



**SB 787- Family Investment Program - Temporary Cash Assistance - Eligibility**  
**Senate Finance Committee**  
**March 6, 2020**  
**SUPPORT**

Chairwomen McIntosh, Vice-Chair and members of the committee, thank you for the opportunity to submit testimony in support of Senate Bill 787. This bill would change the sanctioning function of the Temporary Cash Assistance program (TCA).

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.

When TCA recipients are not in compliance with the required guidelines, they face sanctioning. In Maryland, this means that 100% of TCA funds are withheld immediately. When a sanction is applied benefits are lost for a minimum of one month. Then, the person must re-apply for TCA. This directly leads to financial hardships for entire families. Unfortunately, when adults go through financial hardships their children suffer as well. This can look like limited access to housing, food, transportation, and essential household items.

Full family sanctions completely stop an essential stream of income for families. Work sanctions are the cause of many violations. Adults receiving TCA are required to work or participate in work activities. When a participant is evaluated as not completing this requirement, they receive a work sanction. There is not any consideration of why the recipient is having difficulty completing the requirement. Since all TCA recipients are low income workers, they all face many barriers finding and keeping work. Transportation is one of the most important aspects of having access to work. Many low income workers in Maryland struggle with reliable and accessible transportation, which leads to limited opportunities. All TCA recipients have children. When they are at work or doing work activities, they need child care. Barriers to child care includes costs and having the ability to get to the child care. Low income workers often do not have the ability to respond to their medical needs adequately. This leads to workers suffering longer when they do fall sick or have an injury. These limited reasons that people may fall out of compliance with work requirements show that we need to add protections for vulnerable families.

SB 787 protects families that need TCA by:

- Establishing 75% of the TCA grants as the child's portion therefore safe from sanctioning
- Allowing 30% of the remaining adult portion to be sanctioned for TCA work participation sanctions
- Providing a conciliation period for recipients who are not in compliance
- Requiring the full amount of assistance to resume upon compliance

**For these reasons, we encourage you to report favorable on SB 787.**