

Child Care Development Funds (CCDF): All families must meet income guidelines of gross family income at or below 250% of the federal poverty level or 85% of the State Median Income (SMI) and must be enrolled in an educational program, working or volunteering under the TANF requirements. Fees are assessed to all families.

Earned Income Tax Credit (EITC): The EITC is the mechanism through which, by filing a tax return, low income people and families can receive an income supplement. It reduces poverty directly by supplementing the earnings of low-wage workers, and is designed to encourage and reward work. The amount of EITC depends on a recipient's income, marital status, and number of children. During the 2012 tax year, the average EITC was \$2,982 for a family with children compared to just \$277 for a family without children

General Assistance (GA): Distributed by towns and cities to poor residents who apply. General Assistance is given in the form of a voucher for food, heat, rent or other necessity. Typically recipients must show that they have exhausted all other possible benefits before receiving GA. If they aren't disabled or caring for a family member, General Assistance (GA) recipients must work off the benefit. They can also pay it back. If they ask for GA more than once, they must prove they spent their money on necessities. GA is shared between municipalities and the state. Towns and cities administer the program. The state helps pay, reimbursing municipalities at least 50 percent for the money they distribute.

Housing assistance: Maine provides housing assistance through Section 8 vouchers and subsidized housing programs. In 2013, the Maine State Housing Authority spent almost \$24 million to provide vouchers worth an average \$507 a month to 3,871 families. In 2011, the latest year figures are available, local housing authorities maintained combined budgets of \$119 million and helped nearly 29,000 people with public housing or vouchers.

LIHEAP: Low-Income Home Energy Assistance Program. Used in Maine to help poor families pay for heat. Given in the form of a voucher. The average total assistance for a family of three is \$450.

Medicaid: Called MaineCare in Maine, Medicaid provides health insurance to poor children, adults and people with disabilities and seniors requiring long term care as long as they are income eligible.

School Free and Reduced Lunches: Any child at a participating school may purchase a meal through the National School Lunch Program. Household income determines if a child is eligible to receive free or reduced price meals, or must pay most of the cost. To receive free lunch, household income must be at or below 130 percent of the federal poverty level; for reduced price lunch, income must be between 130 percent and 185 percent of the poverty level.

Supplemental Nutrition Assistance Program (SNAP): Formerly known as food stamps, SNAP allows families to buy food in stores with a debit card. The average monthly benefit for a family of three is \$526. Unlike most means-tested benefit programs, which are restricted to particular categories of low-income individuals, SNAP is broadly available to almost all households who have low incomes (no more than 130 percent of the poverty line, and minimal assets (up to \$2000 or \$3,250, depending on the circumstances)

TANF: Temporary Assistance to Needy Families. Before the mid-1990s, it was known as Aid to Families with Dependent Children, or AFDC. TANF typically goes to families that include children, and the average TANF household in Maine has 2.4 people. TANF requires that adult recipients work, go to school or volunteer. The average monthly benefit for a Maine family of three is \$485.

TEFAP: The Emergency Food Assistance Program, it was once better known as the “government cheese program” because it distributed blocks of cheese and other food to poor families. Today, Maine gets federal money to buy food staples from the USDA and distribute them to families in need through food pantries and soup kitchens.

WIC: The Women, Infants and Children program provides vouchers for nutritious foods, nutrition education, and referrals to health and other social services to low-income pregnant, postpartum and breastfeeding women, and infants and children up to age 5 who are at nutrition risk. Eligible foods include infant cereal, iron-fortified adult cereal, vitamin C-rich fruit or vegetable juice, eggs, milk, cheese, peanut butter, dried and canned beans/peas, and canned fish. Other options such as fruits and vegetables, baby foods, and whole wheat bread were recently added. Benefits can only be used on WIC-approved foods and in WIC-approved stores. Participants family income must fall at or below 185 percent of the U.S. Poverty Income Guidelines (in 2010, \$40,793 for a family of four). Eligibility is also granted to participants in other benefit programs, such as the Supplemental Nutrition Assistance Program, Medicaid, or Temporary Assistance for Needy Families.

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