



**Testimony:
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Before the

Maryland Senate: Finance Committee

on

**SUPPORT for
SB 1231: Human Services – Temporary Disability Assistance Program**

March 22, 2018
3 East Miller Senate Building
Annapolis, Maryland

Thank you, Finance Committee Chair and members. My name is Patricia Nwakuba. I am a SOAR Outreach Specialist at Health Care for the Homeless, and I am here to urge your support for SB 1231 and an increase in the vital benefit we know as TDAP.

As many of you may know, loss of employment and severe medical conditions are two significant causes of homelessness. Thankfully, programs like Supplemental Security Income (SSI) and Temporary Disability Assistance Program (TDAP) exist to provide financial support to individuals who have fallen on hard times due to physical and behavioral disabilities. And in Maryland, TDAP in particular has become a vital resource for low-income individuals with disabilities, providing them with short-term funding for life's most basic needs as they struggle to get by.

But are these individuals with disabilities who are unable to work and experiencing or at risk of homelessness actually "getting by"? **Barely.** Because of the long time that it takes to be approved for benefits by Social Security Administration and Disability Determination Services, many individuals who are fully qualified to receive SSI due to a severe disabling medical condition are forced to rely only on TDAP for extended periods of time. And that's only \$185 a month.

When I think of the many things I could do with \$185, my personal list grows very short. In fact, \$185 would barely cover gas expenses for a single month. Although individuals applying for SSI, in a *favorable* outcome, might eventually begin to receive a full monthly benefit if deemed eligible by DDS, the waiting period can be extremely long, from several months up to almost two years. All the while, life continues. People need to eat. Folks accumulate hospital bills. Individuals need to travel to and from medical appointments. People also need clothes. These examples merely cover the extended list of needs for individuals facing poverty and suffering from a medical condition that prevents them from being able to seek and maintain employment. Yet, \$185 (or even \$195 when the governor's increase sets in this summer) is certainly not enough to effectively help and be a "crutch" for those in need.

SB 1231 calls for an increase in the TDAP benefit to incrementally bring it in line with the amount qualified Marylanders receive in Temporary Cash Assistance, or TCA. Currently, that amounts to \$306 per month.

Working at Health Care for the Homeless, I have met several individuals who, if they only had a little more money, would be able to travel to and make—instead of miss—their medical appointments. Who, if they had a little more money, could afford to skip fewer meals. But instead, by the middle of the month, these folks are awaiting next month's TDAP check, not due to poor budgeting, but because \$185 is just not enough. While TDAP is a remarkable and critical benefit, an increase in this monthly benefit would improve the impact the program aims to have on the lives of those in need.

Thank you. And please support SB 1231 and a TDAP increase in 2018.