



**The
Family
Tree**

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Raising families up.

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March 6, 2020

Hon. Chairperson Delores Kelley
Hon. Vice Chair Brian Feldman
Senate Finance Committee
11 Bladen Street
Annapolis, Maryland 21401

RE: SUPPORT SB 787 – Family Investment Administration –Temporary Cash Assistance—Eligibility

Dear Madame Chair, Mr. Vice Chair and Members of the Committee:

The Family Tree strongly supports SB 787, which eliminates full-family sanctions in the Temporary Cash Assistance (TCA) program and establishes 75% of the TCA grant as the child's portion that cannot be sanctioned and allows 30% of the remaining adult portion to be sanctioned for TCA work participation sanctions.


The Family Tree is Maryland's leading non-profit organization dedicated to improving our community by preventing child abuse and neglect. In the forty-five years since The Family Tree first laid roots, the organization's leadership has cultivated a deep understanding of child abuse in Maryland. With national affiliations such as Parents Anonymous®, Prevent Child Abuse America, and The National Exchange Clubs, The Family Tree belongs to a growing network of NGOs across the country devoted to protecting the most vulnerable members of society, its children.

While most people in financial need do not maltreat their children, research has demonstrated that poverty greatly increases the risk that a child *may* be maltreated. In fact, it has been shown that in counties with higher income inequalities there are also significantly higher rates of child maltreatment (Eckenrode, Smith, McCarthy, Dineen, 2014). Child maltreatment can have long-term consequences for children's physical and mental health, substance misuse, socioeconomic challenges such as poor performance in school, unemployment, and other risk behaviors.

Maryland has one of the highest rates of Deep Poverty in the entire country: of individuals who live below the poverty line in Maryland, 48% - almost one in two - live at 50% of the poverty line or lower (US Census, 2019. American Community Survey Data). While TCA benefit does not bring families up to the poverty level, it is still vitally important: families use TCA benefits to purchase housing, food, transportation, and other basic necessities. Without TCA, these low-income households have no cash income. Full-family TCA sanctions – like we currently have in Maryland – are far too common, hit marginalized households the hardest, and spiral families further into deep poverty.

SB 787 follows the lead of other states – and the two-generation model – by creating a partial sanctions process in TCA. SB 787 establishes a portion of the TCA grant – 75% - as a child benefit, which belongs to the child(ren) and cannot be sanctioned or reduced. As over 70% of TCA recipients in Maryland are children, this is a critically important shift. When it is necessary to sanction the adult caregiver, the remaining 25% of the TCA grant is considered the adult portion and can be subject to sanction. For work sanctions, this bill would sanction 30% of the adult portion of TCA. SB 787 strikes an appropriate, humane balance between signaling to the adult participant that they have fallen out of compliance with TCA, while preserving household income so the family doesn't fall further into deep poverty.

Thank you,



Patricia K. Cronin, LCSW-C
Executive Director

