

Northwestern Legal Services – Access to Justice “Public Benefits”

Bob: Hello. Welcome to Access to Justice, a presentation of Northwestern Legal Services. My name is Bob Oakley, host of today’s program. Today we are going to be looking at and discussing a little bit about a new project that is now available through funding of the Access to Justice Act. It’s funded a state-wide Public Benefits Project. Today we’re looking at what that project entails, and who will be doing that in the area that Northwestern Legal Services covers, but as well for the entire state. Today’s guest is Jeannine Lawton-Knepper, who is the Public Benefits Project person for Northwestern Legal Services. Welcome Jeannine.

Jeannine: Thank you.

Bob Oakley: Tell us a little bit about what you are doing with the Project at Northwestern Legal Services and some of the interaction you have had with some of the people around state.

Jeannine: Well, the Public Benefits Project ,as you said, is a state-funded project and it focuses on the needs of low income individuals and families in Pennsylvania. Some of the goals of the project are to enable low income residents in the state to get all of the public benefits, ie. welfare benefits, that they are entitled to. It is also designed to help them utilize those public benefits in a manner that is a stepping stone to self-sufficiency so they no longer have need for any public benefits.

Bob Oakley: Now, is this a state-wide network of people like yourself throughout Pennsylvania?

Jeannine: Yes, there is. There are Public Benefits Specialists throughout Pennsylvania and some have been doing this for quite some time and are a wonderful resource for me to contact to bring some of their expertise to the 10 counties we serve.

Bob Oakley: And you have been working in this substantive area for Northwestern Legal Services since July 1st?

J.: Correct

Bob Oakley: And you've done a variety of things not only in representing people but also working with the different client communities and doing community outreach, haven't you?

J.: Yes, I have.

B.: What types of areas have you been doing outreach in?

J.: I have contacted local educational institutions, for profit colleges, state colleges, training institutions, as well as social service agencies that might have access to low income families. The reason that I'm contacting the schools is to catch the people that do not know that there are a lot of services that will help them through school. It will help them overcome barriers that might prevent them from completing school, or might cause them to drop out and have to put their education on hold and that education is the key to self-sufficiency, bettering yourself and getting a high paying job. The agencies that I work with, I targeted them because they already have the clientele that are having problems, that are struggling. And also, it's a means for me to allow them to see opportunities along with public benefits that they would qualify for.

Bob Oakley: Self-sufficiency means a lot of different things. But let's talk first about the substantive areas that will help people get from...sometimes people have heard the buzz

word “welfare to work”, but really we’re talking about self-sufficiency – a real paying job with benefits and a bright future, so to speak. Let’s first talk about something called TANF, the Temporary Aid for Needy Families. Tell us a little bit about TANF.

Jeannine: It’s an off-shoot of the Aide to Family’s with Dependent Children, and it’s cash assistance for low-income households with children. They have something different if you don’t have children, but the main benefit is the family’s part of the TANF component and if you have children it is a cash grant that is afforded to you. It is carried out over a period of 60 months, that is the period for it. You can stop and start anytime in that 60 months depending on your employment or your income situations. But it is an aggregate total of 60 months of a cash benefit to assist you in meeting your living needs.

Bob Oakley: Now certain requirements go along with receiving TANF benefits, aren’t there?

Jeannine: Yes, there are.

Bob Oakley: Such as developing a work plan. Tell us a little bit about that.

Jeannine: The work plan is carried out by completing an AMR which is an Agreement of Mutual Responsibility. It is an agreement between yourself as the client, and the county assistance office in your area. What it entails is you are agreeing to certain things and the welfare office is agreeing to help you. With the cash benefit and going to school if that is your goal, but the work plan is carried out to assist you with any type of assistance that you would need to find a job. If you need to learn how to write resumes or if you need to go and take interviewing classes, they can put you in a program that would help you to do that to help you find a job. If you already have job skills, they can direct to the types of

jobs that you would do best in. And so it's kind of an agreement to do the most that you can.

Bob Oakley: How does that agreement come about? Does the individual have much say so in what goes into that?

Jeannine: Yes, they do. They are supposed to have a lot of say as to what goes into that because it is their agreement. They are supposed to have their goal. If their goal is to pursue an education for a specific job, then they need to have that on there. If their goal is to just go out and seek employment in a field that they are already trained in, then they need to have that as their goal. But they also need to try and be as specific as possible. Because what it comes down to is if you don't have a goal, then the welfare office tries to direct you where you might have an aptitude. So they might enroll you in a program that is designed to focus on what your aptitude is and then proceed from there.

Bob Oakley: Is there a limitation on what a person can choose? In other words, a person may want to become a brain surgeon. Will that be approved?

Jeannine: Welfare will cover educational assistance up to a bachelor's degree. So medical school would be out of the question. But they would help you at least get your first degree down.

Bob Oakley: And if a person didn't want to go to school per say, or get a bachelor's degree, there is something they can do as far as vocational training?

Jeannine: Yes, there is. They are filling a lot of technical schools and training institutions. There are also other opportunities that if you just wanted to upgrade your computer skills to get a job in an office. There are plenty of places that they can let you know about that are free.

Bob Oakley: What are the work requirements that are placed on people?

Jeannine: The first 0-24 months you're required to work 20 hours a week.

Bob Oakley: Even if you're in school?

Jeannine: No, the school hours can be counted as work hours. After the 24 months it does continue at 20 hours. It's in between there where it's a little harder to be a little flexible with the education hours being counted. If you're an individual that's waited till your 60 months are almost up and that's when you decide to go to school, it's a little harder and there is some work that needs to be done. But volunteer hours and work study hours count towards that.

Bob Oakley: There are some exemptions that can come into play that would exempt a person from either the education or the work requirements, aren't there?

Jeannine: Yes, there is. Exemptions are reasons that you cannot work, so obviously completing an AMR and having to obtain full time employment to be your goal is obviously not going to happen. Instances where a person has a physical or mental disability, or they are suffering from depression, or they have a child in the home that is under age 1 and have significant care requirement from their parent, would exempt someone from the immediate work requirement.

Bob Oakley: Is that if a person is able to have exemptions? Such as, there is an exemption for people who are victims of domestic violence?

Jeannine: Yes, there is. That's actually a "good cause" waiver, but it's still an exemption. It's stopping their requirements for specific period of time.

Bob Oakley: Is it always good to exercise the exemptions or the waivers or should one try to go through the schooling? Do you have any suggestions on that?

Jeannine: If you qualify for the exemption and your safety is an issue, by all means do exercise it. Even if you have it in effect, if your situation changes you can volunteer to participate and still have the exemptions standing. And that also leads to kind of getting a head start and so you also get credit for being an early engager.

Bob Oakley: And as your role in the Public Benefits Project, is this something that you would work in these areas with people who are receiving TANF? What is your role with those clientele?

Jeannine: My role is to advocate on their behalf. Sometimes they do mention things to their caseworkers and their caseworkers are either bogged down under their busy schedule and didn't catch it, or aren't picking up on some of the information that the client is giving that would have actually led to an exemption from a work requirement rather than have them sign the client up and then have the client fail and then turn around and sanction that client and then they would have to appeal and have a hearing. So a lot of this is if we can educate them about making sure that their caseworkers understand what they are entitled to and what they are actually asking for, it would cut down appeals and case reviews and things like that on the county assistance office's part.

Bob Oakley: OK, let's switch a little bit and talk about food stamps. Some people are eligible...It's been said that many people who are eligible don't know that they are eligible and don't get food stamps. Certainly, if you receive food stamps it would be helpful to your food budget and be able to spread out a little bit whatever income or benefits that you receive. Tell us about food stamps.

Jeannine: Yes, the income guidelines for food stamps have significantly increased where even low-income working families or people who are labeled “working poor” actually do qualify for food stamps and it’s not so much a welfare program, as a Department of Agriculture program. It is to ensure that 30% of a person’s household income can be used to purchase food. And with the component of food stamps in your budget, it allows you to free up other income to pay off bills or improve your living situation because you’re not having to use your cash on these food items. And still feed your family nutritionally and it in turn helps your children grow.

Bob Oakley: How do you qualify for food stamps?

Jeannine: You can call and ask for an application... to either our office or you can call the County Assistance Office in your area. They also have pre-screeners that if you didn’t want to fill out an entire application only to find out that you might not qualify, you can speak to a pre-screener and they can quickly do a computation to see if your income level meets the income guidelines. There are also resources available on the website of the Pennsylvania Assistance Offices and there’s a computation sheet there. And as long as you meet the gross income level, deductions are taken into account as far as what you’re paying in rent, what your utilities are, and the kind of income... almost... disallow some income, especially if you’re working, they’ll disregard 20% right off the bat to make as many people eligible as possible.

Bob Oakley: So a household that has a wage earner in it, albeit a low-income wage earner, still may be eligible for food stamps?

Jeannine: Yes.

Bob Oakley: And there's a lot of different exemptions to the income they that give to determine whether or not a person is eligible for food stamps?

Jeannine: Yes

Bob Oakley: Now a long time ago, food stamps used to be food stamps, little coupons. Are they still that?

Jeannine: No, they're not. Everything is done electronically. You are given a credit card type card with a magnetic strip on the back and you are swiping it at the cash registers like you would a MAC card, typical ATM card. The funds are electronically transferred, depending on your case number, at a certain time during the month. You can constantly call to check your balances and it's very handy. They're taking it at all kinds of stores, convenience stores as well as major grocery chains.

Bob Oakley: And in your position as a Public Benefits Project person, are you working with people to assist them with food stamps or food stamp issues?

Jeannine: Yes, I am. I can assist people with figuring out the income guidelines and doing the computation sheet, as well as helping someone with the application, whether they want to apply on the welfare's application or helping them to navigate through the Compass site – that is an application on line – and actually, a lot of the Compass things that you can click on can kind of guide you thru it, as well as let you know if you should proceed.

Bob Oakley: OK, Compass is a web-based application process for what types of assistance?

Jeannine: It covers all the assistance that you can apply for except LIHEAP... LIHEAP because it is a temporary program. They do not have an application on-line, but you can call and request one to be mailed to you.

Bob Oakley: Let's talk a little bit about something that's been labeled "special allowances" and things of that nature. Talk a little bit about some of those for the people watching this.

Jeannine: "Special allowances" are those items that I alluded to earlier when I was talking about educational benefits that you get to overcome barriers. They are supportive services that are afforded to clients who are pursuing an education. They are things like clothing allowances, whether you need uniforms or something for school, or need to buy yourself appropriate clothing to attend school – it doesn't necessarily have to be a uniform. They pay for books and fees. There are mileage allowances for those who have a car, at .12 cents a mile, to get yourself back and forth to school, as well as allowances that repair your car if you have car problems. If you do not have a car, they provide \$750 towards the purchase of a vehicle. But if that is not available to you, you are also afforded public transportation money to purchase bus passes. If you are in dire straits and there is an emergency, they would reimburse you for cab fare. They can also handle childcare for while you are in school. If you are strictly a person going to school and not working at the time, the County Assistance Office handles your childcare. If you begin working, then your case is transferred to the Children Information Services Center for Childcare, but through your educational training program, you will receive childcare.

Bob Oakley: Let's talk a little bit more in depth on all of these things, but a lot of this information is found on our website for Northwestern Legal Services at www.nwls.org.

Let's talk a little bit about childcare. You said it sometimes helps with childcare, the special allowance. Is it childcare anywhere or does it have to be an approved provider?

Jeannine: No, it's whom you deem to be your provider. There's a form to fill out for your provider to submit. It's a one-time thing, they just need to let welfare know that they're the one who are going to be watching your child. It can be a family member, it can be a friend or neighbor, it can be an accredited or separate childcare place like the YMCA or Kindercare or wherever you elect to take your child. What makes it nice is welfare pays you so you know that your bill is being taken care of, because you're responsible to then pay your provider and so you always know that you're the one handling it so your provider's not going to cut you off because they haven't received a payment from welfare.

Bob Oakley: You also talked a little bit about allowances with regards to cars or vehicles. That's not only for purchase, but also for repairs, right?

Jeannine: Correct. If you are in an educational program, those repairs can be made ongoing and they are up to \$400 as needed, and what you need to do is contact your mechanic or wherever you elect to have your vehicle worked on, get an estimate from them, submit that estimate to your worker at the County Assistance Office, along with verification that your car is insured and that it is registered in your name, and they will send that mechanic a check, and it's made out to both you and the mechanic and then you can endorse it over to the mechanic and then they will work on your car. If the repairs exceed \$400, you are responsible for that, or you can wait and resubmit another verification of what's necessary to make your car road-ready and do the process again.

Bob Oakley: And there's also some allowances for certain fees that you need, such as a car licensure, not insurance though. But, what are some of the things that are covered?

Jeannine: Aside from the \$400 needed for repairs, the yearly expenses – the registration, your license plate, renewing your driver's license. They do not help you obtain a license, but they will make sure that the fees that go along with that are paid. They also take care of your regular inspections, and now newly added to our area, are the emissions controls. They will pay for emissions controls testing at the time of inspection.

Bob Oakley: And how is that done? Is that the same? ...they submit a voucher and it is done before those things get paid or does the person have to pay it and then get reimbursed?

Jeannine: No, it has to all be prior verification because it does take some time, so a person needs to plan ahead. So they have to know, "ok, my inspection is going to be after the end of the month, this is the beginning of the month...I really need to take this where I purchased the car", or again, the mechanic that you want to use for inspection. They just have to be Pennsylvania licensed inspection station.

Bob Oakley: You also talked about a clothing allowance. You mentioned uniforms and understanding that uniforms are an allowance that they give...what about people needing certain clothes to go to work, maybe a suit or a business suit or something of that nature?

Jeannine: Aside from the clothing that might be needed to attend school and that's why I mentioned uniforms, some places you might need to purchase a lab coat or nursing aide type coat. They do handle regular clothing as far as something that might be appropriate to wear to classes as I mentioned before, but also when it comes time for you to graduate and begin looking for a job, you are entitled to another clothing allowance to help you to

look presentable, both for interviewing and job hunting. And actually, after you have secured the position and been hired, they will issue another clothing allowance to insure that you have appropriate clothes for your job.

Bob Oakley: And are there limits to this?

Jeannine: You cannot get it every month. It is something that is on an as-needed basis. Again you need to provide verification that you are job seeking or verification that you did just receive confirmation that have a job and you will begin on a certain date. As far as in school, typically, if your school is running by semester, twice a year, they would allow that, especially because of seasonal changes – going from spring to winter, needing a winter coat, things like that. Also, they offer clothing allowances if your situation changes, and you drastically increase in size or maybe decrease in size, and accommodate pregnancy. So if you do need maternity clothes, they'll reauthorize a clothing allowance which is typically \$150.

Bob Oakley: And that's per authorization?

Jeannine: Correct.

Bob Oakley: We probably covered this, but I'm going to ask anyway. Is there anything special that you're doing in this area for clients?

Jeannine: I'm letting them know that these allowances are available. Oftentimes they might know about the clothing allowance, but they have no idea about the vehicle allowance. It's kind of a catch-as-catch-can. They hear half of the story and I'm out there trying to inform them of the whole story and letting them know what is necessary at the County Assistance Office for them to get these because you can't just go in and say, "I

want these.” You have to show a need and provide verification. That’s the important thing, but you also have to know what you’re asking for.

Bob Oakley: Let’s turn to another area briefly. We have a few minutes left. Let’s talk a little bit about energy assistance. A lot of people may have heard about the term LIHEAP. Could you tell us a little bit about this area?

Jeannine: Yes, it’s an energy program that is offered to low income residents of northwestern Pennsylvania. It is especially important to those who are on fixed incomes and we have to suffer through our winters here that everyone is all too familiar with and understand that our heating costs drastically go up to heat our homes and so what it is is a cash grant that is based on a person’s income. You do not have to be on welfare to apply for this, because it is income-based and it’s a cash grant as I said, that is actually paid to your heating provider. If you’re heating with electric, they will submit it to your electric company, if it’s gas, they will submit it to your gas provider. It also covers things like kerosene. If you’re utilizing a lot of kerosene or propane and you need your tank that’s on your property filled, they offer certain amounts to get that done and they’ll pay your provider if you can submit the billing information. And what it is, is this cash grant is put on your account with that provider and depending on your usage, it’s slowly...it’s having a credit that hopefully will carry your through the winter. Depending on your income, you might receive \$800, but your heating bill is only \$300, so far in paying that would catch you up – that still leaves \$500 for you to have as a credit to carry over through the remaining months.

Bob Oakley: Is the weatherization program part of this or part of LIHEAP? Or is it a separate program?

Jeannine: It's separate. It's done mainly through the utility companies and a contract with one of our agencies in our part of the state that will do a weatherization. What that is, is they'll come in to significantly work out a plan that'll reduce your heating costs. It covers weather stripping under doors, insulation, checking your windows, and the plan that they put into action is one that can save on usage

Bob Oakley: And there's also crisis grants that can assist when you're being shut off?

Jeannine: Correct. If you receive a shut off notice, you can submit that, along with your documentation for your energy assistance application and monies can be given on a crisis basis, but these are specific amounts. They are not there to pay your whole bill, but they are there to keep you from getting shut off. As well as there are other programs such as if your furnace stops working and you need emergency repairs or you need a whole new furnace, there are things that can be done to get things up and running.

Bob Oakley: And this program basically runs from early November till the end of March?

Jeannine: Correct. If any money is left over, they will continue to take applications and extend the deadline, but basically, they allot specific amounts of money during that time in a block grant.

Bob Oakley: Now food stamps and TANF people apply for the County Assistance Office or through the County Assistance Office? The LIHEAP people can find out where to apply through the County Assistance Office as well?

Jeannine: Yes. Those that need applications can just call and have one mailed to them.

Bob Oakley: OK. Thank you for being our guest today. I sure learned a lot. I appreciate you spending time with us and telling the viewers a little bit about the different areas that

people can assist in spreading their budget out a little bit. Thank you, Jeannine Lawton-Knepper, the Public Benefits person from Northwestern Legal Services. I want to thank you for watching our show, Access to Justice, brought to you by Northwestern Legal Services. My name is Bob Oakley. Thank you for being with us.

[text: Production Staff, (list of names)]

Special thanks to Paul Bryson for our theme music, “A to Z” from the CD “Conscious Dreams”.

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Access to Justice

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