

SB160 - Temporary Cash Assistance Testimony.pdf

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Position: FAV

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Written Testimony

Senate Bill 160 - Human Services – Temporary Cash Assistance – Calculation of Benefits

Senate Finance Committee – February 1, 2023

Support

Background: Senate Bill 160 would require local departments of social services to disregard 100% of the amount of certain housing subsidies in the calculation of the amount of Temporary Cash Assistance (TCA) for eligible recipients. Currently in these cases, benefits are cut by roughly \$60/month.

Written Comments: The Baltimore Jewish Council represents The Associated: Jewish Federation of Baltimore and all of its agencies. This includes Jewish Community Services (JCS), which provides social services to low-income Marylanders.

Maryland has one of the highest rates of deep poverty in the country, with almost 50% of those living in poverty being considered as living in deep poverty. It is these individuals and families who receive public benefits such as TCA—providing cash assistance to families with dependent children when available resources do not fully address the family's needs, and while preparing program participants for independence through work.

Decreasing TCA benefits also hurts Maryland's businesses, communities, and local economies. Recipients use their benefits to purchase food; subsidize transportation; pay for utilities; etc. Most families receiving TCA funds will immediately spend their benefits in the local economy, generating economic growth.

Additionally, low-income families should not be punished for accessing more than one safety net program. Decreasing a families' TCA benefit means they will have a difficult time building the economic security necessary to transition off TCA permanently.

SB160 will put Maryland in line with other states; increase the budgets of low-income families; and improve our state's economy overall. **For these reasons, the Baltimore Jewish Councils asks for a favorable report on SB160.**

The Baltimore Jewish Council, a coalition of central Maryland Jewish organizations and congregations, advocates at all levels of government, on a variety of social welfare, economic and religious concerns, to protect and promote the interests of The Associated Jewish Community Federation of Baltimore, its agencies and the Greater Baltimore Jewish community.

Health Care for the Homeless - 2023 SB 160 FAV - T

Uploaded by: Ann Ciekot

Position: FAV

**HEALTH CARE FOR THE HOMELESS TESTIMONY
IN SUPPORT OF
SB 160 - Human Services - Temporary Cash Assistance -
Calculation of Benefits**

**Senate Finance Committee
February 2, 2023**



Health Care for the Homeless supports Senate Bill 160 which will help some families move out of homelessness while preventing others from entering homelessness. This bill requires the Department of Human Services to end the practice of reducing a Temporary Cash Assistance (TCA) benefit if the family receiving the benefit also receives housing assistance. This is typically a \$60 a month reduction.

Health Care for the Homeless works with many clients who utilize TCA and we have an inherent understanding of the importance of this program for families experiencing poverty as well as the barriers the current TCA system erects in preventing families from exiting homelessness.

A \$60 reduction in TCA is equivalent to families losing up to 10% of their possible maximum benefit. This policy sends already vulnerable families into deeper poverty. For families living in poverty, sixty dollars a month can have an outsized impact on their ability to eat, get to work and meet their basic obligations. Families receiving TCA spend money in their communities and a decrease in TCA means they are spending less at local businesses.

People receiving a housing subsidy should not be penalized in the calculation of their public assistance benefits. It is time for Maryland to join the overwhelming majority of states in discontinuing this practice.

We urge a favorable report on Senate Bill 160.

Health Care for the Homeless is Maryland's leading provider of integrated health services and supportive housing for individuals and families experiencing homelessness. Our mission is to end homelessness through racially equitable health care, housing and advocacy in partnership with those of us who have experienced it.

We deliver medical care, mental health services, state-certified addiction treatment, dental care, social services, housing and housing support services for over 10,000 Marylanders annually in Baltimore City and Baltimore County. For more information, visit www.hchmd.org.

SB 160_MFN_FAV_Macsherry.pdf

Uploaded by: Clinton Macsherry

Position: FAV



Testimony Concerning SB 160
“Human Services – Temporary Cash Assistance – Calculation of Benefits”
Submitted to the Senate Finance Committee
February 2, 2023

Position: Support

Maryland Family Network (MFN) supports SB 160, which requires the Department of Human Services to end the practice of reducing Temporary Cash Assistance (TCA) benefits if the TCA recipient also receives housing assistance.

MFN has worked since 1945 to improve the availability, affordability, and quality of child care, family support services, and early education. We have been active in state and federal debates on education and welfare reform and are strongly committed to ensuring that low- and moderate-income working families—and indeed, all families—have the supports they need to care for their children and to be economically self-sufficient.

The majority of recipients of TCA are children. 70% of cases have school-age kids (6-18 years), and 55% of cases have children age 5 or younger. In FY 2022, there were an average of 29,022 child recipients of TCA in Maryland.

Poverty has a devastating impact on families, and especially on young children. The children’s physical health, social and emotional development, school readiness, and ultimate life outcomes face severe challenges. Deep poverty—often defined as living with income at less than half the federal poverty level, or approximately \$11,500 for a family of 3—exacerbates these challenges greatly. Even a modest increase in income for these families has been demonstrated by the National Institutes of Health (among others) to result in significantly better outcomes for individuals and for society as a whole.

Halting the practice of reducing benefits would put more money in the budgets of low-income families.

MFN urges your favorable consideration of SB 160.

SB160 - Maryland Legal Aid - FAV.pdf

Uploaded by: Cornelia Bright Gordon

Position: FAV



MARYLAND
LEGAL AID

Advancing
Human Rights and
Justice for All

The Honorable Senator Melony G. Griffith, Chair
Senate Finance Committee
Miller Senate Office Building
11 Bladen Street
Annapolis, Maryland 21401

RE: Testimony of Maryland Legal Aid in Support of SB 160 (Human Services – Temporary Cash Assistance – Calculation of Benefits)

Dear Chairman Griffith and Members of the Committee:

Thank you for the opportunity to write in support of SB 160. This bill requires the Department of Human Services (DHS) to end the practice of reducing a Temporary Cash Assistance (TCA) benefit if the recipients also receive housing assistance. TCA exclusively benefits families with minor children.¹ The funds derive from the federal Temporary Assistance for Needy Families program (TANF), so TCA provides cash assistance to families with the lowest incomes in the state. It helps parents pay for rent, utilities, and necessities, which reduces homelessness and improves children's health, development, and education.² This letter serves as notice that Cornelia Bright Gordon Esq., will testify on behalf of MLA in support of SB160 at the request of Senator Hettleman.

Maryland Legal Aid (MLA) is Maryland's largest civil non-profit law firm that provides free legal services to indigent residents. MLA assists individuals and families in every Maryland county with a wide array of civil legal issues, including protecting people from the epidemic of income and housing instability.

TCA funds help Maryland families succeed at work, leverage short term benefits in times of crisis, and reduce housing insecurity. It is well established that TCA funds also reduce food insecurity and child poverty. The current Maryland process, which reduces TCA funds by the amount of a housing subsidy (typically \$60), is in direct contrast with current research on poverty reduction and the need to utilize TCA/ TANF funds to reduce instability among the poorest of families. The Center on Budget and Policy Priorities notes that these funds provide assistance exclusively to families with the lowest incomes in the nation. *Id.*

SB 160 will address the inherent impropriety of reducing the limited funds supplied by TCA even further. The subtraction of a housing subsidy from a

¹ TCA recipients receive Medicaid and SNAP benefits as well as cash assistance.

² <https://www.cbpp.org/research/family-income-support/tanf-can-be-a-critical-tool-to-address-family-housing-instability>

family's TCA grant undermines the purpose of the program, is patently unfair, and serves no purpose.

MLA supports SB 160 and urges a favorable report and the passage of the bill.

Sincerely,

CBGordon
Director of Advocacy for Administrative Law
Maryland Legal Aid

SB 160 - SUPP - Human Services - TCA - Calculation

Uploaded by: Henry Bogdan

Position: FAV

February 2, 2023

Testimony on Senate Bill 160
Human Services – Temporary Cash Assistance – Calculation of Benefits
Senate Finance Committee

Position: Favorable

Maryland Nonprofits is a statewide association of more than 1500 nonprofit organizations and institutions. For all the reasons discussed below, and the fact that this practice most frequently harms families of color, we strongly urge you to support Senate Bill 160, and require the Department of Human Services to end the practice of reducing a Temporary Cash Assistance (TCA) benefit – typically by \$60/month - if the TCA recipient also receives housing assistance.

Low-income families should not be punished for accessing more than one safety net program.

The TCA program serves families with children who live in deep poverty, and families use their benefits to purchase food, transportation, utilities, and meet other basic needs. While TCA is a critical safety net, the benefit amount is only statutorily required to meet 61.25% of the Maryland Minimum Living Level when combined with the Supplemental Nutrition Assistance Program (SNAP), leaving families who receive the full benefit still struggling to make ends meet on an amount that is – by definition – not enough to live on in Maryland. Consequently, reducing the TCA benefit by \$60/month for families who receive housing subsidies is short-sighted and harmful, as families can't use a housing voucher in their household budget to buy diapers or prescription medicines. For a parent and their child receiving TCA, \$60/month is the equivalent of losing 10% of their possible maximum benefit.

Decreasing a TCA household's budget increases the likelihood they will remain on TCA and puts families at risk for poor outcomes. Decreasing a families' TCA benefit means they will have a difficult time building the economic security necessary to transition off of TCA permanently. Regrettably, Maryland has one of the highest rates of Deep Poverty in the entire country, and our state's practice of reducing benefits for families who receive housing assistance further entrenches families into cyclic poverty. It is no surprise that even if families are eventually able to move off TCA, data from the *Life After Welfare* report shows that almost 68% of former recipients of TCA are still living in deep poverty five years later.

Decreasing TCA benefits hurts our state's economy. Families receiving TCA immediately spend their benefits in the local economy, generating economic growth. Thus, decreasing TCA benefits not only hurts families, but it also hurts Maryland's businesses, communities, and local

economies. A study from Arkansas' TANF cash program found that every dollar the state spent on benefits resulted in a return of \$1.79 to taxpayers, which is a significant return on investment for the state. Allowing families who receive federal housing assistance to receive their full TCA benefit is a boost to our local economies.

Decreasing benefits for families who receive housing assistance out of step nationwide. None of Maryland's neighboring states reduce their TCA-equivalent benefits when a family in the program also receives federal housing subsidies. Maryland is an outlier in this practice, which is only limiting the amount of federal assistance available to low-income families. Passing SB 160 will put Maryland in line with other states, will increase the budgets of low-income families, and improve our state's economy overall.

We urge you to give Senate Bill 160 a **favorable report**.

SB 160_MD Center on Economic Policy_FAV.pdf

Uploaded by: Kali Schumitz

Position: FAV

Maryland Should End Policy Punishing TCA Recipients for Receiving Housing Assistance

Position Statement Supporting Senate Bill 160

Given before the Senate Finance Committee

Maryland's Temporary Cash Assistance (TCA) program provides vital economic support to some of the lowest income and most marginalized families in the state. While TCA benefits alone are far from enough to afford rent along with other basic necessities, Maryland currently penalizes households that also receive rental assistance by lowering their monthly TCA benefits. Allowing families to receive their full cash benefit will help ensure they can afford both rent and other essentials like utilities, food, diapers, and clothing. For these reasons, **the Maryland Center on Economic Policy supports Senate Bill 160.**

The federal Temporary Assistance for Needy Families program provides states with a multitude of options for how they administer their cash assistance programs. States do have the option under federal rules to reduce cash benefits if a family also receives a housing voucher or lives in public housing. However, Maryland is one of just a handful of states that have chosen this option. Families currently receive \$60 less in TCA per month if they are fortunate enough to also be enrolled in a program that helps them stay housed – a significant amount of money for families living in deep poverty.

Housing assistance and cash assistance should go hand in hand, not be pitted in opposition to one another. SB 160 would stop the state's misguided practice of treating housing assistance as income and ensure families receive the full assistance they qualify for.

Families who qualify for TCA are experiencing deep poverty or homelessness and often have few or no assets to tap in tough times. They need cash for basic needs: personal care items (such as toothpaste, laundry detergent, and diapers), gas or bus fare, and so on. TCA helps families afford these basics in a way that is flexible and gives parents the flexibility to use the income in ways that best help their children. At a time when costs of so many basic household goods are rising, every dollar is vital for ensuring economic stability for families.

What is good for families is also good for their communities and our state's economy. When families can afford to go to local businesses and purchase the things they need, and when parents and their children experience greater economic security, we are all better off.

For these reasons, the Maryland Center on Economic Policy respectfully requests that the Finance Committee give a favorable report to Senate Bill 160.

Equity Impact Analysis: Senate Bill 160

Bill summary

SB 160 would improve experiences and outcomes for Maryland parents receiving essential family income supports through the Temporary Cash Assistance (TCA) program by ending the practice of lowering monthly benefits by \$60 if a family receives a housing subsidy.

Background

Congress created the Temporary Assistance for Needy Families (TANF) program 27 years ago as the nation's primary source of cash assistance to families with children when they fall on hard times or have very low incomes. TANF replaced Aid to Families with Dependent Children (AFDC), a program that had been in existence since 1935. Since TANF's creation, the accessibility and adequacy of cash assistance has fallen dramatically and, in some states, primarily in the South and where Black children are likelier to live, TANF cash assistance has all but disappeared. Temporary Cash Assistance is Maryland's TANF program.

TANF provides a vital support to families with the lowest incomes: cash assistance. Other anti-poverty programs, such as the Supplemental Nutrition Assistance Program and refundable tax credits, have grown significantly and have had a tremendous impact on reducing hardship, especially for Black and Latinx families and individuals. Yet families with little or no cash income still need monthly cash assistance to be more economically secure.

In large part because of work requirements, TANF today reaches few non-working families and leaves many families with children with no regular cash income. These requirements, put in place when the federal TANF program was created in the 1990s, are the outgrowth of decades of anti-Black racism and stereotypes that have always accompanied family income support programs in the U.S.

In Maryland, the program has had very limited success in moving families to long-term economic stability. 68% of former TCA recipients are living in deep poverty five years after they received TCA and 80% of families still live in poverty.

Equity Implications

Policies in the past have led to a system of unequal opportunities for marginalized groups within Maryland. Although the most obvious racially discriminatory policies have long been overturned or mitigated, the impact of these policies continue to persist in both society and public policy and have led to significant racial and health disparities. People of color experience much higher rates of economic insecurity and poverty and are more likely to use other economic relief programs to afford basic necessities. In particular, single-parent households, women, and children of color are overrepresented among families living in poverty.

Research shows that increasing economic security for households through programs like TCA can help reduce overall poverty, child poverty, and racial and ethnic inequities. Ensuring people can meet their basic needs strengthens our economy and can dismantle the economic barriers that too often hold back Marylanders of color.

Impact

Senate Bill 160 would likely **improve racial and economic equity** in Maryland.

Favorable_SB 160 Testimony_Kendra James.pdf

Uploaded by: Kendra James

Position: FAV

Testimony in Support of SB 160

Human Services – Temporary Cash Assistance – Calculation of Benefits

Hearing Before the Senate Finance Committee

February 2, 2023

My name is Kendra James and I receive TCA and live in Section 8 housing in Baltimore City.

I think it's fair to say we all have felt the effects of inflation.... Some of us feel it more than others.... Yes, I do receive food stamps however eggs are like \$6. I have a 4-person household with me being the only adult. And some months my food stamps don't carry me to the next deposit and I have to spend money on food. Now 60 dollars may not seem like much, but for my household it would mean being short on my BGE bill so I can get milk, bread, sandwich meat, and water for my household while I wait for my next EBT deposit. I am so grateful for all the assistance my family receives as I work hard at becoming more self sufficient. Please consider helping us help ourselves and vote in favor of SB 160.

Thanks for letting me share.

Kenyaree Slater Testimony in Support of SB 160.pdf

Uploaded by: Kenyaree Slater

Position: FAV

Testimony in Support of SB 160
Human Services – Temporary Cash Assistance – Calculation of Benefits
Senate Finance Committee, February 2, 2023

Testimony of Kenyaree Slater
Baltimore County, Maryland

I, Kenyaree Slater, am writing a letter in support of Senate Bill 160.

As if the ongoing issues with the administration of the Temporary Cash Assistance program aren't harmful enough to families, every month the Department of Human Services chooses to reduce our TCA benefits because we also qualify for subsidized housing. If I were homeless, the Department would not be assisting me in finding stable shelter for my family and me. So why would a department, whose mission is to help us, have a policy that pushes us closer to instability? Why should they be allowed to penalize me by taking away my cash assistance because I receive rental assistance? Even though I live in subsidized housing, I still need *all* of my TCA. It benefits no one if the Department can punish me and so many others for having a need. We should keep our full TCA benefit amount; the benefits that are rightfully ours. This is why I support Senate Bill 160.

As a single mother of two young children, being allowed to keep \$60 each month would make a world of difference. Right now, I do not own a car, so I have to pay for transportation. And if my children miss the bus to go to school, that's another expense I must cover. Most of my other monthly expenses go towards other necessities like food, clothing, and medication when my children get sick. There have been times where my children have needed extra necessities in a month, such as coats in the colder months. With my benefit reduced, I often find myself in a financial dilemma where I might have to choose between making sure my children have the items they need and making sure we have a roof over our heads. An extra \$60 per month would help cover these unanticipated expenses and provide some ease.

Please support Senate Bill 160.

Thank you.

Montgomery County Community Action Board Testimony

Uploaded by: Leslie Frey

Position: FAV



**Montgomery County Community Action Board Testimony in Support of SB160
Human Services - Temporary Cash Assistance - Calculation of Benefits
February 2, 2023**

TO: The Honorable Melony Griffith, Chair; The Honorable Katherine Klausmeier, Vice Chair; and
Members of the Finance Committee

FROM: Dr. Jeffery Johnson, Chair, Montgomery County Community Action Board

The Montgomery County Community Action Board, the County's federally designated anti-poverty group, supports SB160 and asks the Committee for a favorable report. This bill would exclude housing subsidies in the calculation of Temporary Cash Assistance, providing additional support to low-income Marylanders.

As longtime advocates for the Self-Sufficiency Standard, which measures the income required to meet basic needs at a minimally adequate level, our board supports this bill as an opportunity to help more residents meet their basic needs. Here in Montgomery County where the cost of living is so high, any additional financial support for lower-income residents can make a big difference. The Montgomery County Self-Sufficiency Standard for a single adult with one infant and one school-age child is \$116,864, which is over four and a half times the federal poverty level.¹ By comparison, the maximum TCA benefit for this same family is just \$624 per month, a fraction of the \$9,739 monthly Self-Sufficiency Standard. Policy changes that would increase eligibility for this modest subsidy would be a welcome change.

We strongly encourage the Committee to support SB160 and to explore other opportunities to expand access to critical financial supports for our neighbors who are struggling the most.

¹ <https://maryland-cap.org/the-maryland-2023-self-sufficiency-standard-calculator/>

WA- SB 160 - TCA Benefit Calc Housing - FAV.pdf

Uploaded by: Lisa Klingenmaier

Position: FAV



Welfare Advocates

Founded 1979

228 W. Lexington Street — Suite 220 • Baltimore, Maryland 21201-3432

Phone: 667-600-3356 • Fax: 410.889.0203

Senate Bill 160 Human Services – Temporary Cash Assistance – Calculation of Benefits

Senate Finance Committee
February 2, 2023

Support

Welfare Advocates is a statewide coalition of social service organizations, advocacy groups, faith communities, and community members, whose mission it is to educate and advocate for an adequate safety net and public policies that support families moving towards economic stability.

Welfare Advocates strongly supports SB 160, which requires the Department of Human Services to end the practice of reducing a Temporary Cash Assistance (TCA) benefit – typically by \$60/month - if the TCA recipient also receives housing assistance.

Low-income families should not be punished for accessing more than one safety net program. The TCA program serves families with children who live in deep poverty, and families use their benefits to purchase food, transportation, utilities, and meet other basic needs. While TCA is a critical safety net, the benefit amount is only statutorily required to meet 61.25% of the Maryland Minimum Living Level when combined with the Supplemental Nutrition Assistance Program (SNAP), leaving families who receive the full benefit still struggling to make ends meet on an amount that is – by definition – not enough to live on in Maryland. Consequently, reducing the TCA benefit by \$60/mo for families who receive housing subsidies is short-sighted and harmful, as families can't use a housing voucher in their household budget to buy diapers or prescription medicines. For a parent and their child receiving TCA, \$60/mo is the equivalent of losing 10% of their possible maximum benefit.

Decreasing a TCA household's budget increases the likelihood they will remain on TCA and puts families at risk for poor outcomes. Decreasing a families' TCA benefit means they will have a difficult time building the economic security necessary to transition off of TCA permanently. Regrettably, Maryland has one of the highest rates of Deep Poverty in the entire country, and our state's practice of reducing benefits for families who receive housing assistance further entrenches families into cyclic poverty. It is no surprise that even if families are eventually able to move off TCA, data from the *Life After Welfare* report shows that almost 68% of former recipients of TCA are still living in deep poverty five years later.¹

Decreasing TCA benefits hurts our state's economy. Families receiving TCA immediately spend their benefits in the local economy, generating economic growth. Thus, decreasing TCA benefits hurts families as well as Maryland's local businesses, communities, and economies. A study from Arkansas' TANF cash program found that every dollar the state spent on benefits resulted in a return of \$1.79 to taxpayers, which is a significant return on investment for the state.² Allowing families who receive federal housing assistance to receive their full TCA benefit is a boost to our local economies.

Decreasing benefits for families who receive housing assistance out of step nationwide. None of Maryland's neighboring states reduce their TCA-equivalent benefits when a family in the program also receives federal housing subsidies. Maryland is an outlier in this practice, which is only limiting the amount of federal assistance available to low-income families. Passing SB 160 will put Maryland in line with other states, will increase the budgets of low-income families, and improve our state's economy overall.

WA appreciates your consideration, and respectfully urges a favorable report on SB 160.

Submitted by Lisa Klingenmaier, *Chair of Welfare Advocates*

¹ University of Maryland School of Social Work. *Life After Welfare Series*. <https://www.ssw.umaryland.edu/familywelfare/safety-net-research/life-after-welfare-series/?&>

² College Counts: Evidence of Impact. (2016). *Measuring a State's Return on Investment*.
http://www.metisassociates.com/our_work/downloads/Measuring_a_State_Return_on_Investment.pdf

NASW Maryland - 2023 SB 160 FAV - TCA Benefit Calc

Uploaded by: Mary Beth DeMartino

Position: FAV

**Senate Finance Committee
February 2, 2023**

Senate Bill 160: Human Services – Temporary Cash Assistance – Calculation of Benefits

*****SUPPORT*****

The National Association of Social Workers – Maryland Chapter, an organization representing social workers statewide, is asking for your support for Senate Bill 160: Human Services – Temporary Cash Assistance – Calculation of Benefits. This bill proposes that the amount of housing subsidy a family may receive be disregarded when calculating the benefit level for a Temporary Cash Assistance applicant.

There is growing recognition that poverty programs are child welfare programs, and an emerging body of research finding that additional income to a family is associated with a decrease in the incidence of child maltreatment and use of costly Out of Home Placement. For example, a study released this past July (Johnson-Motohama, Ginther, and Oslund, 2022)¹ investigated the effect of increasing Supplementary Nutrition Assistance Program (SNAP) benefits. The conclusion was that bringing more resources into a household had a significant impact. More resources were associated with fewer CPS calls screened in; fewer investigations that resulted in an ‘indicated’ finding; and a lower incidence of foster care placement.

Child maltreatment has not only a substantial economic cost, but an incalculable psychic cost for the affected children and their families. One way to demonstrate our state’s commitment to the children is by identifying strategies for putting more resources in hands of their parents. Supporting SB 160 is one simple way we can do that.

Judith Schagrin, LCSW-C
Co-Chair, Legislative Committee

¹ Johnson-Motoyama, M., Ginther, D., Oslund, P. et al. (2022). Association Between State Supplemental Nutrition Assistance Program Policies, Child Protective Services Involvement, and Foster Care in the US, 2004-2016, *JAMA Network*, <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2794169>

SB 160_MNADV_FAV.pdf

Uploaded by: Melanie Shapiro

Position: FAV



BILL NO: Senate Bill 160
TITLE: Human Services - Temporary Cash Assistance - Calculation of Benefits
COMMITTEE: Finance
HEARING DATE: February 2, 2023
POSITION: **SUPPORT**

The Maryland Network Against Domestic Violence (MNADV) is the state domestic violence coalition that brings together victim service providers, allied professionals, and concerned individuals for the common purpose of reducing intimate partner and family violence and its harmful effects on our citizens. **MNADV urges the Finance Committee to issue a favorable report on SB 160.**

With more than a third of domestic violence victims experiencing homelessness after leaving their abuser, the ability to access safe and affordable housing is paramount for victims and survivors of domestic violence. An inability to access safe and affordable housing is often an insurmountable barrier for a victim attempting to leave a domestic violence situation. Victims often remain in abusive relationships and children are exposed to ongoing violence because they have nowhere safe to go and are at risk of homelessness or housing instability.

Financial abuse occurs in 99% of domestic violence cases and is used by an abuser as a power and control tactic. The ability to establish financial independence and afford the numerous expenses needed to support themselves and children is a tremendous barrier for victims of domestic violence and a reason some do not leave their abuser.

Senate Bill 160 prohibits the reduction of the Temporary Cash Assistance benefit simply because a family lives in subsidized housing. Families should not be penalized for accessing multiple programs designed to support families in need.

For the above stated reasons, the **Maryland Network Against Domestic Violence urges a favorable report on SB 160.**

For further information contact Melanie Shapiro ■ Public Policy Director ■ 301-852-3930 ■ mshapiro@mnadv.org

1997 Annapolis Exchange Parkway, Suite 300 ■ Annapolis, MD 21401
Tel: 301-429-3601 ■ E-mail: info@mnadv.org ■ Website: www.mnadv.org

Favorable_HPRP_SB 160 Testimony.pdf

Uploaded by: Michelle Madaio

Position: FAV



HOMELESS PERSONS REPRESENTATION PROJECT, INC.

201 North Charles Street, Suite 1104 Baltimore, MD 21201 (Headquarters)

P.O. Box 1787, Rockville, Maryland 20849 (Satellite Office)

(410) 685-6589 www.hprplaw.org

Support – SB 160

Human Services – Temporary Cash Assistance – Calculation of Benefits

Hearing of the Senate Finance Committee, February 2, 2023

Michelle S. Madaio and Audreina Blanding, Homeless Persons Representation Project

The Homeless Persons Representation Project, Inc. (HPRP) is a non-profit civil legal services organization that provides free legal representation to people who are experiencing homeless or at risk of homelessness on legal issues that will lead to an end to homelessness. HPRP has represented thousands of families in appealing unlawful denials and terminations of Temporary Cash Assistance (TCA) and has advocated for reform to harmful policies and practices of the TCA program, Maryland’s federal Temporary Assistance for Needy Families (TANF) program. HPRP strongly supports SB 160 because it ends the practice by the Department of Human Services (DHS) of reducing a family’s monthly TCA benefit by \$60 simply because the family lives in government-subsidized housing.

SB 160 ends a harmful financial penalty that maintains racial disparities in access to TCA.

In 2022, DHS reduced the TCA benefit by \$60 per month in approximately 15% of households that received TCA simply because the family lived in subsidized housing.¹ The \$60 benefit reduction disproportionately impacted Black families: although 64.5% of all TCA households were headed by a Black / African American parent/caregiver, 80% of the head of households receiving the \$60 penalty were Black / African American. Similarly, 91% of all TCA head of households were female, but the head of households receiving the \$60 penalty were 98% female. The overrepresentation of Black families in need of subsidized housing today can be traced back to America’s deplorable history of racism and discriminatory housing policies.² Although TCA is a critical cash support, the origins and basic design of the TANF program are deeply rooted in racist ideas and policies.³ The \$60 benefit reduction simply because a family lives in subsidized

¹ See attached Appendix which includes data obtained from the MD Department of Human Services through a Public Information Act request. In calendar year 2022, there were a total of 32,393 households that received TCA in Maryland, of which 4,999 households had their benefit reduced by \$60 due to receipt of housing subsidy and 27,394 households had no \$60 benefit reduction due to housing subsidy.

² Less than half of Black families own their homes today as a consequence of segregationist practices such as redlining (not insuring homes in Black neighborhoods) and insuring homes with deeds that contained restrictive covenants prohibiting the sale of the home to Black people. See Wilhelmina A. Leigh & Danielle Huff, *African Americans and Homeownership: Separate and Unequal, 1940 to 2006*, JOINT CTR. FOR POL. & ECON. STUD., 9 (2007), http://beta.accessstofinancialsecurity.org/sites/default/files/HomeownershipPaperBrief_JointCenter-1354525951.pdf

³ See Ife Floyd, Ladonna Pavetti, Laura Meyer, Ali Safawi, Liz Schott, Evelyn Bellew, Abigail Magnus, “TANF Policies Reflect Racist Legacy of Cash Assistance,” Center on Budget and Policy Priorities (August 4, 2021), available at <https://www.cbpp.org/research/family-income-support/tanf-policies-reflect-racist-legacy-of-cash-assistanceorg>; see also American Public Human Services Association, “Core Principles for TANF Modernization: A Legislative Framework for TANF Reform,” (March 2022) available at <https://files.constantcontact.com/391325ca001/905334d8-53b0-4cae-89a3-7892d31c11b4.pdf> (constantcontact.com)

housing is an example of a present-day policy that is rooted in the false and harmful belief that families living in poverty are not “deserving” of cash assistance. Maryland should move its program in an antiracist direction by embracing the flexibility in federal law⁴ to disregard housing subsidies when calculating the TCA benefit and end this financial penalty harming Black mothers and children.

By ending the \$60 reduction, SB 160 aligns Maryland with the practices of most states.

Maryland is within a small minority of states that have chosen to consider a portion of a housing subsidy as countable income when calculating the TANF benefit amount. Only seven other states have provisions similar to Maryland (e.g. Connecticut, Minnesota, Nevada, Rhode Island, Tennessee). The remaining 43 states and DC do not reduce the TANF benefit because a family lives in subsidized housing. In fact, at least 19 of those states expressly forbid this practice in their law, regulations, or policy.

SB 160 puts \$60 per month in the pockets of families with children living in deep poverty.

Families living in deep poverty⁵ are still experiencing the extreme hardship and economic crisis exacerbated by the COVID-19 pandemic. The cost of food increased by almost 10% last year.⁶ HPRP has worked with countless families that received a housing subsidy and TCA benefit, yet these families continue to experience food insecurity, struggled to pay utility bills and other household expenses. SB 160 will allow families to have \$60 more per month, which is as much as 10% of the entire TCA benefit for some families. Extra cash assistance will have a positive impact on the lives of children who make up the majority of TCA recipients.⁷

HPRP strongly urges the Committee to issue a favorable report on SB 160. If you have any questions, please contact Michelle Madaio (she/her), Director – Economic Justice at (410) 716-0521 or mmadaio@hprplaw.org.

⁴ According to federal regulation, each state can choose whether it considers a governmental housing subsidy as countable income. *See* 45 C.F.R. 233.20(a)(3)(xii). The DHS regulations authorize the \$60 reduction. COMAR 07.03.03.13(C)(1)(j).

⁵ The U.S. Census Bureau defines “deep poverty” as living in a household with a total cash income below 50 percent of its poverty threshold. The 2022 poverty threshold for a family of two was \$18,310. *See* U.S. Department of Health and Human Services, Annual Update of the HHS Poverty Guidelines, Federal Register Vol. 87, No. 14, at 3316 (January 21, 2022), *available at* <https://www.govinfo.gov/content/pkg/FR-2022-01-21/pdf/2022-01166.pdf>

⁶ USDA, Economic Research Service, “Summary Findings, Food Price Outlook, 2023,” *available at* <https://www.ers.usda.gov/data-products/food-price-outlook/summary-findings/-:~:text=In%202022%2C%20food%20prices%20increased%20by%209.9%20percent.,Service%20%28ERS%29%20increased%20by%20more%20than%205%20percent.>

⁷ In Maryland, 70% of households that receive TCA have school age kids (6-18 years), and 55% of households have children age 5 or younger. *See* Haley Smith & Letitia Logan Passarella, University of Maryland School of Social Work, “Temporary Cash Assistance: 2021 Jurisdictional Snapshots” (April 2022), at p. 5, *available at* https://www.ssw.umaryland.edu/media/ssw/fwrtg/welfare-research/life-on-welfare/TCA-Snapshots_2021.pdf?&

MD Catholic Conference_FAV_SB0160.pdf

Uploaded by: MJ Kraska

Position: FAV



MARYLAND
CATHOLIC
CONFERENCE

February 02, 2023

SB 160

Human Services - Temporary Cash Assistance - Calculation of Benefits

Senate Finance Committee

Position: Support

The Catholic Conference is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals, and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

Senate Bill 160 requires local departments of social services to disregard 100% of the amount of certain housing subsidies in the calculation of the amount of temporary cash assistance for eligible recipients.

The Conference frequently advocates for the protection of social safety net programs included in the state budget to promote the common good in Maryland. Given budget challenges that may arise in coming fiscal years, it is especially important now to evaluate how current funding is or is not meeting the needs of all programs and how they grow in their capacity to assist Marylanders. When there is a decrease in benefits for programs and grants like Temporary Cash Assistance (TCA), vulnerable Marylanders will face additional obstacles to self-sufficiency due to their inability to meet their basic needs.

Given the relatively low amount of financial assistance that anti-poverty programs such as TCA currently provide to individuals and families in Maryland, legislation such as House Bill 168 is of critical importance to protect decreasing TCA benefits for our most vulnerable Marylanders.

The Conference appreciates your consideration and respectfully urges a **favorable** report for Senate Bill 160.

SB0160_CC_Vaughan_FAV.pdf

Uploaded by: Regan Vaughan

Position: FAV



Senate Bill 160 Human Services – Temporary Cash Assistance – Calculation of Benefits

House Appropriations Committee
February 2, 2023

Support

Catholic Charities of Baltimore strongly supports SB 160, which requires the Department of Human Services to end the practice of reducing a Temporary Cash Assistance (TCA) benefit if the family also receives housing assistance.

Inspired by the Gospel to love, serve and teach, Catholic Charities provides care and services to improve the lives of Marylanders in need. For 100 years, Catholic Charities has accompanied Marylanders as they age with dignity, obtain empowering careers, heal from trauma and addiction, achieve economic independence, prepare for educational success and feel welcome as immigrant neighbors.

As one of the largest human service providers in Maryland, we work every day with families on TCA and see firsthand the challenges and difficulties they face attempting to build financial security on such a limited income. We house TCA recipients who are staying at our family homeless shelters in Anne Arundel and Harford Counties, we work with families on TCA in our Head Start programs in Baltimore City, Carroll County, and Harford County, and we assist TCA parents in securing work through our St. Edwards Workforce Development Program in Baltimore. We know that TCA is a vitally important safety net program, and at the same time, families struggle to obtain economic security on the maximum benefit. Thus, any reduction to TCA can be detrimental.

Families on TCA should not be financially penalized for accessing other critical supports, like housing assistance. We assist Marylanders to apply for benefits, and we strongly encourage families to access all the public benefits they are eligible for. It is a confounding policy choice for the state to count housing assistance as income for TCA, correspondingly reducing cash benefits for families who desperately need it. Decreasing TCA benefits reduces a family's already strained budget, making it even more difficult to purchase clothing, transportation, and diapers. Even if families are receiving a housing subsidy, they are living far below the federal poverty line. Reducing cash benefits for a low-income family because they receive another type of benefit is counterintuitive and further spirals families into economic instability.

Passing SB 160 will directly improve the economic security of Maryland families, and generate economic growth for the state as a whole. The majority of states in the country – and all of our neighboring states – do not count housing assistance as income for their cash benefit programs, recognizing the harm such policies have. Maryland should align ourselves with national best practices, and provide full benefits to all eligible families, regardless of other benefits they may receive.

On behalf of the individuals and families we work with, Catholic Charities of Baltimore appreciates your consideration, and urges the committee to issue a favorable report for SB 160.

Submitted By: Regan Vaughan, Director of Advocacy

SB 160 - Human Services - Temporary Cash Assistanc

Uploaded by: Robin McKinney

Position: FAV



SB 160 - Human Services - Temporary Cash Assistance - Calculation of Benefits
Senate Finance Committee
February 2nd, 2023
SUPPORT

Chairwoman Griffith, Vice-Chair, and members of the committee thank you for the opportunity to support Senate Bill 160. This bill helps families who are living in poverty make ends meet by excluding certain housing subsidies in the calculation of the amount of Temporary Cash Assistance (TCA) for eligible recipients.

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate-income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program 'VITA', offering free financial education and coaching, and engaging in policy research and advocacy. **Almost 4,000 of CASH's tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.**

While Maryland is often cited as one of the nation's wealthiest states, it is also home to an alarming number of individuals and families living in poverty. Maryland has a poverty rate of 9.5% and an income volatility rate of 21%, which is higher than the national average¹. TCA is a program that provides "cash assistance to families with dependent children when available resources do not fully address the family's needs and while preparing program participants for independence through work"².

Right now, more than 40% of Maryland families have little or no assets saved in case of a financial emergency and 14% of households have zero net worth. For low-income families, even a small increase of cash can lead to dramatic benefits. The National Bureau of Economic Research (2015) claims that for low-income families, even \$4,000 more per adult, per year can decrease individual and marital stress, lower reported drug and alcohol usage, and increase parental supervision and involvement, and improve child health outcomes.

SB 160 simply removes the amount of government housing subsidies that the TCA recipient receives. This adjustment makes the TCA more accessible to those who need it the most.

We appreciate your consideration of Senate Bill 160 and encourage a favorable report.

¹ Prosperity Now Scorecard (2018).

² Maryland Department of Human Services (2018).

SB160_FAV_Hettleman.pdf

Uploaded by: Shelly Hettleman

Position: FAV

SHELLY HETTLEMAN
Legislative District 11
Baltimore County

Judicial Proceedings Committee

Joint Committee on Children, Youth,
and Families

Joint Committee on the Chesapeake
and Atlantic Coastal Bays Critical Area



James Senate Office Building
11 Bladen Street, Room 203
Annapolis, Maryland 21401
410-841-3131 • 301-858-3131
800-492-7122 Ext. 3131
Shelly.Hettleman@senate.state.md.us

The Senate of Maryland
ANNAPOLIS, MARYLAND 21401

TESTIMONY OF SENATOR SHELLY HETTLEMAN
SB160 HUMAN SERVICES – TEMPORARY CASH ASSISTANCE – CALCULATION OF BENEFITS

Temporary Assistance for Needy Families (TANF) is the federal program that allows states to administer cash assistance programs with some flexibility. Temporary Cash Assistance (TCA) is Maryland's cash assistance TANF program and is a key social safety net program that helps households at or below the poverty line. The majority of TCA beneficiaries are families with children who use these benefits to help cover the costs of basic needs like food, transportation, and clothing. Due to their very low incomes, many TCA recipients also qualify for housing assistance, such as a Housing Choice voucher, public housing, or rental assistance.

Unfortunately, Maryland is one of only a handful of states that reduces cash benefits if a family also receives any form of housing assistance. Under Maryland TCA regulations, public housing subsidies are counted as unearned income for purposes of TCA benefits. Because of this, TCA recipients who either (1) reside in public housing, (2) receive a Housing Choice voucher, or (3) receive rental assistance **lose out** on TCA benefits. SB 160 would disregard the housing assistance that a family in deep poverty receives and allow a family to receive an additional \$60 per month that they would otherwise qualify for under TCA.

None of our neighboring states (VA, DE, PA, and WV) treat housing subsidies as income for TANF purposes. As a result, individuals in these states receive the maximum allowed assistance, which in turn removes some financial burden and makes economic stability more attainable. It's time for Maryland to join our neighbors and prioritize equity.

Research shows that social safety net programs like TCA improve health outcomes and health equity, reduce health care costs, and increase children's educational attainment and economic mobility. Providing housing subsidies to low-income families does not reduce their existing need for cash assistance. In fact, the need for housing subsidies among TCA participants speaks to the need for policymakers to provide **full** financial assistance to support the essential needs of Maryland families. Our investment in safety net programs is an investment in Maryland children and the fight against poverty.

I urge a favorable report on SB160.

SB 160_MAP_FAV.pdf

Uploaded by: Stacey Jefferson

Position: FAV



TESTIMONY IN SUPPORT OF SB 160

Human Services – Temporary Cash Assistance – Calculation of Benefits

Senate Finance Committee

February 2, 2023

Submitted by Kali Schumitz and Mark Huffman, Co-Chairs

Member Agencies:

211 Maryland

Baltimore Jewish Council

Behavioral Health System Baltimore

CASH Campaign of Maryland

Energy Advocates

Episcopal Diocese of Maryland

Family League of Baltimore

Fuel Fund of Maryland

Job Opportunities Task Force

Laurel Advocacy & Referral Services,
Inc.

League of Women Voters of Maryland

Loyola University Maryland

Maryland Center on Economic Policy

Maryland Community Action
Partnership

Maryland Family Network

Maryland Food Bank

Maryland Hunger Solutions

Paul's Place

St. Vincent de Paul of Baltimore

Welfare Advocates

Marylanders Against Poverty

Kali Schumitz, Co-Chair

P: 410-412- 9105 ext 701

E: kschumitz@mdeconomy.org

Mark Huffman, Co-Chair

P: (301) 776-0442 x1033

E: MHuffman@laureladvocacy.org

Marylanders Against Poverty (MAP) strongly supports SB 160, which requires the Department of Human Services to end the practice of reducing a Temporary Cash Assistance (TCA) benefit – typically by \$60/month - if the TCA recipient also receives housing assistance.

Low-income families should not be punished for accessing more than one safety net program. The TCA program serves families with children who live in deep poverty, and families use their benefits to purchase food, transportation, utilities, and meet other basic needs. While TCA is a critical safety net, the benefit amount is only statutorily required to meet 61.25% of the Maryland Minimum Living Level when combined with the Supplemental Nutrition Assistance Program (SNAP), leaving families who receive the full benefit still struggling to make ends meet on an amount that is – by definition – not enough to live on in Maryland.

The federal Temporary Assistance for Needy Families program provides states with a multitude of options for how they administer their cash assistance programs. States do have the option under federal rules to reduce cash benefits if a family also receives a housing voucher or lives in public housing. However, Maryland is one of just a handful of states that have chosen this option. Families currently receive \$60 less in TCA per month if they are fortunate enough to also be enrolled in a program that helps them stay housed – a significant amount of money for families living in deep poverty.

Low-income Marylanders are often forced to make impossible choices – deciding which basic necessities they must forgo – because their budget is far less than what is minimally required to live in Maryland. Our state safety net programs should not make this worse by taking away much-needed cash assistance.

MAP appreciates your consideration and urges the committee to issue a favorable report for SB 160.

Marylanders Against Poverty (MAP) is a coalition of service providers, faith communities, and advocacy organizations advancing statewide public policies and programs necessary to alleviate the burdens faced by Marylanders living in or near poverty, and to address the underlying systemic causes of poverty.