVP and MHC)

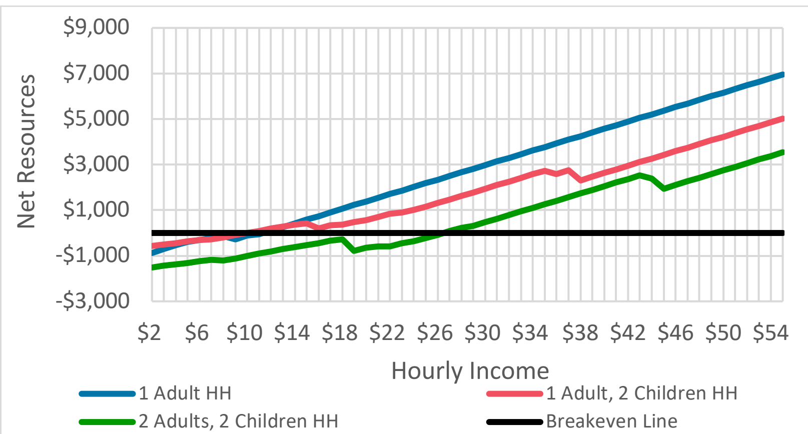
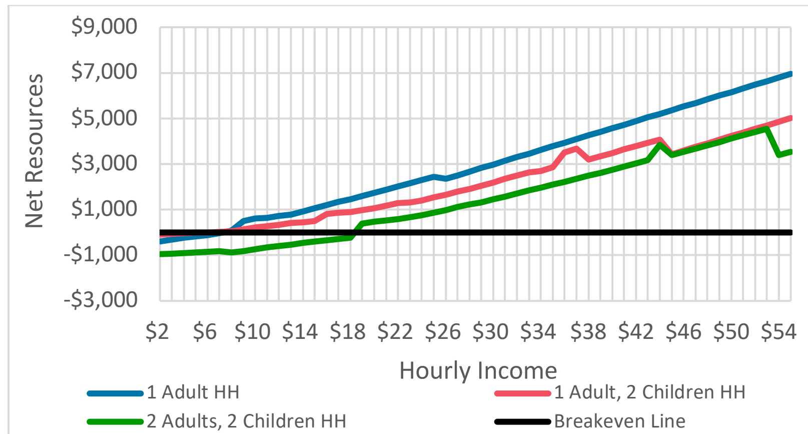


Figure 191: Net Resources in Washington County (Including HCVP and MHC)



Wicomico County *– The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 192 and Figure 195). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $11 per hour for 1 Adult Households; $9 per hour for 1 Adult, 2 Children Households; and $25 per hour for 2 Adult, 2 Children Households without housing vouchers or the health insurance tax credit, as in Figure 194 (or $7, $1, and $18, respectively, with those benefits, as in Figure 196).*

Figure 192: Quick Facts about Wicomico County

	Number	Share of State
Population	102,172	1.7%
Median age	35.8	N/A
Percent high school graduate or higher	88.1%	1.5%
Median household income	$56,608	N/A
Share of individuals in poverty	15.2%	2.7%
Unemployment rate (Nov. 2019)	4.4%	N/A

Figure 193: Household Survival Budgets in Wicomico County

Household	Annual	Hourly
1 Adult	$21,156	$10.58
1 Adult, 2 Children	$41,505	$20.76
2 Adults, 2 Children	$59,448	$29.72

Figure 195: Benefits Recipients in Wicomico County

Program	Recipients in County	Share of MD Recipients
FSP	24,888	2.8%
TCA	2,142	2.9%
MA	23,969	2.5%
HCVP	1,476	1.6%
MEAP	4,845	3.8%
EUSP	4,765	4.0%
CCSP	529	2.5%
CDCTC	305	1.4%
EITC Refundable	7,948	2.7%
EITC Nonrefundable	6,191	2.6%
Poverty Level Credit	255	1.5%

Figure 194: Net Resources in Wicomico County (Excluding HCVP and MHC)

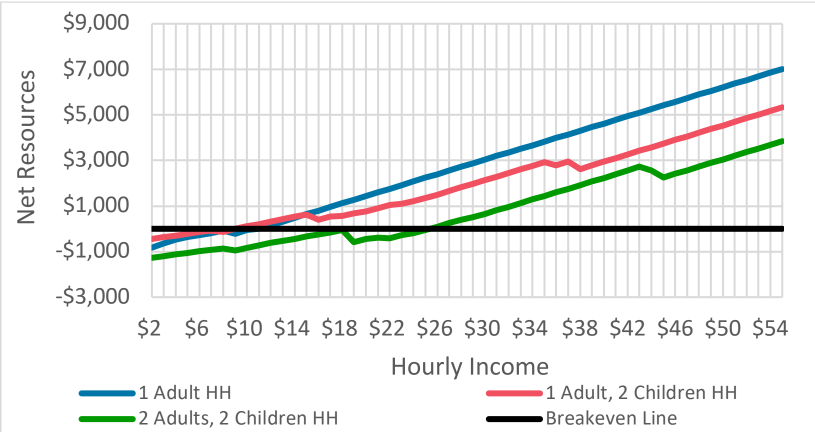
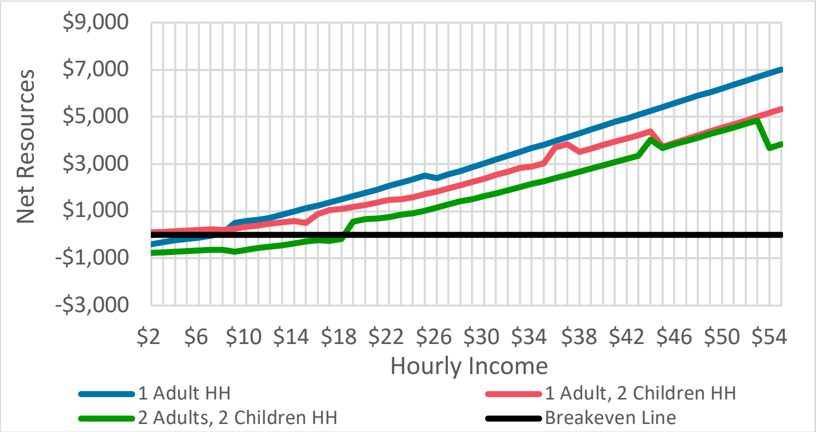


Figure 196: Net Resources in Wicomico County (Including HCVP and MHC)



Worcester County – *The county's share of benefits for most programs corresponds to its share of the state's total and poverty population (Figure 197 and Figure 200). Households have enough income for Household Survival Budget expenses after hourly earning equivalent to: $11 per hour for 1 Adult Households; $4 per hour for 1 Adult, 2 Children Households, and $17 and $24 per hour for 2 Adult, 2 Children Households due to the end of MA eligibility for the adults without housing vouchers or the health insurance tax credit, as in Figure 199 (or $7, $1, and $18, respectively, with those benefits, as in Figure 201).*

Figure 197: Quick Facts about Worcester County

	Number	Share of State
Population	51,564	0.9%
Median household income	$61,145	N/A
Share of individuals in poverty	9.3%	0.9%
Unemployment rate (Nov. 2019)	8.5%	N/A

Figure 198: Household Survival Budgets in Worchester County

Household	Annual	Hourly
1 Adult	$21,504	$10.75
1 Adult, 2 Children	$41,277	$20.63
2 Adults, 2 Children	$58,764	$29.38

Figure 200: Benefits Recipients in Worcester County

Program	Recipients in County	Share of MD Recipients
FSP	7,750	0.9%
TCA	341	0.5%
MA	8,540	0.9%
HCVP	330	0.4%
MEAP	1,856	1.4%
EUSP	1,771	1.5%
CCSP	132	0.6%
CDCTC	145	0.7%
EITC Refundable	3,482	1.2%
EITC Nonrefundable	2,425	1.0%
Poverty Level Credit	433	2.5%

Figure 199: Net Resources in Worcester County (Excluding HCVP and MHC)

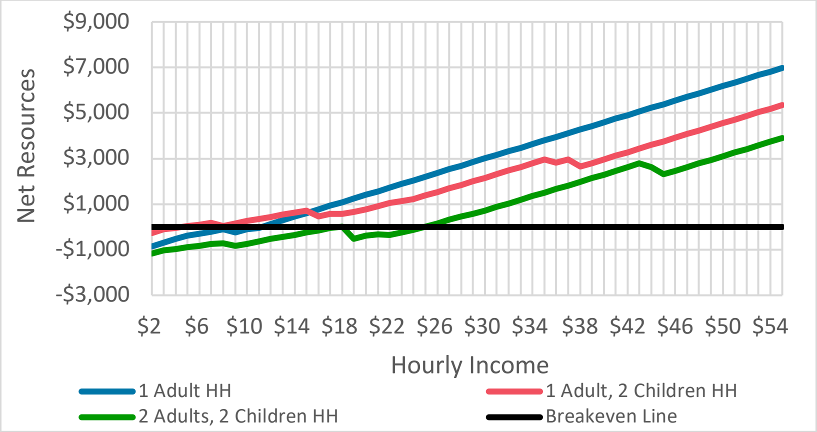


Figure 201: Net Resources Worcester County (Including HCVP and MHC)