



Entitlements

Community and Public Health
Workshop
October 2010

What is an entitlement?



- Federal right based on income
- Money goes directly to individual. Eligibility criteria is state dependent
- There are about 400 of them

Examples of entitlements



- Temporary Assistance to Needy Families (TANF)
- Supplemental Security Income (SSI)
- Supplemental Nutritional Assistance Program (SNAP) - Food Stamps
- WIC
- Section 8 Housing
- Medicaid
- SCHIP

Resource Needs in America

A substantial number of Americans qualify for but do not receive assistance across a number of resource needs

	Resource Need	Sources
Food	<ul style="list-style-type: none">• Over 17 million Americans are eligible for but do not receive food stamps	<ul style="list-style-type: none">• State of the States: 2007 A Profile of Food & Nutrition Programs Across the Nation; Food Research and Action Center
Housing	<ul style="list-style-type: none">• 6 million renter households in America receive no housing assistance and have severe rent burden and/or severely inadequate housing	<ul style="list-style-type: none">• HUD (2005): Affordable housing needs report to Congress
Energy	<ul style="list-style-type: none">• 50-70% of households eligible for LIHEAP (Low Income Housing Energy Assistance Program) benefits in cold regions do not receive benefits	<ul style="list-style-type: none">• 2008 Annual Social Economic Supplement (2007 data)
Education	<ul style="list-style-type: none">• Of the 194 million Americans over the age of 25, 14.3%, or 27.7 million, are without a high school education	<ul style="list-style-type: none">• Digest of Education Statistics, 2007, US Department of Education
Employment / Income	<ul style="list-style-type: none">• There are 46 million uninsured Americans and 37 million living below the Federal Poverty Line	<ul style="list-style-type: none">• Income, Poverty, & Health Insurance Coverage in the United States: 2007, US Census Bureau August 2008• Health Insurance Coverage of the Nonelderly by Poverty Level, 2007, Kaiser Commission on Medicaid and the Uninsured/Urban Institute Analysis of March 2008 CPS

Access to Resources Impacts Health Outcomes

- **It is well-documented in the medical literature that access to key resources – food, housing, fuel assistance – directly & significantly impacts health outcomes.**
- **Children less than 3 years old whose families need but do not receive help paying their gas or electric bills are 30% more likely to be hospitalized.¹**
- **Children who experience “food insecurity” – uncertain or limited supplies of nutritious food – are 30% more likely to be hospitalized by age three.²**

1 Frank, D., Neault, N., Skalicky, A., Cook, J., Wilson, J., Levenson, S., Meyers, A., Heeren, T., Cutts, D., Casey, P., Black, M., and Berkowitz, C. “Heat or Eat: Low Income Home Energy Assistance Program and Nutritional Risk Among Children Under 3 Years Old.” *Pediatrics*, 2006.

2 Cook J.T., Frank D.A., Berkowitz C., Black M.M., Casey P.H., Cutts D.B., Meyers A.F., Zaldivar N., Skalicky A., Levenson S., Heeren T., and Nord M. “Food insecurity is associated with adverse health outcomes among human infants and toddlers,” *Journal of Nutrition* 2004; 134:1432-1438.

Access to Entitlements

- *Varies from state to state*
- *In a study comparing various sites, New York had the most cumbersome process to obtain welfare benefits (TANF/FSP/Medicaid)*
- *New York required many steps in the process including fingerprinting, photographing, home visits, daily 5 day a week job searches....*
- *Application form much longer than other states (18 pages vs. 6 pages in Seattle)*
- *New York better at having translated applications (9 languages) than some states only in English*
- *Link to application:*
<http://otda.ny.gov/main/programs/applications/2921.pdf>

Who qualifies

- Federal poverty level (FPL):
 - determined by US Department of HHS
 - 2009: \$20, 050 for family of four
 - Different entitlements based on percentages of FPL
 - State determined

- Immigration status

Illegal immigrants only eligible for WIC and SCHIP

TANF (Temporary Assistance for Needy Families)



Family Assistance - Cash to eligible families that include a minor child living with a parent or caretaker relative

Safety Net Assistance - for other situations

Single adults, childless couples, families of persons abusing drugs or alcohol, persons exceeding limits on TANF

Who Qualifies for Family Assistance NYS?



- Income of $\leq 185\%$ of federal poverty level
- \$2,182 per month for a family of 3 = \$26,178/ year
- Extensive list of “proofs” in the application process

Conditions of Family Assistance (Under TANF)



- Lifetime limit of 60 months
- Work Activities requirement (Work activities must start within 1 month of check receipt)
 - Education
 - ESL
 - Job search
 - Work (non-subsidized or Work Experience Program)

Conditions of Family Assistance (Under TANF)



Must comply with Child Support Services:

- Provide documentation as to who the father is.
- Be a witness at paternity hearings
- Provide information as to whereabouts of the father or attest to lack of knowledge under penalty of perjury.

School attendance requirement:

No more than 4 unexcused absences per academic quarter grades 1-6.

Some Work Requirement Exemptions



- Caring for a child younger than 12 months
 - No more than 12 months of a caretaker's life may be exempted for child care
 - No more than 3 months for any one child
 - ✦ Social service official may extend to 12 months
- Fleeing domestic violence
- Ill or incapacitated person or person caring for an ill or incapacitated person. – *this is why will fill out those forms for the parents of chronically ill children.*

Food Stamps



- Known federally as the Supplemental Nutrition Assistance Program (SNAP)
- Electronic Benefit Card (EBT)
- Uses
 - ✦ Food or food products
 - ✦ Seeds or food-producing plants
- Exemptions
 - ✦ Alcohol and tobacco
 - ✦ Hot foods
 - ✦ Vitamins and medicines
 - ✦ Pet foods
 - ✦ Any non-food items
- Eligibility: 130% FPL - amount based on total income in the household

WIC



- Federal grants to states to provide
 - Supplemental foods
 - Health care referrals
 - Nutrition education
- Works through vouchers for use in stores

WIC Eligibility



Automatic eligibility with Medicaid and TANF

Illegal immigrants can receive WIC

Low-income ($\leq 180\%$ FPL)

- ✦ Pregnant women
- ✦ Postpartum women- ends shortly after birth except if breastfeeding benefits can continue for 6 months
- ✦ Infants and children to age 5 years "found to be at nutritional risk"

SSI



- Supplemental Security Income
- Enacted 1972 to care for elderly or disabled Americans with limited resources
- 2010: approx 8 Million people receiving SSI (1.2 Million or 1.5% <18y/o)

Who is Eligible?



- Low-income people \geq 65 years of age
- Low-income people who are blind or disabled (includes children)

Who is eligible/ Children



- Must have a medically-proven physical and/or mental condition resulting in marked and severe functional limitations
- Must be expected to last ≥ 12 months or result in death
- Pays approx \$600/month in NYS

What is SCHIP?



- State Children's Health Insurance Program
- In NY = Child Health Plus
- Child Health Plus is administered by many of the same HMO's that administer Medicaid.

SCHIP in New York State - Eligibility



- Children of any age who do not qualify for Medicaid or other health insurance
- Undocumented immigrant children can get SCHIP in NY State

SCHIP eligibility



- **Income requirements New York State**
 - Up to 400% FPL= Children
 - Up to 200% FPL= Pregnant women

- **Income requirements Idaho**
 - Up to 185% FPL=children
 - Up to 133% FPL= pregnant women

Barbara and Rashjon



Barbara and Rashjon starting out



- Welfare - TANF/MCD/Food Stamps
- SSI - \$700, TANF \$162
- TANF - \$322 (for all if don't have other income)
- Food stamps - \$147 in Newark , then moved to Perth Amboy \$222
- TOTAL = \$1009

- Rent alone = \$800 (leaving \$209 to cover other expenses)

Barbara and Rashjon's "entitlement story"



- Moves to Pennsylvania because Section 8 no longer available and can't afford rent
- Rent = \$426 (30 % total income), when Rashjon not with her rent was \$215
- Food= \$250 - \$350
- Utilities (gas/ electric) = \$80
- Phone/ TV =\$170
- Other expenses (clothes, toiletries) = \$200

- Total out= \$1226

Barbara and Rashjon's "Entitlement Story"



- SSI Barbara = \$716
- SSI Rashjon = (\$705)
- Food Stamps = \$250 (based on income)

- TOTAL = \$1671

- Currently- doing OK- can cover expenses and have \$445

How do our families survive?



Expenses

- Rent \$600 (typical for a rented room)
- Food \$350
- Clothes, etc \$120
- Phone \$30
- Gas/Electric \$50

- Total Out: \$1150
(numbers calculated in 2002)

How do our families survive?



Income (not working)

• TANF	\$577
• Food stamps	\$345
• EITC*	0
• WIC	~\$50
• Total in	\$972
• Total out	\$1150

*EITC=Earned Income Tax Credit

Can families survive on TANF and SNAP alone?



- In many states, TANF and SNAP do not lift families out of deep poverty (50% of FPL)
- In all states, TANF maximum benefit levels for a family of 3 are less than half the FPL and less than the HUD Fair Market rent for a 2-bedroom apartment
- Currently TANF and Food Stamp benefit as percent of Federal Poverty Line
 - New York: 81 %
 - New Jersey: 62%

Q: Does it help to work?

A: Yes.



• **Income (not working)**

○ Wages	\$0
○ TANF	\$577
○ Food stamps	\$345
○ EITC	\$0
○ WIC	~\$50

Total In **\$972**

Total Out **\$1150**

• **Income (working 20 hrs/wk)**

○ Wages	\$446
○ TANF	\$395
○ Food stamps	\$337
○ EITC	\$223
○ WIC	~\$50

Total In **\$1451**

Total Out **\$1150**

How do they survive?



- Food pantries and other private source of aid,
- Undocumented help from the father, other family and friends,
- Other sources... cash jobs (eg/ braiding hair, babysitting...)