

Income Supports

Presentation for
Foundation for Financial Planning

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Amber Castor, Volunteers of America TX
Ellary Makuch, LISC Houston



LISC HOUSTON

AGENDA

- Benefits
- Talking with your client
- The Financial Opportunity Center/Community Center partners

QUESTIONS/KNOWLEDGE CHECK

- What is your experience with benefits?
- How do you feel talking about benefits?
- Do you know what benefits are available to the public?
- What comes to mind when someone says “public benefits?”

QUESTIONS/KNOWLEDGE CHECK

- Do you know?
 - More than **half a million** people (out of 4.73 million) in Harris County are eligible for some type of benefit but not using them.
 - Almost **\$1 billion** in public benefits assistance goes unclaimed each year in Harris County.

That's just one county!!

PERSPECTIVE

Harris County:

Benefit	Estimate of Average Annual Benefit Amount Per Person/Household	Estimate of Eligible- Unenrolled Population*	Estimate of Benefit Dollars Left on the Table Annually*
Supplemental Nutrition Assistance Program (SNAP)	\$1,421 per person	81,000-106,000 people	\$115M-\$151M
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	\$318 per person	215,000 people	\$68M
Children's Health Insurance Program (CHIP)	\$3,072 per person	106,000 people	\$327M
Medicare Savings Program (MSP)	Ranges from \$2,041 to \$3,633 per person	11,000 - 12,000 people	\$22M - \$44M
Child Tax Credit (CTC)	Ranges from \$750 to \$2,101 per household	78,000 households	\$59M - \$164M

BENEFITS

These are benefits that are available, generally, throughout the country.

- Children's Health Insurance Program (CHIP)
- Housing Voucher Program (Section 8)
- Social Security Disability Insurance Benefits (SSDI)
- Supplemental Security Income (SSI)
- Supplemental Nutrition Assistance Program (SNAP)
- Temporary Assistance for Needy Families (TANF)
- Medicaid
- Earned Income Tax Credits

Children's Health Insurance Program (CHIP):

CHIP is for dependents under age 19 whose parents earn too much to qualify for Medicaid but not enough to pay for private health insurance coverage.

DID YOU KNOW?

— CHIP helps nearly 9 million children per year —

Children enrolled in CHIP are

25% more likely to
get checkups
than uninsured children



The rate of uninsured children dropped

15% → **5%**
since CHIP's creation



CHIP provides:

- Routine check-ups
- Immunizations
- Doctor visits
- Prescriptions
- Dental and vision care
- Inpatient and outpatient hospital care
- Laboratory and X-ray services
- Emergency services



Housing Voucher Program (“Section 8”):

The Housing Choice Voucher Program provides rental assistance payments on behalf of low-income individuals and families, including the elderly and persons with disabilities.

4 Qualifications to Receive Section 8



Type of Household



Financial Status



Citizenship Status



Background, Rental
& Criminal History



Social Security Disability Insurance Benefits (SSDI):

Social Security Disability Insurance benefits are available to people who cannot work for at least one year due to a medical condition or who are expected to die from that condition.

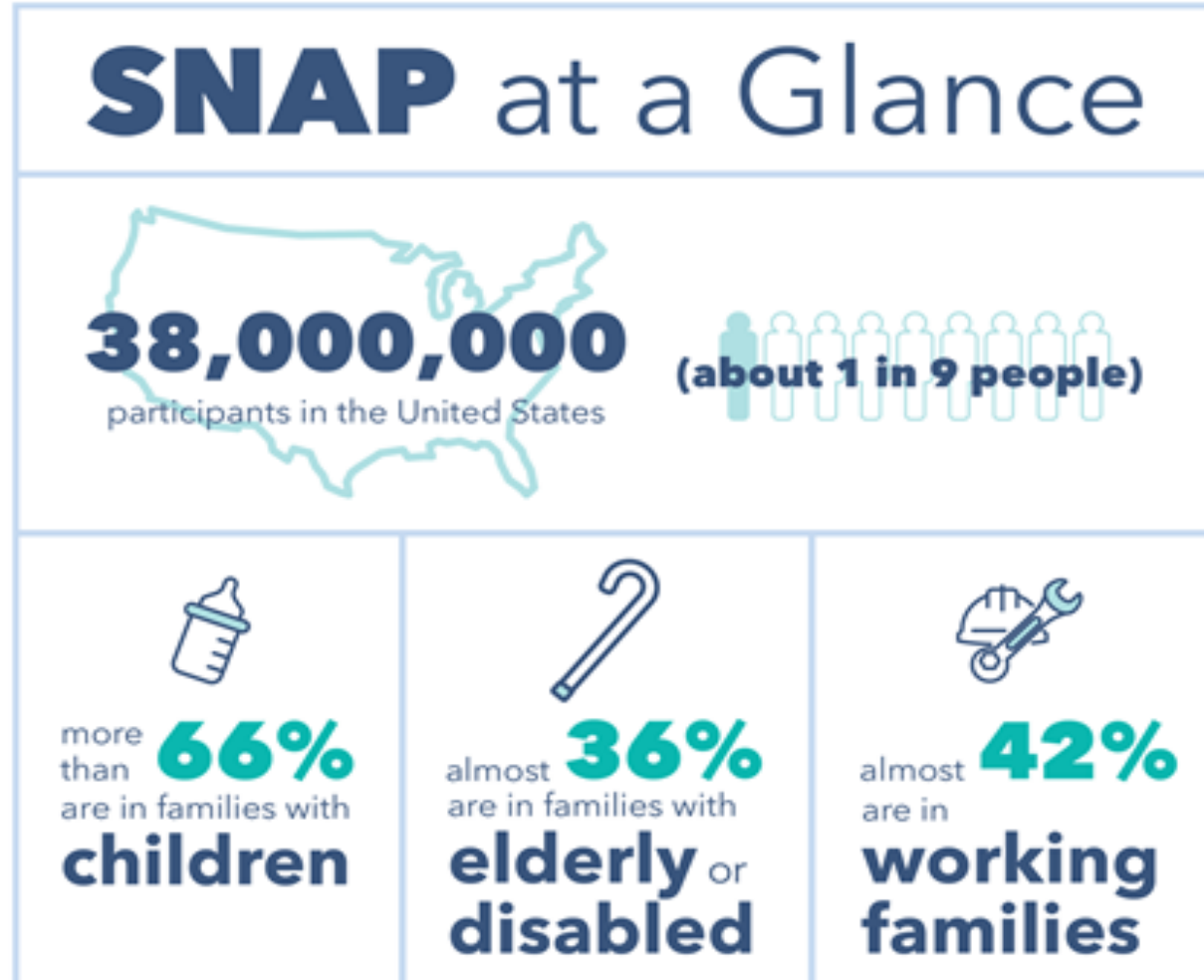
Supplemental Security Income (SSI):

Federal income program administered but not funded by Social Security. SSI is designed to meet the basic needs of older, blind, and/or disabled Americans who have little or no income.



Supplemental Nutrition Assistance Program (SNAP):

SNAP provides nutrition benefits to supplement the food budget of needy families so they can purchase healthy food and move towards self-sufficiency.



Temporary Assistance for Needy Families (TANF):

Federally funded, state-run benefits program designed to help families achieve independence following temporary difficulty. Qualified recipients may receive help with food, housing, home energy, childcare, and job training. TANF recipients must engage in some type of work activity as defined by their state.

Four Goals of Temporary Assistance for Needy Families (TANF)

Children are cared for in **their own homes** or in relatives' homes



Promoting **job preparation, work and marriage** on government benefits

Preventing and **reducing** the incidence of **out-of-wedlock pregnancies**



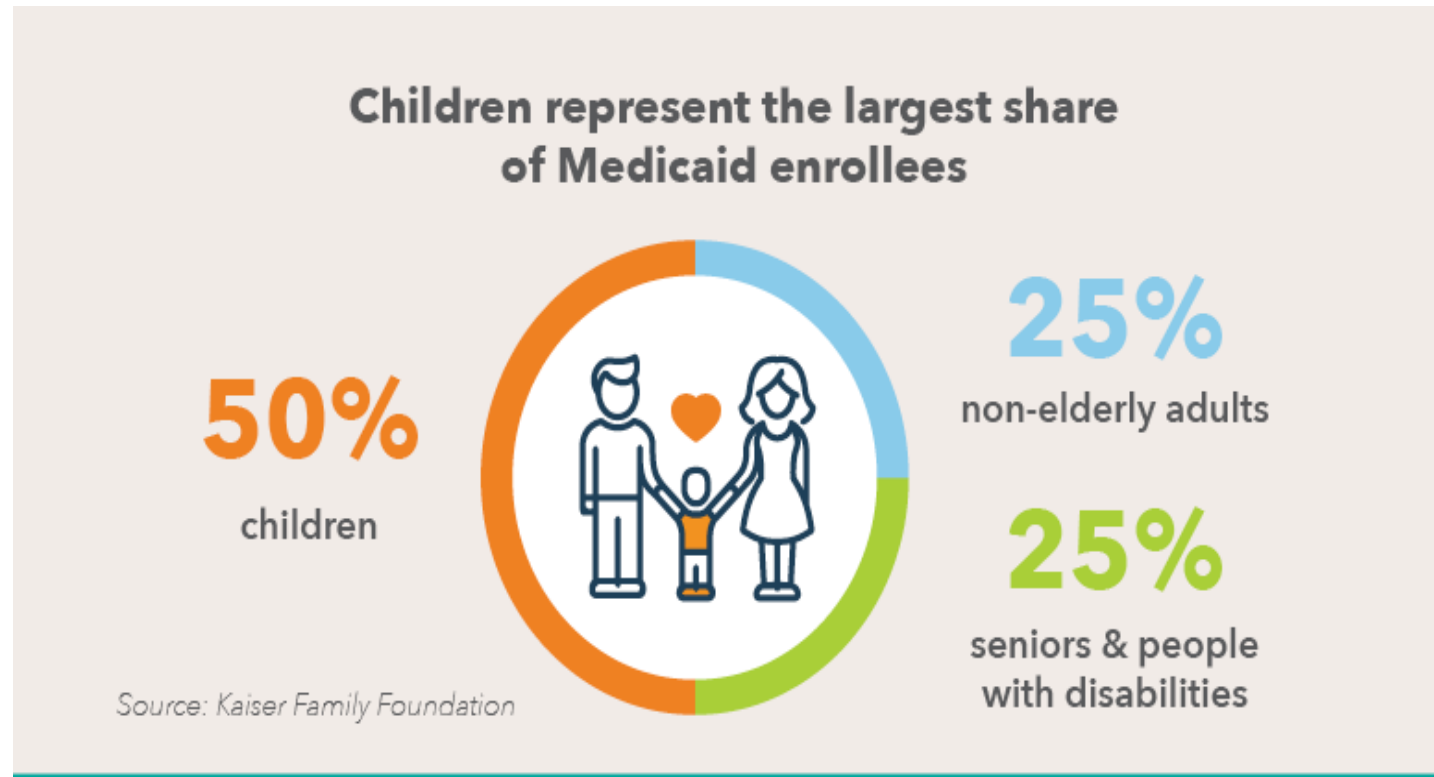
Encouraging the formation and maintenance of **two-parent families**

Source: <https://www.acf.hhs.gov/ofa/programs/tanf/about>

www.CommunitySolutions.com

Medicaid:

Medicaid provides health coverage to millions of Americans, including eligible low-income adults, children, pregnant women, elderly adults, and people with disabilities. Medicaid is administered by states, according to federal requirements. The program is funded jointly by states and the federal government.



Earned Income Tax Credits:

The Earned Income Tax Credit (EITC) helps low- to moderate-income workers and families get a tax break. If you qualify, you can use the credit to reduce the taxes you owe – and maybe increase your refund.

FLYFIN

Child Tax Credit

For taxpayers with children for any use.

Education Tax Credit

Several credits for students or their parents.

Earned Income Credit

For working families and individuals.

Recovery Rebate Credit

In case you missed out on a stimulus payment.

Dependent Care Credit

Specifically to pay for child care.

EV Tax Credit

For the purchase of an electric vehicle.

Tax Credits



TALKING WITH YOUR CLIENT

Why are people hesitant to discuss potential benefits?

Enter your thoughts in the chat...

TALKING WITH YOUR CLIENT

Understanding Shame

Why are people hesitant to discuss potential benefits?

- Hesitancy to identify what would help their family
- Embarrassment
- Not knowing what assistance exists
- Legacy of bias and judgement about **who** applies for benefits

TALKING WITH YOUR CLIENT

Ending Stigma Around Receiving Benefits

If a family qualifies, they should feel empowered to use them!

Understanding the client's situation and asking certain questions may help them feel more comfortable. Help your client create a budget for their income & expenses, and consider asking these questions:

- Have you filed your taxes?
- Are you able to pay your housing costs on time and in full each month?
- Does your family have access to food you need?
- Do you have health insurance? Do your kids have health insurance?
- Do you know the steps to apply for a particular benefit?

The Financial Opportunity Center

Or...refer your client to work with an FOC coach or a navigator who can help!

Coaches:

- Review the family's budget
- Ask the client if they'd like to be screened for other benefits
- Use available tools and information to screen clients
- Discuss what benefits they're likely eligible for and likely not eligible for
- Explain each benefit to the client to ensure mutual understanding
- Submit information provided by the client to make applications easier
- Ask the client if they would like to complete an application for those benefits
- May have a referral partnership with another local organization for assistance with resource applications
- Stay in contact with the client and any other organizations for updates on benefit status and applications.

LISC HOUSTON

Questions?

Amber Castor

Program Manager

Volunteers of America TX

acastor@voatx.org

832.224.3873

Ellary Makuch

Program Officer

LISC Houston

emakuch@lisc.org

832.458.9059