

# Constituent Questions on Income Maintenance

## Q

**I've been left with two young children** and I have no income. Is there any help for us?

TAFDC (Transitional Aid to Families with Dependent Children), a program run by the Department of Transitional Assistance (DTA), provides cash benefits to families with children and pregnant women in their last trimester, as well as a yearly clothing allowance of \$200 per child. The maximum grant for a family of three in private housing is \$633 per month. If you qualify for TAFDC you can also get SNAP benefits (food stamps) and health insurance (MassHealth).

## A

If I go on TAFDC, **will I have to put my children in daycare and work?**

In general, in order to receive TAFDC you will be required to work, do community service or participate in DTA approved education and/or training programs for 20 to 30 hours per week, depending on the age of your youngest child. DTA must provide you with childcare at no cost while you work or participate in community service, education or training. However, if you are disabled, have medical problems, are caring for a disabled person, have a child under two years old or are in your third trimester of pregnancy, or if you or your children are victims of domestic violence, you may not be required to work to receive TAFDC.

**I don't have children** and I am out of work. Is there any financial support available to me?

Depending upon your individual circumstances, you may be eligible for Unemployment Insurance, Emergency Aid to Elders, the Disabled and Children (EAEDC) benefits and/or SNAP. Many people who think they do not qualify for Unemployment Insurance actually do, so be sure to appeal and call legal services for help if you are initially denied. EAEDC is a program for individuals over age 65, disabled individuals without children, participants in a Massachusetts Rehabilitation Commission program and individuals caring for a disabled family member or caring for children to whom they are not related. The maximum grant for an individual is \$303.70 per month. You can apply for EAEDC at your local DTA office.

I have not been able to work because of my medical problems. **Can I qualify for SSI?**

The Social Security Administration (SSA) runs two programs for adults with a disability that prevents them from working and has lasted, or is expected to last, 12 months or result in death. The two are often confused, and some people receive benefits under both. If you are a disabled or elderly adult with limited or no work history and have low income and assets, you can receive Supplemental Security Income (SSI) benefits. Disabled children whose parents have low income and assets may also be eligible for SSI benefits. If you have worked sufficient quarters before becoming disabled, you can receive Social Security Disability Insurance (SSDI) benefits. There are no income or asset limits for SSDI.

The assessment process can be slow, and many applicants apply for and receive EAEDC while awaiting a decision from SSA. Many applicants must appeal several times before being approved. The maximum SSI grant for a single disabled adult in 2017 is \$849.39 per month. The amount SSDI pays depends on how much you paid into the system while you were working.

I need help but **I'm an immigrant**. Am I eligible for any assistance?

It depends on your immigration status. Some non-citizens can qualify for TAFDC, EAEDC, SNAP and SSI. Some cannot. The rules are very complex, and you should speak to an advocate. Even if you are not eligible for benefits for yourself, you may be able to get benefits for your children.

(Over)

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# Q

If we don't receive welfare benefits, can our family still qualify for **SNAP**?

# A

Many low-income families and individuals can receive SNAP benefits even if they are not getting cash assistance and even if they are working. If you are a single person with little or no income, you can get up to \$194. If you are a parent with two children, you can get up to \$511. Whether you qualify and the amount you get depends on your countable income, your household expenses (including shelter costs, child care costs and medical expenses for people with disabilities or aged 60 or over) and your US citizenship or immigration status.

Certain individuals are now subject to a three-month time limit on their SNAP benefits. These are adults between 18-49 who are not disabled, pregnant or living in a household with minor children. Also exempt are homeless individual and those who live in certain high unemployment areas of the state. If you fall into this category your SNAP benefits will be limited to a total of three months within a 36 month period unless you are working 20 hours a week or comply with certain work requirements to work off your SNAP benefits. Speak with a DTA worker, or a legal advocate, if you have questions

You can apply for SNAP at the local DTA office, by mail or online at [www.mass.gov/eohhs/consumer/basic-needs/food/snap](http://www.mass.gov/eohhs/consumer/basic-needs/food/snap) and you can fax or mail the required proofs. DTA will interview you at the local office or by phone. If everyone in your household receives SSI due to age or disability, the Social Security office should also help you file an application. If you have any problems with applying for or receiving SNAP, you can always appeal. Call your local legal aid office for help.

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I'm having trouble paying my **heating bill**. Is there any help available?

If your family's gross income is under 60% of the estimated state median income (for example \$65,387 a year for a family of four), you can apply for fuel assistance at your local community action agency. This program provides assistance with heating bills regardless of how you heat. Homeowners and renters are both eligible. If you are an unsubsidized renter and heat is included in your rent, you may get a direct payment to offset the portion of your rent that indirectly pays for heating.

If you qualify for fuel assistance you can also qualify for a discount on your utilities. Discounted oil and natural gas are also available through the Citizens Energy Corporation. If you have limited income and you are over 65, have a child under one year old or have a serious illness, you are protected from a shut-off of your utilities even if you cannot pay your bill. Ask your utility company if you're eligible for a discount or protection from shut-off, or call the Department of Public Utilities at 877-886-5066 or your local legal aid office.

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I'm a **veteran**, are there any programs that can help me with my rent?

Massachusetts provides financial and medical assistance for indigent veterans and their dependents. If you qualify, you may receive financial assistance for food, shelter, clothing, housing supplies and medical care in accordance with a formula which takes into account the number of dependents and income from all sources. Eligible dependents of deceased veterans receive the same benefits they would if the veteran were living. You should contact the Veterans' Agent in your city or town.

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I've been told that many people are denied benefits. **What should I do if I am denied benefits?**

If you are denied benefits, you have a right to appeal that decision. The government agency where you applied for benefits should provide you with a denial letter explaining the reason benefits were denied. That letter will also tell you where to appeal and the deadline to appeal. Make sure you do not miss that deadline. It is important to tell the agency you disagree with its decision and you would like a review and hearing on your case. You should contact your local legal aid program for help with the appeal process.

You also have a right to appeal if your benefits were reduced or terminated.

*This information is general in nature and not intended as legal advice. The income eligibility limit for legal aid is 125% of the federal poverty line (or \$591 per week for a family of four in 2017), although there are exceptions (e.g. elders). Federal poverty guidelines are revised each year. **Because their funding is limited, legal aid programs cannot serve all eligible callers.***