

# Constituent Questions on Income Maintenance

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**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, as well as a yearly clothing allowance of \$150 per child. The maximum grant for a family of three on TAFDC in private housing is \$633 per month. If you qualify for TAFDC you can also get food stamps (now called SNAP) and health insurance.

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

If you are disabled, have medical problems, are caring for a disabled person, have a very young child, are in the last trimester of pregnancy or you or your children are victims of domestic violence, you may not be required to work to receive TAFDC. Otherwise, you will be required to work and you will be given a short period of time to find a job on your own. Then, you will have 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 while you work or participate in community service, education or training.

**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, EAEDC benefits and/or food stamps. Many people who think they do not qualify for unemployment benefits do, so be sure to appeal and call legal services for help if you are initially denied. EAEDC (Emergency Aid to Elders, the Disabled and Children) 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 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 disabled adults. The two are often confused, and some people receive benefits under both. If you have worked sufficient quarters before becoming disabled, you can receive Social Security Disability Insurance (SSDI) benefits. If you are a disabled or elderly adult with limited or no work history, you can receive Supplemental Security Income (SSI) benefits. You must show that you have low income and assets to qualify for SSI, but there are no income or asset limits for SSDI. For either program you must have a disability that prevents you from working and has lasted, or is expected to last, 12 months or result in death.

The assessment process can be slow, and many applicants apply for and receive EAEDC or TAFDC 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 2012 is \$812.39 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, food stamps 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.

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# Q

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

Many low-income families and individuals can receive Supplemental Nutrition Assistance Program (SNAP) benefits (formerly called food stamps) 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 \$200. If you are a parent with two children, you can get up to \$526. 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 U.S. citizenship or legal immigration status.

You can apply at the local DTA office, by mail or on-line at [www.state.ma.us/snap](http://www.state.ma.us/snap), and you can fax or mail the required proofs. DTA will interview you at the local office or by phone. Some people who get SNAP are asked to look for work if they are able-bodied and unemployed.

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 services office for help.

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Our family was evicted last month. We stayed with friends for a while but we can no longer stay with them. **Can we go to a homeless shelter**?

Emergency Assistance (EA) is a shelter program for families with children under 21 and pregnant women. To qualify, your family income must be at or below 115% of poverty. Those who left EA shelter in the past 12 months are generally not eligible to get back into shelter, but there are some exceptions. You should be placed within 20 miles of your home community unless there is no space available. The rules are often misapplied, so it is important to seek help from your local legal services program if you need shelter or if you have questions about your rights. The state does not place individuals without children in shelters and only a small number of beds are available for families or individuals not eligible for EA shelter. Ask your legal services office for a list of other shelters if you aren't eligible for EA shelter.

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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 \$60,035 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 either over 65, have a child under 1-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 as they would were the veteran still living. You should contact the Veterans' Agent in your city or town.

*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 \$554 per week for a family of four in 2012), 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.***

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