

Income Supports

Resources

Baltimore Earned Benefits
[http://
Baltimore.earnedbenefits.
org](http://Baltimore.earnedbenefits.org)

Center on Budget and
Policy Priorities
www.cbpp.org

Department of Human
Resources
<http://dhr.state.md.us>

Maryland Sail
www.marylandsail.org

Emergency and Transitional Services

Help is Available

If a client is struggling to make ends meet or put food on the table, support is available. There are several social welfare programs at the local, state, and federal level that provide assistance for low-income families.

For many public benefits programs, eligibility requirements are based on household size and income, which are also used to determine the extent of the benefit. Clients must be recertified periodically to receive ongoing support; but they will be properly notified and provided with instructions on when and how to do so. Check out <http://baltimore.earnedbenefits.org> for a list of agencies that can help clients determine what benefits are available to them.

Temporary Assistance for Needy Families (TANF)

For families with children who need help paying bills and stabilizing finances, cash assistance may be available. The federal program TANF provides \$16.6 billion annually for state programs, such as Maryland's Family Investment Program (FIP).

Under FIP families can receive Temporary Cash Assistance (TCA) and other services like daycare, transportation, medical care, and job training. Many participants must pursue work, community service, on-the-job training, or vocational training as part of the program.

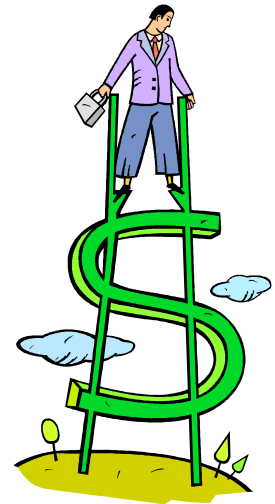
Maryland receives \$229 million annually from the TANF federal block grant. TCA is distributed based on need, income, resources, and family size. It is possible to receive cash assistance for a maximum of 5 cumulative years, with recertification at regular intervals.

Supplemental Nutrition Assistance Program (SNAP)

More commonly known as *food stamps*, this program provides clients with a prepaid Electronic Benefit Transfer (EBT) card that they can swipe at participating grocery stores to receive certain food items.

There are restrictions on items clients can purchase using the EBT card; certain precooked foods, non-food items (like toiletries, paper products, and cosmetics), cigarettes and alcohol are prohibited.

Aside from TCA and Food Stamps, some other programs under FIP include: Child Care, Emergency Assistance, Medicaid, and the Temporary Disability Assistance Program. Check out <http://baltimore.earnedbenefits.org> for more details.



Earned benefits are available to support families in need. Apply at your local department of social services, or online at www.marylandsail.org

Emergency and Transitional Services

Unemployment Compensation

Clients who have involuntarily lost their jobs, possibly due to layoffs or business closing, may be eligible for unemployment compensation. Based on Maryland state law, they can receive \$25-\$380 a week for up to 26 weeks during their year of enrollment.

The amount of compensation dispersed is determined based on clients' previous earnings. They must have worked for a certain period of time and earned a certain amount of wages to qualify. Clients must also be currently able to work, seeking work, and registered to work with the states unemployment office.



Women Infants and Children

WIC supports pregnant women, infants, and children who are at risk for poor nutrition or health. This program provides nutritious foods and dietary education for pregnant women and their families.

Benefits in the form of food coupons can last for 6 weeks to a year for pregnant or nursing women, and for children until they are age 5. Food coupons are redeemable at specific locations for items such as eggs, milk, or formula.

Free and Reduced Price Meal Program

Clients with children enrolled in grade school may be eligible to receive school breakfast and lunch at a reduced price. In Maryland this cuts the cost to \$0.30 for breakfast and \$0.40 for lunch, which could save clients between \$40 and \$50 a month.

If clients receive food stamps or TCA, their children may qualify for free meals. To receive free or reduced lunch fares, your client must reapply for the benefit at the beginning of each school year.

Low Income Home Energy Assistance Program (LIHEAP)

Heating bills can be costly, and clients should not have to choose between providing a nutritious meal or warmth for their children. The federal program LIHEAP funds the Maryland Energy Assistance Program.

The Maryland Energy Assistance Program helps families in need by making direct payments for heating bills to energy suppliers, or to the landlord if appropriate. There are other energy saving, utility service, and weatherization programs available.

Several income support programs are available to families in need. There are even some programs that target local areas, like the Maryland Fuel Fund. Clients can apply for benefits at their local Department of Social Services, or online at www.marylandsail.org.

Many other earned benefits may be available so check with your local Department of Social Services for more information.

