

Maximizing Income & Reducing Expenses

Julie McCormack, Gina Plata-Nino, Betsy Gwin
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Introductions

Panel

Increasing Income

OBJECTIVES:

- Basic understanding of cash assistance programs
- Know enough to spot opportunities for clients
- Know where to apply and refer to legal assistance

Cash Programs Covered

- TAFDC & Child Support
- EAEDC
- Social Security Disability
- Unemployment
- Veterans Benefits
- Tax Credits

Transitional Assistance for Families with Dependent Children

Betsy Gwin

TAFDC – What is it?

- TAFDC = Transitional Aid to Families with Dependent Children
- Cash assistance (welfare) program in Massachusetts for low income pregnant women and families with children
- Administered by the Department of Transitional Assistance (DTA)
- Work program and 24-month limit (on hold during COVID but now going back into effect)

TAFDC Benefits

- Cash grant paid twice a month
- September Clothing Allowance (\$350/child)**
- Infant benefit for new babies
- Potential for child care and transportation benefits
- Education and training
- Relocation benefit
- Transitional Support Services (post-TAFDC)

Who is eligible for TAFDC?

■ Families with dependent children

- Child under age 18 living in household
 - or age 18 and expected to graduate from high school by 19th birthday
- Parent or other relative caretaker
- Ineligible noncitizen parents can get TAFDC for their eligible children

■ Pregnant women

- Teens under age 20: any time in pregnancy
- 20 years & up: w/n 120 days of due date

TAFDC Need Standard

Maximum monthly TAFDC grant amount (Oct. 2022)

| # of people | Public/ subsidized housing | Private housing/ no subsidy |
|-------------|----------------------------------|--------------------------------|
| 1 | \$513 | \$553 |
| 2 | \$648 | \$688 |
| 3 | \$783 | \$823 |
| 4 | \$912 | \$952 |

**Note legislative campaign to raise grant levels:
Lift Kids Out of Deep Poverty Campaign –
www.liftourkidsma.org**

COVID-19 notes and changes

- Unemployment income counts as income
- Work program/time limit
 - suspended for much of the pandemic
 - now reinstated, but no sanctions yet
- More flexibility with verifications
- Increased grant amounts!
- No more asset limit!

TAFDC Calculation Basics

- Monthly gross **earned** income (weekly gross x **4.333** OR bi-weekly gross x **2.167**) minus **deductions**
 - Subtract **\$200** (standard work expense deduction)
 - If TAFDC recipient or applicant on TAFDC in past 4 months, also subtract $\frac{1}{2}$ of the balance (50% disregard)
 - Subtract dependent care costs (capped at \$200/month)
- Add countable **unearned** income, if any (e.g. unemployment)
- The result is countable income. Compare to Need Standard for household size

TAFDC – Meet Sylvia

- Sylvia has 2 children.
- She earns \$150 per week,
- pays \$180/mo. for preschool
- has Sec. 8.
- **Is she eligible?**



Gross monthly wages :

$\$150 \times 4.33 = \649.50 (rounded to) \$650.00

Subtract \$200 work expense deduction - 200.00

= \$450.00

Subtract \$180 childcare - 180.00

Countable income = **\$270.00**

TAFDC Calculation

- **100% Earned Income disregard**
 - DTA will not count ANY wages for six months as long as income stays below 200% of federal poverty level
 - In a 2-parent household, **each** parent's wages are disregarded
- Applies if total household income is under 200% of the federal poverty level
- Once the 6 months has ended, calculate countable income as usual to determine if still eligible

TAFDC Example (Sylvia) cont.

- Need Standard for household of 3: \$783 (subsidized hsg)
 - Her countable income was **\$270.00**
 - This is less than \$783, so Sylvia is eligible for TAFDC!
She gets through the front door.
- For six months, her wages are non-countable and her income will be
$$\$650 \text{ (her wages)} + \$783 \text{ (TAFDC)} = \mathbf{\$1,433.00}$$

TAFDC Example (Sylvia) cont.

- After six months, the 100% wage disregard ends. TAFDC is recalculated.

- To determine countable earned income:

\$650 wages

-\$200 work expense deduction

= \$450 then divide by 2 = \$225 (50% disregard)

- \$180 monthly child care cost

= \$ 45 countable wages

- Need standard \$783 – \$45 = \$738 monthly TAFDC

Sylvia earns \$650 (wages) + \$738 (TAFDC) = **\$1,388** (a \$45 reduction)

TAFDC - Transitional Benefits

If TAFDC closes due to wages:

| ■ | <u>Work Stipend</u> | <u>Transportation</u> |
|---------|---------------------|-----------------------|
| Month 1 | \$200 | \$80 |
| Month 2 | \$150 | \$60 |
| Month 3 | \$100 | \$40 |
| Month 4 | \$ 50 | \$20 |

- Transitional childcare for 12 months

How to Apply for TAFDC

All DTA offices are currently closed to in-person business.

Apply online/via smartphone: DTAConnect.com

- Application is available in English, Spanish, Portuguese, Chinese, and Vietnamese.

Call any local DTA office directly to apply by phone - if needed, leave a message and a case manager will call the applicant back.

- Local office contact information:

Mass.gov/orgs/departments-of-transitional-assistance/locations

DTA Rights

- Right to apply
- Right to be notified of proofs needed
 - should be fewer than in the past!
- Right to written notice of approval and amount of benefits, or denial and reason
- Right to interpreter in preferred language
- Right to non-discrimination, including disability-related: ADA reasonable accommodation
 - *Client Assistance Coordinator (CAC)*
- Right to appeal

TAFDC Advocacy Tips

- TAFDC Advocacy Guide
- Check TAFDC regulations

www.mass.gov/dta/regulations

If “stuck”:

- *Contact DTA Ombudsperson –
Sara Craven, 617-348-5354,
sara.craven@state.ma.us*
- *Or a legal advocate:
- see www.masslegalservices.org*

Child Support

■ Families on TAFDC

- *Child support for a child on the TAFDC grant is assigned to state, \$50 pass-through to family*
- *Must cooperate unless there is “good cause”*
- *Sanctions should be easily cured*

■ Families not on TAFDC

- *Child support can be obtained or upwardly modified*
- *Dept. of Revenue can assist*
- *Increases effective from date of filing motion for modification, so don't delay!*

Questions



Emergency Assistance to Elderly, Disabled and Children

Gina Plata-Nino

EAEDC - What is it?

- EAEDC = Emergency Aid to Elders, Disabled and Children
 - State-funded (MA only) cash assistance program for very low income/low asset households
- Administered by the DTA
- Provides a small (!) cash grant and MassHealth to specific categories of low income people
- Also SNAP eligibility

| Living Arrangement | Income Limit/Payment Level |
|---|--|
| <p>You live alone. Or you live with your spouse or children who don't get TAFDC or EAEDC. You have shelter costs (mortgage, rent, etc.)</p> | <p>\$364.50/month + \$110 for every household member</p> |
| <p>You do not have a place to live, or you live in a shelter during the night. You have no shelter costs.</p> | <p>\$364.50/month + \$110 for every person who shelters with you</p> |
| <p>You live in a licensed rest home, also known as a residential care facility.</p> | <p>The facility's monthly rate plus \$72.80.</p> |
| <p>You live with your spouse who gets EAEDC personally or TAFDC for a young extended family member. You have shelter costs.</p> | <p>\$243/month + \$73.40 for every household member</p> |

EAEDC Categories



- Disabled (largest group)
- Elders
- Mass. Rehab Commission (MRC) Participants
- Caring for Disabled Person
- Caretaker Families

EAEDC - Disabled

- Disability standards similar but easier to meet than SSI
Example – disability lasting at least 60 days instead of 12 months for SSI
- Process is easier
 - *Can qualify within 30 days*
 - *Legally present immigrants ineligible for SSI can qualify for EAEDC*

EAEDC – Disability Process

- Doctor completes a **Medical Report Form**
- Applicant completes for him/herself a **Disability Supplement Form**
- Other medical records requested
- Review by Disability Evaluation Services of U.Mass. Medical Center
- Disabled person can get benefits while review is taking place! (unlike SSI)

EAEDC – Mass. Rehab Commission

MRC Participants

- Doctor completes a **Medical Report Form**
- Applicant completes for him/herself a **Disability Supplement Form**
- Other medical records requested
- Review by Disability Evaluation Services of U.Mass. Medical Center
- Disabled person can get benefits while review is taking place! (unlike SSI)

EAEDC – Caretaker Families

- Adult caring for an unrelated child (“god child”) or distantly related child (must be ineligible for TAFDC due to the TAFDC relationship rules)
- Child and adult may both qualify for aid
- Adult caretaker must get legal guardianship or custody within 6 months (unless good cause)



EAEDC – Immigrants

- Legal permanent residents, refugees, asylees, Cuban/Haitian entrants, parolees and
- Immigrants “permanently residing under color of law” or PRUCOL (DHS is aware of, not intend to deport)
 - *No counting of sponsor income*
 - *No 5-year bar for EAEDC, may help jump 5-year bar in FS if severely disabled LPR*
 - *Some disabled immigrants in families may qualify for EAEDC if not eligible for TAFDC*

EAEDC - Immigrants continued

What is PRUCOL?

- Immigrants “permanently residing under color of law”
- The government is aware that that the person is in the country and is not contemplating removal
- Includes pending petitions/applications
- Not an “immigration status” but a benefits category

EAEDC – Financial Eligibility

- Income Rules:

- *\$ for \$ unearned income counts against grant*
- *Spousal income above \$243.50 /mo counts*

- Countable Assets:

- *Asset limits were lifted in 2021!!*



EAEDC – Meet George

- George was working in landscaping, but his father had a stroke and requires assistance.
- George leaves his landscaping job and moves in with his father to take care of him.
- Now George has no income.
- **How can we help George?**



EAEDC – Meet James

- James is in his mid-30s and has cognitive, mental and physical disabilities.
- He tells you he is homeless, lacks transportation, and is not familiar with the area.
- He also tells you that he applied for EAEDC and was denied because he did not submit the verifications on time.
- He also tells you that he was unable to provide a medical report because he does not know any medical providers in MA
- **How can we help James?**



EAEDC ADVOCACY TIPS

- Work the EAEDC Advocacy Guide – carefully review categories to find one that works.
- Remember Accommodations and Client Assistance Coordinators
- Check EAEDC regulations
www.mass.gov/dta/regulations
- If “stuck”:
Contact DTA Ombudsman –
Sara Craven, 617-348-5354, sara.craven@state.ma.us
- Or a legal advocate –
- see www.masslegalservices.org

Questions



Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI)

Julie McCormack

SSDI/SSI Disability – What is it?

- Two cash assistance programs paid monthly, administered by the Social Security Administration (SSA)
- Social Security Disability Insurance (SSDI)
 - Disabled or retired
 - Must have work history (10 yrs plus, less if < 26)
 - No income/asset test
 - Citizen or Qualified Non-Citizen, Residency not required
- Supplemental Security Income (SSI)
 - Disabled or elderly (65+)
 - low income and assets
 - No work history requirement
 - Citizen or Qualified Non-Citizen, Residency **IS** required
- Some low wage workers get both SSDI and SSI



SSDI v SSI – what's different?

| SSDI | |
|-----------------------------------|--|
| Payment | Max. \$3,627/m |
| Eligibility | Disabled & Insured |
| Insured | FICA/Taxes on earnings, 5 of 10 years pre injury/illness |
| Spouse & Dependents ↑ \$\$\$ | |
| Payment up to 1 year prior to app | |
| Insurance Program | |

| SSI (+ SSP) | |
|-------------------------------|---|
| Payment | Max \$914/m, SSP \$114.39 |
| Eligibility | Disabled/Elderly & Poor |
| Poor | Income < Payment Rate Resources < \$2000 |
| Household ↑, \$\$\$ ↓ | |
| Payment from application date | |
| Welfare Program | |

Both SSI and SSDI use the same MEDICAL standards for disability

Who is “Disabled”?

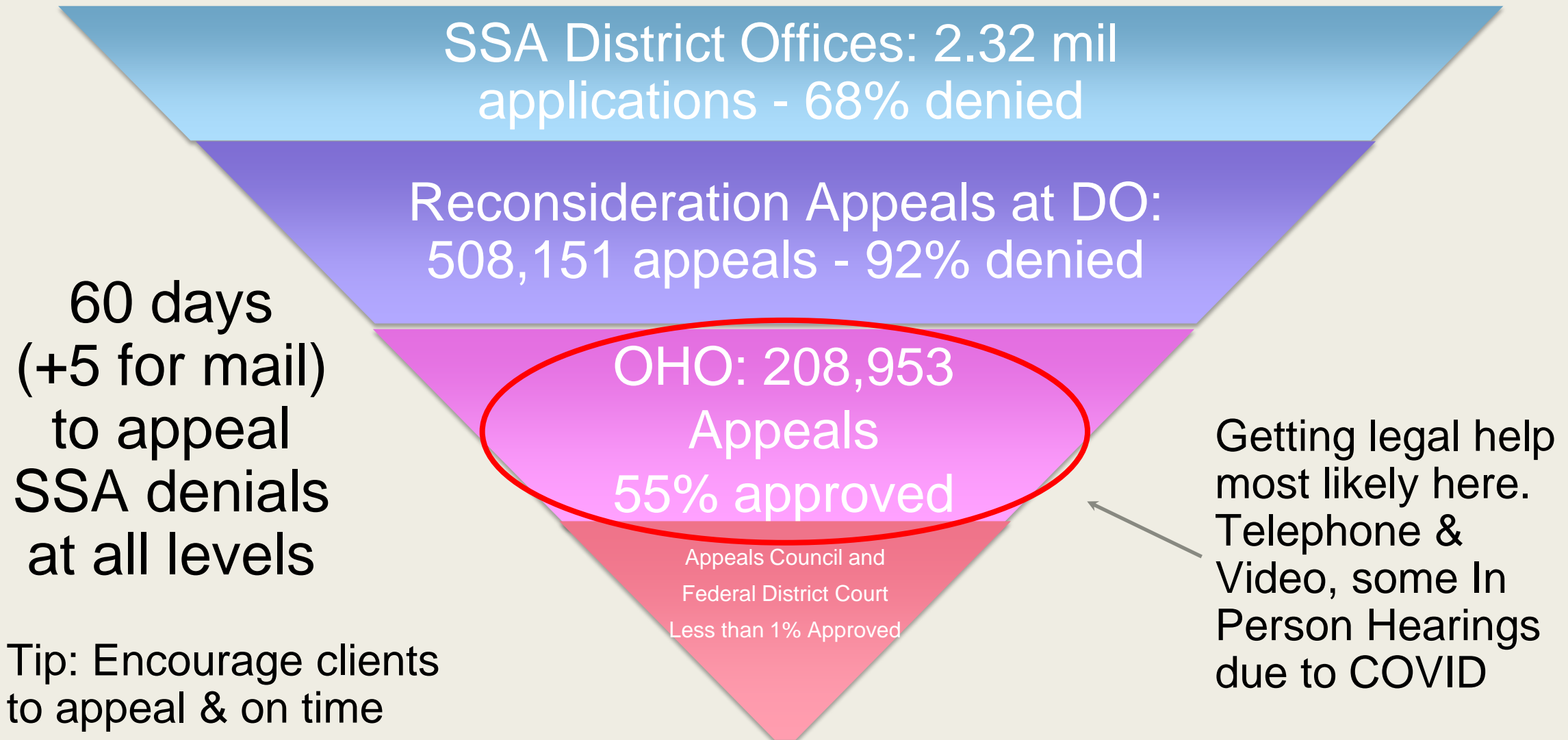
- An adult who is unable, due to mental and/or physical problems, to support themselves through earning.
- A child who has marked and severe functional limitations due to mental and/or physical problems.
- Lasting at least 12 Months
- FUNCTIONAL assessment.
- Looking at sets of medical criteria called “Listings” - different sets for adults/children
- For adults, also considering age, education and past work history.
- Requires significant support from treating doctors and other medical providers.

How do I apply?

- You can call SSA at 1-800-772-1213
(TTY 1-800-325-0778); or
- You can complete an application for Retirement, Spouse's, Medicare or Disability Benefits online at <https://www.ssa.gov/>

Due to the COVID-19 pandemic, visits to SSA offices are still limited - appointments are STRONGLY recommended, masks required, using online services encouraged.

The SSA Disability Claims Process



Drug Abuse and Alcoholism (DAA)

- If DAA is “material” to the issue of disability, then eligibility **MUST** be denied



Complicating, but **NOT** automatically disqualifying for people with a substance abuse history or current habit, or people with ongoing disabilities caused by DAA (e.g., organic brain damage, liver disease)

SSI & SSDI – Meet James (again)

- James is in his mid-30s and has cognitive, mental and physical disabilities.
- homeless,
- lacks transportation, and is not familiar with the area,
- Approved for EAEDC (thx, Gina!).

What about SSI?

What about SSDI?



What if I Disagree with SSA?

How do I File an Appeal?

- Online at <https://www.ssa.gov/benefits/disability/appeal.html>
- Sending an appeal in writing by Mail or Fax to the local SSA office
Use <https://www.ssa.gov/locator/> to find mailing and fax information
- Appeals must be filed within **60 days** of receiving notice (SSA assumes you get the notice within 5 days, so deadline is **65 days from notice date**)
- “Good Cause” for filing a late appeal applies if good reason, including COVID, caused the delay - SSA will still accept the appeal (be sure to explain the delay)

SSA will provide an interpreter during calls to **1-800-772-1213**

- For Spanish, press 7. For other languages, wait through prompts to request once a live representative comes on the line

SSDI/SSI and Wages

- Low wage/limited work history/low asset recipients often get a combination of SSI and SSDI – capped at SSI payment level + \$20
- The two programs have very different work incentives rules
- Paid training programs and stipends DO NOT count as wages

SSI Recipient & Wages: Meet Elena

- If no income other than wages and SSI, take gross wages, subtract \$85 (\$20 general disregard, \$65 earnings disregard) and $\frac{1}{2}$ of balance, subtract the result from the SSI payment level.

Elena lives alone and gets SSI of \$1028.39/month
She gets a job earning \$210/week (\$903/month)
How much of the \$903 is counted?

| | |
|---|---------------|
| \$903 | \$1028.39 SSI |
| - <u>\$85</u> | <u>\$409</u> |
| \$818 - Countable wages | \$619.39 SSI |
| subtract $\frac{1}{2}$ of \$818 = \$409 | |



Elena earns \$903 plus gets \$619.39 in SSI = **\$1,522.39**

SSDI Recipient & Wages

- SSDI Work Incentives are different (BETTER) from SSI!
 1. **Trial Work Period** – Earnings over \$1,050 p.m.
9 months (not necessarily consecutive) in 5 years
No impact on SSDI benefit
 2. **Extended Period of Eligibility** – 36 consecutive months after end of Trial Work Period - in any month earning under SGA (currently \$1,470), no impact on SSDI
 3. **After** end of Extended Period of Eligibility
If earn over SGA in a month, benefits terminate.

Can apply for expedited reinstatement

Questions



Unemployment Insurance

Julie McCormack

UI – What is it?

- Unemployment Insurance Benefits

- Must Be:

- *legally authorized to work in the U.S.*
- *unemployed, or working significantly reduced hours, through no fault of your own*
- *able, available and actively seeking suitable work*

- And Have:

- *earned at least \$5,700 and 30 x your weekly benefit amount*
- *worked 15 weeks (about 3 months) in prior 12 months*

- Must certify weekly

UI - Separation from Work

- Unemployment must be for a reason that isn't the employee's fault
- Myth buster: Not all Firings and Quits are disqualifying

UI- Applying and Dealing with DUA

- Apply through UI online (English) or 877-626-6800 (Multilingual)
 - *Desktop computer for English Form*
 - *Smartphone/tablet for Spanish, Portuguese, Chinese, Vietnamese and Haitian Creole*
 - *English UI application is NOT mobile friendly*
 - *UI application is available in Spanish, Portuguese, Chinese, Vietnamese and Haitian Creole, but must choose “mail” for subsequent interactions as the rest of the system is English only through desktop computer*
- Weekly Certification - through UI Online (English only on desktop) or Telecert. Telecert available in English, Spanish, Portuguese and Cantonese. Instructions available in 13 languages.

UI Benefit Amounts & Earnings from Part-Time Work

- Benefits generally $\frac{1}{2}$ of weekly wages, capped at \$974/week (adjusted yearly)
- Plus \$25 per dependent child
- There is an online eligibility calculator at www.mass.gov/topics/unemployment (helpful website)
- Effect of part-time work on Unemployment Benefits:
 - *Can earn up to $\frac{1}{3}$ of benefit amount with no impact on Unemployment check*
 - *Additional earnings will be deducted from the Unemployment check*

UI and Wages – Meet Sam

- Sam is single and has 1 child. She gets \$300/week in UI benefits, plus an additional \$25 dependents benefits
- She earns about \$100/week driving with Lyft.
No impact on benefits since less than 1/3.
- Some weeks she earns up to \$200/week.
The first \$100 in wages = no effect.
The additional \$100 in earnings is subtracted from benefits, so:

UI Benefits: \$325.00

First \$100 Wages: + \$100.00

Second \$100 Wages - \$100.00

Sam's weekly income = **\$425.00**



UI - Changes during COVID



In 2020-2021, there were many changes due to COVID. Now back to pre-COVID rules.

- 1) Some rules for regular UI are more flexible - specifically COVID-related rules for separation from work
- 2) Additional amounts added to regular Unemployment Benefit amounts as a result of COVID-related relief acts
- 3) UI benefits for longer period of time due to duration of the pandemic
- 4) New Program - Pandemic Unemployment Assistance (PUA)!!!

What remains of COVID changes? OVERPAYMENTS!!

UI - Overpayments

UI Overpayments - Options

- Appeal
- Seek Waiver

Can apply through DUA On-line

Must show

a) Not at fault, and

b) Either Repayment would cause hardship **or** else
be against “equity and good conscience”

- Repayment Agreements

UI - Sleuthing Problems to Assist Clients

- DUA On-Line - With client's permission, log into UI online account
 - *Will need client's SSN and password*
 - *Check Monetary Determination to make sure all jobs/wages are included*
 - *Look at "View and Maintain Account Information"*
 - *Look at Monetary Issues and Summary*



UI - Sleuthing Problems to Assist Clients, cont.

- Disqualifications Can Be Appealed!
- Waivers can be requested for Overpayments
- Often state legislators (or Congress members) are able to assist clients with getting through the DUA bureaucracy

Questions



Veterans Affairs (VA) & Chapter 115 Veterans Services Benefits

Betsy Gwin

Screening question

“Have you or anyone in your family served
in the military?”

Programs for Veterans

US Dept. Veterans Affairs

- Pension Benefits (<100%FPL)
- **Service-Connected Disability Compensation – Max \$3,622/m**
- Survivor/Dependent Benefits
- VA Healthcare
- Compensation for Injuries Caused by VA Healthcare
- Others: Burial Expenses, Education Benefits, Voc. Rehab., Home Loans, etc.

MA Veterans Services/ Ch. 115

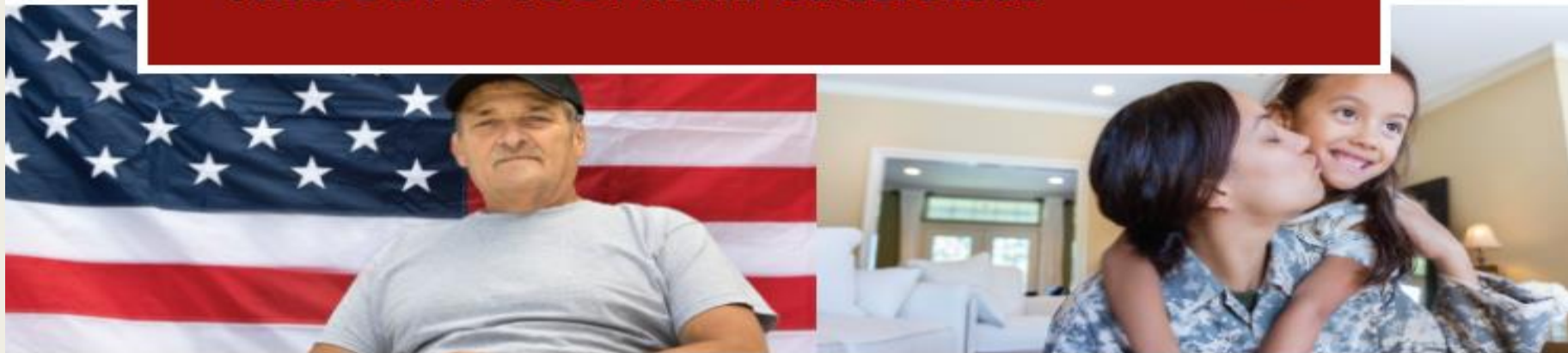
- Critical source of financial supports
 - *Temporary crises*
 - *Long-standing needs*
 - ***Eligibility up to 200% FPL***
- Helps fill gaps left by other programs or caused by delays at VBA or elsewhere
- Local VSOs connect veterans to services/resources
- Can cover medical expenses, moving costs, rent or utility arrearages, etc.

How do Veterans and Military Families Apply?

- To apply for all Veterans-related Benefits, contact the local Veterans Service Officer (VSO) in your city or town.
- To find your local VSO visit <https://massvetben.org/find-your-vso/>
Or check your city or town's website.
- You can also call Department of Veterans Services (DVS): 617-210-5480.
- Information and resources about filing for federal VA benefits can be found at <https://www.benefits.va.gov/BENEFITS/Applying.asp>
- Disabled American Veterans (DAV) can also assist with applications and appeals <https://www.dav.org/get-help/>

**Financial benefits are available to
low-income Massachusetts
veterans.**

FIND OUT IF YOU MIGHT BE ELIGIBLE



Veterans Benefits & Wages

- VA Service Connected Disability Compensation
 - *No limit on earnings even if 100% service connected disability rating*
 - *Rating % depends on severity of disability*
- VA Non-Service Connected Pension
 - *Over 65 or totally disabled*
 - *Disability does NOT need to be connected to military service*
 - *Income must be <100%FPL*
- MA Ch. 115 ends can cover workers with earnings up to 200%FPL

Chap 115 Veterans Benefits – Meet Millie

- Army veteran Millie has a service connected disability rated at 10 % for which she receives \$166 per month. She lives in Boston with her husband who is disabled and receives \$1400/mo in Social Security. She is looking for a job but has not found one yet.
- Millie can apply for and receive Chap 115 benefits for herself and her husband so long as their income is less than ~\$3052/mo



- Millie and her husband may be able to have out-of-pocket medical expenses covered by Ch. 115

Questions



Earned Income Tax Credit & Child Tax Credit

Julie McCormack

Tax Benefits – EITC, etc.

■ Earned Income Tax Credit

- *For working people with low or moderate income*
- *Even workers without children who owe **\$0** taxes can get **\$\$** back*
- **1 in 5** eligible workers don't get the EITC;
 - they don't know about it,
 - don't know how to claim it, or
 - don't know where to find trustworthy tax help
- *Can claim credit for up to three prior years if eligible and not previously claimed*



www.irs.gov/eitc

**During 2022,
31 Million Eligible
Workers and
Families received
about \$64 billion in
the Earned Income
Tax Credit**

Do you qualify?



EITC 2022 Credit Amounts (current tax year)

- Credit amount up to:
 - **\$6,935** with three or more qualifying children
Income limit of \$53,057 (\$59,187 if married)
 - **\$6,164** with two qualifying children
Income limit of \$49,399 (\$55,229 if married)
 - **\$3,733** with one qualifying child
Income limit of \$43,492 (\$49,622 if married)
 - **\$560** with no qualifying children
Income limit of \$16,480 (\$22,610 if married)

EITC For People Without Qualifying Children

- Special rules for 2021 returns
 - *Increased credit amount (up to \$1,502)*
 - *Can be claimed by workers age 19-25 if not full-time students and by workers over age 65*
- Return to previous rules for 2022 return
 - *Credit amount reduced to max \$560*
 - *Can be claimed by workers age 25 - 64 if not full-time students*

COVID-related Recovery Rebate Credit

If you didn't get your full Economic Impact Payments in 2020-2021, you may be eligible to claim the Recovery Rebate Credit for up to **THREE years**

Deadline for tax filing is **THREE years from tax filing due date
– so July 15, 2023 for returns that were due in 2019 – last chance!**

Anyone with income of \$73,000 or less can file their own Federal tax return electronically for free through the IRS Free File Program <https://www.irs.gov/>

Anyone who earned less than \$60,000 in 2022 can find free tax help by going to <https://www.bostontaxhelp.org/> or <https://irs.treasury.gov/freetaxprep/> or <https://masscap.org/freetaxprep/>

Massachusetts Earned Income Credit

- Massachusetts also has an Earned Income Credit, which is 30% of the federal credit
- The average federal EITC last year was \$2,411; Massachusetts would add \$723
- Must file a state tax return

Child Tax Credit

The CTC is a tax credit based on the number of children an applicant supports.

For 2021:

- \$3,000 for children ages 6-17/\$3,600 for child under age 6*
- AGI* of \$75,000 (single), \$112,500 (HofH) or \$150,000 (joint)

For 2022:

- \$2,000 for each qualifying child
- AGI* of \$400,00 (joint), \$200,000 (everyone else)
- If an applicant paid less than the amount of the credit in taxes, they can receive up to \$1,500 of the credit as a refund
- Child must have an SSN; Parent must have an SSN or ITIN

No Income Required for this Credit! Just file tax return

MA Additional Tax Credits based on 2021 Returns:

-Low Income Essential Worker Payment

- Individuals were eligible for a \$500 payment if their income from employment was at least \$12,750 and their total income put them below 300% of the federal poverty level.
- Individuals who received unemployment compensation in 2020 or 2021 were not be eligible nor were Commonwealth executive branch employees who received a one-time payment from the state as their employer.
- Payments were made in March 2022, June 2022 and January 2023
- Workers otherwise eligible for round 1 or round 2 of payments EXCEPT that they received unemployment could receive a round 3 payment of \$250
- More information here: <https://www.mass.gov/info-details/covid-19-essential-employee-premium-pay-program>

-MA 62F Tax Refund

- Taxpayers filing 2021 returns received a refund of 14% of tax paid
- 2021 MA Returns filed by **September 15, 2023** are still eligible for this refund

<https://www.findyourfunds.org/>

Website created by coalition of MA service partners to help eligible filers find all the information they need for these payments and credits.



Questions



RECAP

Opportunities for Action and Advocacy

- Lift Kids Out of Deep Poverty- campaign to raise cash assistance levels to 50% FPL:
<http://www.liftourkidsma.org>
- Feeding Our Neighbors - restoring cash and SNAP assistance for legally present immigrants in MA:
<https://www.feedingourneighborsma.org/>

Lift Our Kids

An Act to Lift Kids Out of Deep Poverty, filed by lead sponsors Representative Marjorie Decker and Senator Sal DiDomenico, sets a floor for financial assistance at 50% of the federal poverty level.

For family of 3, grant would increase from \$783 to \$1036 a month (with no other income).

The House bill is [HD.507](#).

The Senate bill is [SD.501](#).


To learn more, [click here for fact sheet](#).

LIFT OUR KIDS

Please Co-Sponsor an Act to Lift Kids Out of Deep Poverty
Rep. Decker & Sen. DiDomenico
HD 507 / SD 501

This bill sets a floor for cash assistance benefits at 50% of the federal poverty level.


- Cash assistance grants are only \$783/month for a family of three.
- This is still far below the Deep Poverty level (half the federal poverty level) of \$1,036/month for a family of three.
- The bill raises the maximum grants for TAFDC (families) and EAEDC (elders and persons with disabilities) by 25% a year until they reach Deep Poverty and then increases grants each year to keep pace with inflation.



"Toward the end of the month, there will be days I don't eat to make sure [my son] eats, because that's my son. I have to make sure that he has."
- T.F., parent

Deep Poverty Hurts Kids
Health and emotional damage · Impaired school performance
Toxic stress · Homelessness & housing instability

HELP END DEEP POVERTY THIS SESSION
Please co-sponsor HD 507 / SD 501

   @LiftOurKidsMA  LiftOurKidsMA.org

Feeding Our Neighbors Coalition:

Restore Basic Benefits for Massachusetts Immigrant Residents!

***An Act establishing basic needs assistance for
Massachusetts immigrant residents.***

HD 2684/ SD 507

Filed by Senator Sal DiDomenico, Representatives Antonio Cabral and Judith Garcia

More info: Pat Baker, MLRI pbaker@mlri.org Norieliez De Jesus, La Colaborativa, norielizd@la-colaborativa.org

Get involved! <https://www.feedingournighborsma.org/>

- This bill would restore basic food assistance (SNAP) to legally present immigrants (elderly, disabled, families with children) and cash benefits (TAFDC) to families with minor children.
- Will impact low income immigrants with pending asylum, humanitarian parole, victims of violence, TPS, Dreamers.
- MA provided state funded benefits 1997 to 2002 after 1996 Welfare Reform Law.
- Six states currently provide state-funded benefits to legally present but federally-ineligible immigrants: CA, CT, IL, ME, MN & WA.

Increasing Opportunity & Reducing Expenses

OBJECTIVES:

- Basic understanding of cash saving and non-cash subsidies and resources
- Know enough to spot potential for clients

Programs Covered

- Transportation
- Child Care
- SNAP/Food Supports
- Education and Training
- Utilities
- Homelessness Prevention Funds
- Health Insurance

Transportation

Julie McCormack

Transportation Subsidies

- Disabled MassHealth recipients can get reduced cost transportation with “The Ride” to medical appointments
 - *pilot “on-demand” \$40 subsidy Uber/Lyft/Curb*
 - *provider options pilot using Lyft or Curb*
- Free MBTA use for children 11 and under, and blind/vision impaired individuals
- Reduced fare MBTA use for seniors, disabled individuals, students, and low-income young adults 18-25
- www.mbta.com/fares/reduced
- **PVTA & WRTA also provide subsidies***

Reduced One-Way Fares



Subway One-Way

\$1.10

with reduced fare card

1 free transfer to Local Bus within 2
hours



Local Bus One-Way

\$0.85

with reduced fare card

1 free transfer to Local Bus within 2
hours



Inner Express Bus One-Way

\$2.10

with reduced fare card

1 free transfer to Local Bus within 2
hours



Outer Express Bus One-Way

\$2.60

with reduced fare card

1 free transfer to Local Bus within 2
hours

TAFDC Transportation Assistance

- TAFDC Recipients who are working or in most Employment Development Plan activities receive **\$80**/month transportation stipend
- Automatic unless declined
- Can start 1 month before the activity starts
- Bluebikes discount
<https://www.bluebikes.com/pricing/income-eligible-program>

Questions



Child Care

Betsy Gwin

Subsidized Child Care

Who is eligible for subsidized child care?

- **TAFDC recipients**
- **Former TAFDC recipients**
- Homeless families (with DHCD referral)
- Teen parents
- DCF-involved families
- Other income-eligible families
(but long wait list)

Child Care for TAFDC Recipients

- TAFDC recipients get **FREE** child care for approved activities
- If work-program required, DTA will authorize 12 weeks of childcare to look for work or an activity
 - *If working or enrolled in activity, DTA will authorize 12 months full time childcare (regardless of hours of activity)*
 - Non-parent caregivers not on the TAFDC grant can get childcare if doing paid work
 - *No Wait List!*
 - *Also covers children not on the TAFDC grant (e.g. who receive SSI)*

Child Care - TAFDC Recipients

- Get child care referral from DTA
- Contact Child Care Resource and Referral Agency (CCR&R) to set up an appointment – bring DTA referral and valid ID
- CCR&R will issue childcare voucher
- Find a provider
 - CCR&R Locator:
https://eeclead.force.com/EEC_CCRRSearch
 - Call 211

Child Care - former TAFDC Recipients

- Former TAFDC recipients can get Transitional child care **[even if short time on TAFDC]**
 - *Former TAFDC recipient whose case closed within the past 12 months and is now employed or in education or training*
 - No wait list
 - Sliding Fee Scale
 - *Notify CCR&R when TAFDC case closes, but no need to renew voucher until it expires*
 - *Eligible for continued childcare if you meet EEC income and activity requirements*

Subsidized Child Care

Service need (hours of care)

- Part-time (20-30 hrs) or full-time (30-50 hrs)
- Includes paid employment, education and training, retirement, disability, homelessness
- Includes study time
 - *For each hour in education or training, count 2.5 hours to allow for home work/study*
- Includes travel time
 - *Add up to 5 hours/week if 20 hours or more of activity*

Questions



Opportunities for Action and Advocacy

An Act to Further Family Centered Child Support

- HD 862, SD 367
- Parental choice - Would allow custodial parents who receive TAFDC for a child to opt out of formal child support system when pursuing a court order for support is not in the child's best interest
- 100% pass-through - Would pay to the family all child support collected for a child who receives assistance instead of sending most of it to the state and federal governments
- For more info, email:
 - ChildSupportChoice@mlri.org

Education & Training

Julie McCormack

Education and Training

3 Main Means of Access:

- *DTA Education and Training*
- *Unemployment benefits Education and Training*
- *Individual Training Accounts*

DTA Employment & Training

- TAFDC Pathways to Self-Sufficiency
- Usually limited training – 4-12 weeks, CNA, medical office work, food service, dental asst.
- DTA Works – (30 hours/week up to 6 months at DTA office) dtaworks@state.ma.us
- DTA child care and transportation \$ for approved non-DTA programs including college
- Young Parents Program (pregnant or parenting 14-21 without high school diploma)
- SNAP Pathways to Work

Unemployment Benefits

Education & Training – Section 30

- Section 30 extends Unemployment Benefits (does not pay for the training)

*Up to additional 26 weeks of UI benefits,
eliminates obligation to do job search*

- Must apply within first 20 weeks unless good cause
- Unemployed and unlikely to obtain suitable work with current skills
- Vocational, basic skills – can include ELL
- Generally must be full-time

Career Center ITAs

- Individual Training Accounts (ITAs) through MassHire Career Centers – pays cost of training program
- Unemployed/underemployed workers who lack skills to get a job that leads to self-sufficiency
- Must first utilize basic and core services
- Must be an approved program
- Can be combined with Section 30
- <https://www.mass.gov/service-details/workforce-individual-training-program-ita>

Questions



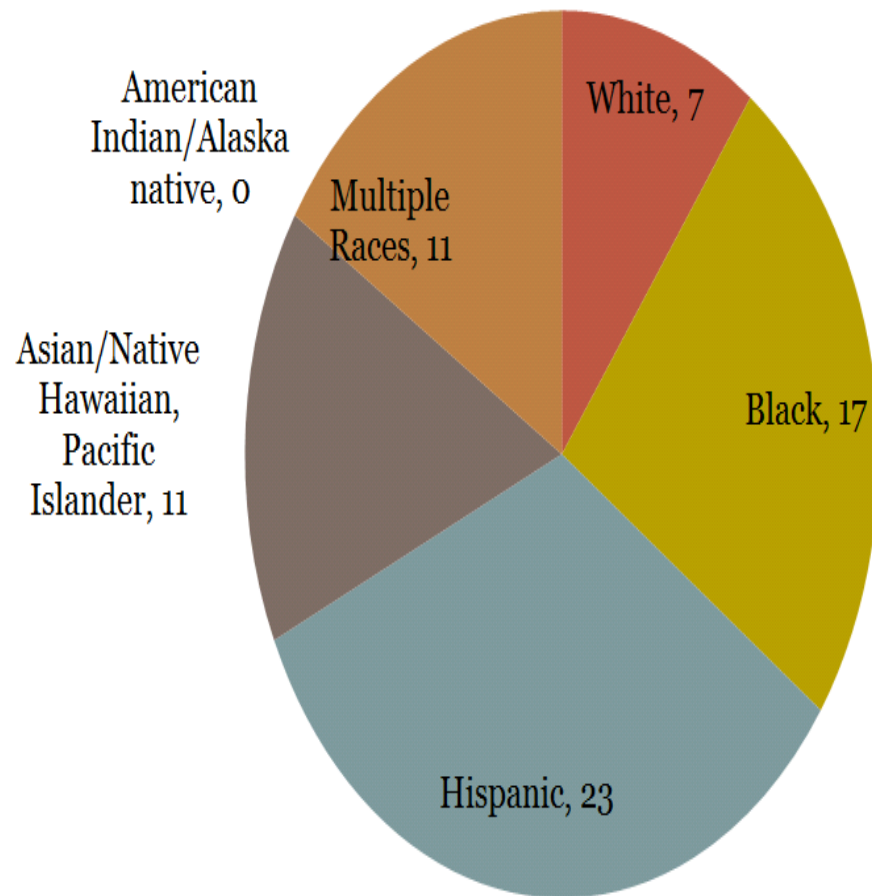
Supplemental Nutrition Assistance Program (SNAP) & WIC

Gina Plata-Nino

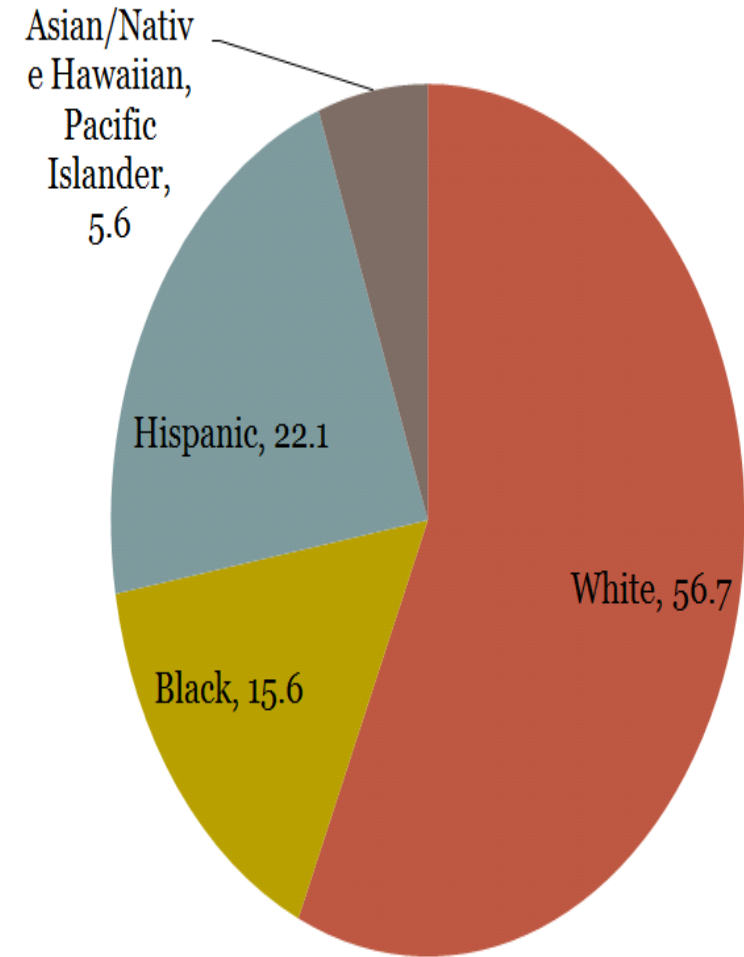
SNAP MATTERS

- **SNAP is the nation's largest federal nutrition program serving nearly 40 million Americans**
- **Each \$1 in federal SNAP benefits generates between \$1.50 and \$1.80 in economic activity**
- **Most effective poverty alleviator in the country**
- **When strengthened, SNAP's positive effects are even more pronounced**
- **For every \$1 billion of added SNAP funding, between 8,900 and 17,000 jobs were created**

Who lives in poverty in MA



MA SNAP Demographics



SNAP (Food Stamps)



- Working families/individuals can often get SNAP even if ineligible for cash assistance – income limits are higher
- There is no asset limit for most SNAP households
- Many college students can qualify
- SNAP awarded from date of application, so don't delay!
- Calculators available at:
 - www.gettingfoodstamps.org or
 - www.masslegalservices.org/FSCcalculator

SNAP Benefits


- Max SNAP benefit (if no countable net income):



person = \$281

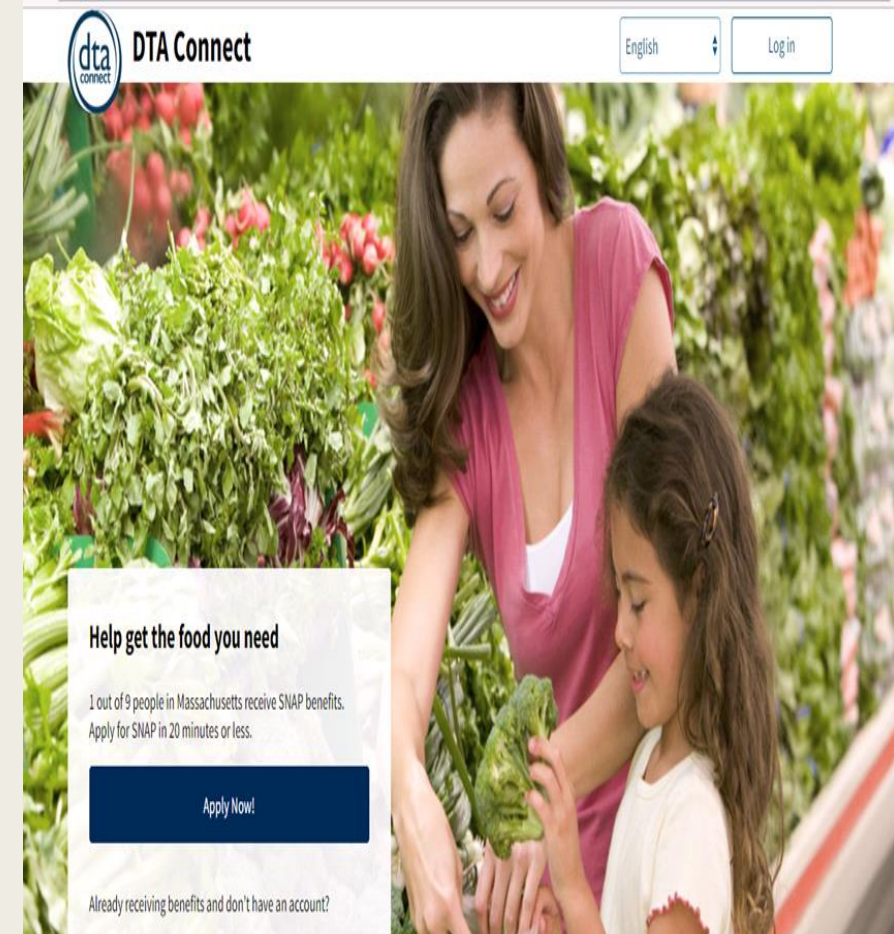


2 persons = \$516

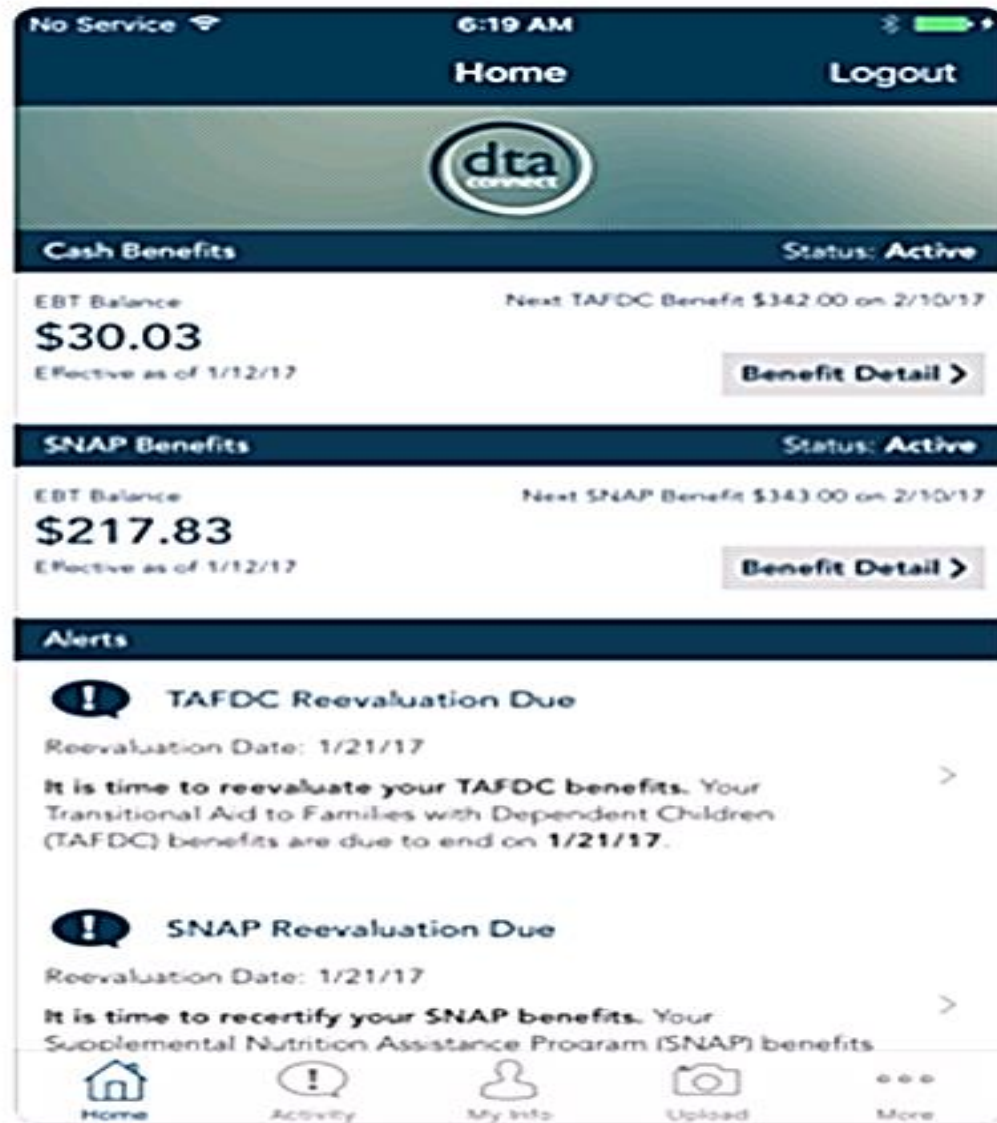
- Minimum SNAP benefit for 1 and 2 persons = \$23
- Free School meals
- Discount on Gas & Electric Utilities
- Discount on Telephone Bills/Broadband
- Healthy Incentives Program (HIP) - extra \$40-\$80
- MBTA Youth Pass 
- SNAP Card to Ride Program
- EBT Card to Culture

How to apply for SNAP

- On-line through the “DTA Connect”*
<https://dtaconnect.eohhs.mass.gov/>
- Mailing or faxing a paper SNAP application**
- Through the SSA when applying for or renewing SSI benefits
- Statewide Assistance Line **1-877-382-2363**
automated service for case status, benefit amount, next payment, address change
- Senior Assistance Unit **1-833-712-8027**



DTA Connect App



SNAP- Maximization & Rights

- Medical Expenses
- Child Care expenses
- Household Composition
- Accommodations
- Language Access
- No over verification
- ABAWDS

Sample SNAP Questions

6. Questions Regarding Citizenship Status

- a. Are you and all household members U.S. citizens by birth or naturalization? ☐ yes ☐ no
If Yes, go to Question 7. If No, go to Part b, below.
- b. Under SNAP rules (106 CMR 362.220), a noncitizen who is unable or unwilling to provide immigration status information and/or Social Security number due to immigration status does not need to do so. This noncitizen will be ineligible for SNAP benefits. However, the remaining members of the household may apply for benefits.

1. List any household member(s) who chooses **NOT** to apply for SNAP benefits:

What is your **preferred** language?

Your **ethnicity/race**: This information is collected to make sure everyone is treated fairly. Your answer is voluntary, and it will not affect your eligibility or benefit amount.

Ethnicity: Hispanic or Latino ☐ yes ☐ no

Race: (check all applicable)

☐ American Indian or Alaska Native

☐ Asian

☐ Black or African American

☐ Native Hawaiian or Other Pacific Islander

☐ White

Do you have a special situation? (Check all boxes that apply to you.)

☐ Physical/Mental Impairment

☐ Hearing Impaired

☐ Visually Impaired

☐ Interpreter Required

☐ Sign Language Required

☐ Other _____

SNAP – What to do when you can't reach anyone?

- Chronic problems with phone system – long waits and disconnects
 - *Fax release to Taunton fax: **1-800-877-8765***
 - ***Upload on DTA Connect App***
- Contact Ombudsperson's office
- Look on masslegalservices.org for Assistant Directors – call or e-mail
- Remember emergency SNAP and food pantries
- www.projectbread.org

Women, Infants & Children (WIC)

- WIC – Supplemental nutritional benefit for pregnant and breastfeeding mothers and children under five
- The benefit is in addition to and does not affect SNAP
- WIC can be used for milk, cheese, eggs, peanut butter, formula, dried beans, cereal, fresh fruit and vegetables
- **No Public Charge!**



www.mass.gov/women-infants-children-wic-nutrition-program

Questions



Utilities & Fuel Assistance

Julie McCormack

Utilities – Fuel Assistance

- Households are eligible up to 60% of area median income

| Household Size | Income Limit |
|--------------------|--------------|
| 1 person | \$42,411 |
| 2 person household | \$55,461 |
| 3 person household | \$68,511 |

Utilities – Fuel Assistance

- Private renters and homeowners can get up to \$2,200 (paid to oil/propane/kerosene/electric provider) or \$1,400 (reimbursed if utility/heat included in rent)
- Subsidized housing renters: up to \$1,540 to fuel provider \$980 if utilities are included in rent
- Homeowners and renters are eligible, even if heat included in rent, so long as any household member has eligibility
- Fuel Assistance/LIHEAP is not considered for Public Charge
- Direct payment if NOT in subsidized housing and heat included in rent (!)

To find local agency: **1-800-632-8175** or

www.mass.gov/service-details/learn-about-low-income-home-energy-assistance-program-liheap

Utilities – Discount Rates

- Discount utility rates
 - *Eligibility is 60% of state median income*
 - *Bill can be reduced 16-32%*
 - *Automatically reduced if on public benefits or fuel assistance (usually)*
 - *Can also apply and prove income*
 - *Some retroactive adjustments available*
 - *Not required for Municipal Utilities*

Utilities – Payment Plans

- Payment plans available for arrearages
- Before termination, company must offer a payment plan of at least four months (equal payments)
- Arrearage Management Programs available through utilities – partial forgiveness of arrearage in exchange for remaining current at a set flat rate

Utilities – Shut-offs

■ **Shut-off Prevention – Winter Moratorium:**

- *A utility used for heat cannot be shut off if there is financial hardship and it is between November 15 - March 15 (may be extended)*
- *Financial hardship standard is also 60% of state median income*

▶ **Shut-off Protection:**

No shut-off of gas and/or electricity if there is financial hardship and

- ▶ Someone living in the home has a chronic, severe illness. Verified by a doctor, nurse practitioner or physician's assistant by letter every 3 months (or call in case of emergency)
- ▶ Everyone in the household is 65 or older or a minor
- ▶ There is a child under one year old in the home

Utilities – DPU (How to Get Help)

- Massachusetts Department of Public Utilities regulates utilities
- DPU Consumer Division can be helpful for information and disputes with utility companies
- Consumer Division contact information:
 - 1-877-886-5066 or
 - www.mass.gov/dpu-consumer-information/need-to-know

Lifeline - Federal Phone/Internet Discount

- \$9.25 discount on phone/internet monthly bill
- Limited to one discount per household
- Eligible if in your household:
 - *income is less than 135% of Federal Poverty Level*
 - *a member receives a federal assistance program such as;*
 - Supplemental Nutrition Assistance Program (SNAP), formerly known as Food Stamps
 - Medicaid
 - Supplemental Security Income (SSI)
 - Federal Public Housing Assistance (FPHA)
 - Veterans Pension and Survivors Benefit
 - Tribal Programs (and live on federally-recognized Tribal lands) (\$25)

Application is:

- Asking your current provider if they provide the Lifeline discount
- Online at <https://nationalverifier.servicenowservices.com/lifeline>
- Mailing an application form and proof of eligibility to
 - *Lifeline Support Center*
 - *P.O. Box 7081*
 - *London, KY 40742*

Affordable Connectivity Program

- will provide a discount of up to \$30 per month towards broadband service for eligible households and up to \$75 per month for households on Tribal lands.
- Eligible households can also receive a one-time discount of up to \$100 to purchase a laptop, desktop computer, or tablet from participating providers if they contribute \$10-\$50 toward the purchase price*.
- limited to one monthly service discount and one device discount per household.

Who Is Eligible for the Affordable Connectivity Program?

A household is eligible if any member of the household;

Qualifies for the Lifeline program;

Receives benefits under the free/reduced-price school lunch program or school breakfast program, including through the USDA Community Eligibility Provision;

Received a Federal Pell Grant during the current award year;

Has income at or below 200% of the Federal Poverty Level (\$25,760 for 1 person household); or

Meets the eligibility criteria for a participating providers' existing low-income or COVID-19 program.

How Can I Sign Up for the Benefit?

- Through your provider or online at <https://www.affordableconnectivity.gov/>

Questions



Homelessness Prevention Funds

Betsy Gwin

Homelessness Prevention Funds

Many changes and additions due to COVID!

- RAFT
- HomeBase
- METAR
- Local Funds Including CDBG, ESG, Affordable Housing Trusts



Homelessness Prevention Funds

■ RAFT:

- Administered by regional non-profits
(List and look-up link in additional materials)
- Eligibility up to 50% of AMI (60% if D.V.)
- Up to \$7,000 for households with housing crisis
(reduced from \$10,000 as of 1/1/22)
- Flexible - Can pay rent/utility arrears, start up costs (first, last, security), moving costs
- No immigration status requirements
- Online application (you cannot save and come back to it later)

Homelessness Prevention Funds

- *Emergency Assistance*
 - Pregnant woman or household with a child
 - EA eligible (includes income under 115% FPL)
 - Can pay up to \$10,000 to prevent homelessness (HomeBase)
- *Presumptive Placement*
- *Accommodations*
- *Appeals*

Homelessness Prevention Funds

- **HomeBase & METAR** (same eligibility as Emergency Assistance) :
 - *Pregnant woman or household with a child*
 - *EA eligible (includes income under 115% FPL)*
 - *Someone in households has eligible immigration status*
 - *Either can pay up to \$10,000 to prevent homelessness*
- HomeBase - Access through DHCD like Shelter
- METAR (Mass. Evacuee Temporary Assistance Reserve)
 - *Administered by Family Resource Centers*

Homelessness Prevention Funds

■ **Check availability of municipal funds**

- *ESG/Emergency Solution Grant*
- *CDBG/Community Development Block Grant*
- *Affordable Housing Trust funds*
- *Many communities are using these funds for COVID related needs*

■ **Private funds**

- *United Way*
- *Salvation Army*
- *Community Action Agencies*
- *Lend-a-Hand, Family To Family, HomeStart, Heading Home, Jewish Family and Children's Services*

Questions



Medical Assistance Programs

Julie McCormack

Medical Assistance Programs

- Medicare - Automatic with SSDI after 24 months
- MassHealth (Automatic with SSI and DTA cash programs)
 - Can also apply separate from cash assistance
 - Multiple Programs and Coverage Levels – see charts in materials.
 - **COVID-19 Protection from Loss of Coverage** - ending soon****
 - **Self-attestation of many eligibility factors**
 - **Premium/Deductible Assistance Waivers**
 - **Appeal deadlines extended to 120 days**
- Buy-In / Senior Buy-In
 - MassHealth may help pay Medicare Parts A, B Premiums, nonpharmacy copayments and deductibles.
- Extra Help pays Medicare Part D – automatic with Buy-Ins

Medical Assistance Programs

- Premium assistance - if paying for employer provided / student health insurance
- ConnectorCare - households with income below 300% Federal Poverty Level and ineligible for Medicare, MassHealth or other public health insurance programs
- Children's Medical Security Plan - children w/o health coverage
- Health Safety Net - low-income patients who are un(der)insured

Questions



RECAP

Reducing Barriers and Liabilities

OBJECTIVES:

- Basic understanding of cash saving and expense reducing options and other resources
- Know enough to spot potential for clients

Programs Covered

- DTA and SSA Overpayments
- Bankruptcy
- Student Loans
- Child Support Modification
- CORI Sealing & Expungement

DTA & SSA OVERPAYMENTS

Julie McCormack

DTA Overpayments

- TAFDC & EAEDC & SNAP
- Agency Error
- Unintentional Overpayment
- Intentional Overpayment
- Zombie Debts
- **Get help: Contact legal services**
 - <https://masslrf.org/en/home>
 - <https://mlac.org/wp-content/uploads/2020/06/MLA-C-Legal-Aid-Org-Map-and-Contact-2020.pdf>



Social Security Overpayments



Get help: Contact legal services:

<https://masslrf.org/en/home>

<https://mlac.org/wp-content/uploads/2020/06/MLAC-Legal-Aid-Org-Map-and-Contact-2020.pdf>

- Usually SSI – over income and/or over assets
- Agency Error – repayment required even if earnings or other changes were reported
- Appeal within 10 days (aid pending) keeps payment level
- 2 forms of appeal
 - *Waiver* – no fault and cannot afford to repay
 - *Reconsideration* – dispute the amount of the overpayment
- Repayment capped at 10% of total monthly payment
 - SSA often tries to take MORE – resist
 - Monthly repayment as low as \$25, no interest, no penalties
 - Can be discharged in bankruptcy

Questions



Bankruptcy

Julie McCormack

Bankruptcy

- Consider bankruptcy as a way to eliminate many types of debt – incl. SSI Overpayments, medical debt
- Fresh start by discharging debt
- Can temporarily stop eviction/foreclosure if judgment for possession has not issued
- Utility terminations – can stop threatened termination; continued service conditioned on payment of current bills as they are issued

Bankruptcy (cont.)

■ Chapter 7 (liquidation)

- *Generally filed when there are few assets, can protect home with a homestead declaration*
- *Can generally keep a car if worth under \$7,500 (\$15,000 for elders) after deducting the amount owed from the value of the car*
- *Will probably not prevent foreclosure or prevent repossession if behind on mortgage or car payments and can't pay off arrears quickly*

■ Chapter 13 (reorganization)

- *Gives you a chance to pay off debts over an extended period of time and avoid eviction, foreclosure or other outcomes*
- *Generally filed where more assets, including property or a business*

Bankruptcy (cont.)

- Cannot discharge certain debts such as child support, alimony, criminal fines
- Usually cannot discharge debt for student loans, tax debt
- Must get consumer credit counseling

Student Loans – Permanent Disability Discharge

- While generally can't discharge student loans in bankruptcy, you can get federal student loans “discharged” in the case of “permanent disability”
 - *VA determination of 100% disability*
 - *SSA disability determination with review 5-7 years from the disability determination*
 - *MD or DO certification of total and permanent disability (at least 5 years)*

Student Loans – Permanent Disability Discharge (cont.)

- *If SSA or MD certification, discharge is not finalized until 3 years have passed*
- *Can limit ability to get federal student loans in the future*
- *Can get more info or apply online at www.disabilitydischarge.com*
- *victims of “predatory” student loans through for-profit schools have recourse – contact AG’s office*

Questions



Child Support

Betsy Gwin

Child Support Modification

- Individuals obliged by court order to pay child support who can no longer make payments due to unemployment or disability should request a modification as soon as possible
- Modifications must be by court order – advise clients to file a motion to modify as soon as possible, since child support continues to accrue
- www.mass.gov/how-to/request-a-change-to-your-child-support-court-order

Questions



Criminal Record (CORI) Sealing & Expungement

Julie McCormack

CRIMINAL RECORD/CORI SEALING

- CORI = Criminal Offender Record Information; state-wide system of accessing criminal records in Massachusetts.
- Huge demand after series of criminal justice reforms made the sealing process easier in Massachusetts.
- Highly visible criminal records lead to discrimination in accessing jobs, housing, loans, etc.
 - *1 in 3 Americans have a criminal record, according to the FBI.*
- Further reforms in December 2022.

CORI Sealing (cont'd)

- Sealing allows most non-sexual offense charges or convictions, after a certain waiting period, to be “invisible” to most of the public—a huge economic benefit to those trying to access housing and employment.
 - *3 years after misdemeanor (used to be 5)*
 - *7 years after felony (used to be 10)*
- If a case was dismissed or ended with a not guilty finding or a nolle prosequi (the prosecutor dropped the case), it can be sealed by a judge without any waiting period.

CORI Sealing and Expungement

- Some charges and/or convictions can be “expunged” – removed completely
- See <https://www.masslegalhelp.org/cori/how-to-seal>
 - Many online and some in-person clinics – online information to assist folks in starting the process themselves, or to enroll in videoconferenced clinic meetings
 - Free to seal or expunge, copy of CORI costs \$25 (can be waived)

Questions



Opportunities for Action and Advocacy

CLEAN SLATE-SECOND CHANCE COALITION BILLS

- **SD1168/ HD2693: An Act providing easier and greater access to sealing (Rep. Mary Keefe, Sen. Cindy Friedman)**
 - *Requires Commissioner of Probation to automatically seal criminal and juvenile cases after applicable waiting periods without the filing of a petition. Other states have successfully passed automatic record sealing laws that are a huge success, seal millions of records and help people get back to work and to earn higher wages.*
- **HD2963/SD744: An Act to remove collateral consequences and protect the presumption of innocence (Rep. Brandy Fluker-Oakley, Sen. Adam Gomez).**
 - *Requires immediate sealing of criminal cases at the time of a final disposition if the charge did not end in a conviction. Many other states seal charges that end favorably at the time of the final disposition of the case.*
- **HD3682/ SD2090: An Act relative to successful transition and re-entry to tomorrow for incarcerated persons (STARTT ACT) (Rep. Brandy Fluker Oakley, Sen. Sal DiDomenico)**
 - *Requires that people in jail or prison be given ID's at least 30 days before release. This bill would help people avoid desperate situations caused by lack of ID and makes it easier to return to the workforce, get housing, and be successful.*

Changing the System with Advocacy

Gina Plata-Nino

Advocacy

Advocacy is a political

aims to influence public

media campaigns,

direct approach is

on behalf of

also a

For more information and
resources...

MassLegal Services

<https://www.masslegalservices.org/>

- Legal advocacy guides
- Legal resource finder

RECAP

Questions

