



## **Senate Bill 420 Human Services – Temporary Cash Assistance – Calculation of Benefits**

Senate Finance Committee  
February 23, 2023

### **Support**

**Catholic Charities of Baltimore strongly supports SB 420**, which requires the Department of Human Services to create a housing allowance subsidy for families on Temporary Cash Assistance (TCA) or Transitional Support Services (TSS) who do not receive another type of 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 secure stable housing on such a limited income.** We work with TCA recipients across a variety of our programs, including families who are staying at our homeless shelters in Anne Arundel and Harford Counties, families 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 affordable housing on such a limited benefit amount.

**Affordable housing is the foundation of family stability, and it's exceptionally hard for families receiving Temporary Cash Assistance to obtain.** Maryland is the 9<sup>th</sup> most unaffordable state for rental housing in the country, and the challenges of residing in a state with high living costs are borne disproportionately by low-income families, like those receiving TCA.<sup>1</sup> Lack of permanent and safe housing places individuals at risk for homelessness, chronic unemployment and forgoing the treatment of medical needs – ramifications that are extraordinarily expensive for the state to address. We see this every day at our family homeless shelters, as many of our residents living with us receive TCA, but are unable to find affordable housing. Creating a housing allowance for families on TCA will increase the likelihood our residents can secure stable housing and ultimately move out of our shelters.

**Passing SB 420 will directly improve the economic security of Maryland families, and generate economic growth for the state as a whole.** It is a moral imperative to bring our TCA benefit to a level that provides a more livable income through a housing subsidy. Moreover, increasing a family's budget means they will have greater financial stability, which can assist in locating work, moving off of TCA permanently, and building a secure future. Ultimately, families shouldn't have to choose which basic needs to forgo, or have to raise their children in homeless shelters.

**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 420.**

Submitted By: Regan Vaughan, Director of Advocacy

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<sup>1</sup> National Low Income Housing Coalition 2022. *Out of Reach – Maryland*. <https://nlihc.org/oor/state/md>