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CABHN FEVER

Keep your Utilities On! Statewide Legal Services Sponsors Utility Days

Are you worried about a utility shut off this Spring? Are you facing utility payments that you can't afford? Statewide Legal Services (SLS) may be able to help you. Once again, SLS is offering Utility Days where legal advocates will try to come up with a workable payment plan for both you and the utility company. There are

several Utility Days being held around Connecticut. See the schedule below to find the one nearest you.

Please Note: Budget counseling is provided, but there is NO direct cash assistance.

If you have any questions regarding utility days, please call Statewide Legal Assistance at 1-800-453-3320

Utility Day Dates & Locations:

March 2 & 3rd, 2007

Bridgeport -, 752 East Main Street Call first for an appointment: Bridgeport Department of Social Services, 332-3028 or 576-7416.

March 10, 2007

Waterbury – Saturday, 10 a.m. to 2 p.m., N.O.W., 232 North Elm Street (For customers of Northeast Utilities & Yankee Gas)

March 17, 2007

Hartford – Saturday, 9 a.m. to 1 p.m., South Congregational Church, 277 Main Street (For customers of Northeast Utilities/Connecticut Natural Gas)

March 31, 2007

New Britain – Saturday, 10 a.m. to 2 p.m., Connecticut Bar Association, 30 Bank Street (For customers of Northeast Utilities/Connecticut Natural Gas)

April 14, 2007

New Haven – Saturday, from 10 a.m. to 2 p.m., Hall Of Records, 200 Orange Street (For customers of United Illuminating/Southern Connecticut Gas)

giving the lender the right to seize your tax refund to pay for old tax loan debts that the lender claims you owe.

Here are some tips to help you make the most of your refund.

Ways to Save at Tax Time

✓ **E-file with direct deposit.** File your tax return electronically (e-file) to speed up your refund. Tell the IRS to deposit the refund directly into your bank account. You can get a refund in about 10 days this way – without paying anything extra for a loan.

✓ **Get a bank account.** If you don't have one, open one up to take advantage of direct deposit.

✓ **Wait just a bit longer.** Do you really have to get cash from your tax refund today? Can you wait a few weeks to save almost \$100? If you have an urgent bill to pay, ask for more time until the tax refund check comes from the IRS. Don't take on a new expensive debt to pay an old bill.

✓ **Avoid check cashers.** Check cashers charge an extra fee to cash RAL and tax refund checks. Some check cashers charge up to 7% to cash a RAL check – the average is about 3%. So if you receive \$2,000 refund, it would cost you an average of \$60 to cash the RAL check – on top of the RAL and tax preparation fees.

✓ **Use a VITA site.** A great way to save money at tax time is to go to a Volunteer Income Tax Assistance (VITA) site. VITA sites provide free tax preparation to low and moderate income taxpayers. Find a Volunteer Income Tax Assistance (VITA) site near you by calling 1-800-TAX-1040 or call Infoline at 211.

Don't Pay To Borrow Your Own Money

You may be tempted by tax-time advertisements for "Fast Cash Refunds," "Express Money," or "Instant Refunds." These ads will offer to get you your refund in just a day or two, or even on the spot. Beware! Many of these "fast refunds" are really LOANS, refund anticipation loans (RALs).

When you get a RAL, you're really borrowing against your own tax refund money. RALs are often marketed to people who need the money most, low and moderate income workers who receive the Earned Income Tax Credit.

RALs are extremely expensive. Loan fees typically range from \$30 to \$90, which translates into Annual Percentage Rates (APRs) of about 60% to over 700%.

In addition to their high costs, RALs can be risky. Since a RAL is a loan from a bank in partnership with a tax preparer, it must be repaid even if the IRS denies or delays your refund, or your refund is smaller than expected. If you don't pay back the RAL, the lender will take actions to hurt your credit rating and may send your account to a debt collector. In addition, when you apply for a RAL, you are

Tips: Do You Have a Criminal Record?

What information about my criminal record is an employer allowed to know?

Employers or potential employers can get information about your criminal record from a credit report, the state police and/or from a record check on a national level. In most cases, the employer must first get your permission in writing. In general, the employer can find out about (1) arrests during the last seven years, and (2) any convictions (no matter when it occurred).

What an employer is *not* allowed to ask:

Employers cannot ask an applicant or current employee to tell about any arrest, charge or conviction that was “erased”. “Erased” means that the record is kept in a secure place and the information cannot be given out (disclosed). This means that if you are asked, on the application or in an interview whether you have ever been arrested, charged, or convicted, you can answer “NO” if your record has been erased. Also, an employer in Connecticut cannot refuse to hire, fire, or discriminate against an applicant/employee solely because of a charge or conviction that was erased.

Spring Break Idea

Join think MTV and the United Way as they rally young people across the country to travel to the Gulf Coast to participate in Alternative Spring Break (ASB) Gulf Coast. Throughout the month of March, young people (18-24) are invited to join in the long-term storm recovery and relief efforts. Help rebuild a community or a home during your Spring Break.

To learn more, go to <http://www.mtv.com/thinkmtv/asb/2007/>

To apply online, go to: http://www.mtv.com/thinkmtv/asb/2007/index_submit.jhtml.

Myths Versus Realities



👉 On immigration...

Myth: Immigrants don't pay taxes

Truth: Immigrants pay taxes, in the form of income, property and sales taxes at the federal and state level. A range of studies find that immigrants pay between \$90 and \$140 billion a year in federal, state, and local taxes. Undocumented immigrants pay income taxes as well, as evidenced by the Social Security Administration's "suspense file" (taxes that cannot be matched to workers' names and social security numbers), which grew by \$20 billion between 1990 and 1998

(Source:http://www.immigrationforum.org/about/articles/tax_study.htm)

👉 On minimum wage...

Myth: Attaining employment breaks the cycle of poverty.

Truth: Maintaining long term employment at a livable wage within a system where there is a career path and a chance for advancement, experienced in conjunction with other supports, breaks the cycle of poverty for families. Employment at minimum wage moves families from poverty to "working poor".

(Data was collected in October 2006 through statewide focus groups of Connecticut Council of Family Service Agencies members serving those in poverty and the working poor.)

👉 On health insurance...

Myth: Uninsured people don't buy insurance because they believe they don't need it.

Truth: 78% of CT's uninsured are not offered health benefits at work. Nationally, only 7% of the uninsured report that the main reason they are uninsured is because they don't think they need it.

(Sources: *Health Insurance Coverage in CT, OHCA, 12/06; Ten Myths about the Uninsured, Kaiser Family Foundation, 4/05.*)

Income Inequity Reaches Historic Level



Newly released data reveal just how skewed the distribution of economic growth has been over the current recovery. Data from the Bureau of Economic Analysis through the third quarter of 2006 show that a historically high share of corporate income is going into profits and interest (i.e., capital income) rather than employee compensation. And a newly released Congressional Budget Office (CBO) analysis of household incomes shows that a greater share of this capital income goes to the richest

households than at any time since the CBO began tracking such trends in 1966. For more details, go to: http://webclipper.handsnet.org/mt-static/archives/2007/01/new_data_reveal.php

Job Fair!

April 19, 2007
11:00 AM – 3:00 PM
Hartford Marriott Farmington
15 Farm Springs Road
Farmington, CT 06032





Connecticut's Spending Cap

In setting the next two-year budget, the Governor and the legislature will have to look carefully at the limits set by the state spending cap. Some important facts about the cap to keep in mind:

- 16 years of experience shows that the limits in the cap do not reflect the realities of the Connecticut economy. The spending growth allowed by the cap is unrelated to the economic cycle in the state. When we have more revenue, the cap is tighter; when we have less revenue, the cap would allow us to spend more.
- The spending growth allowed under the cap will not allow us to continue current programs, much less expand to accommodate new or expanded needs.
- When there is money available, the Governor and the legislature spends over the cap. State spending has exceeded the cap in: 1998 (by \$249 million), 1999 (by \$591 million); 2000 (by \$292 million), 2001 (by \$292 million), in 2005 (by \$232 million), in 2006 (by \$553 million).

We can make the cap more realistic by:

- adding surplus spending that is done into the base for the coming year. This would make the base reflect actual state spending and allow growth based on actual spending.
- changing the definition of personal income used in calculating the rate of growth allowed so that the definition reflects the state of the economy at the time the calculation is made. Currently, we average personal income growth over the previous five years to determine the growth rate followed in the next year's budget.

Food@Your Fingertips

Food@Your Fingertips is an interactive website that allows anyone to check for eligibility for food stamps.



Just go to this web site: www.foodstampsct.org. Call End Hunger Connecticut! (EHC!) at 860-560-2100 if you need to talk to someone about food stamps. ♦

Call Your Legislator

House Dems	1-800-842-1902
House Reps	1-800-842-1423
Senate Dems	1-800-842-1420
Senate Reps	1-800-842-1421
Gov's Office	1-800-406-1527

2007 Legislative Committee Chairs

Committee & Chairs

Appropriations

- Sen. Toni Harp (D)
- Rep. Denise Merrill (D)

Finance, Revenue & Bonding

- Sen. Eileen Daily (D)
- Rep. Cameron Staples (D)

Housing

- Sen. Edwin Gomes (D)
- Rep. Kenneth Green

Human Services

- Sen. Jonathan Harris (D)
- Rep. Peter Villano (D)

Judiciary

- Sen. Andrew McDonald (D)
- Rep. Michael Lawlor (D)

Public Health

- Sen. Mary Ann Handley (D)
- Rep. Peggy Sayers (D)

State EITC Legislation Introduced

Legislation has been introduced to enact a State Earned Income Tax Credit (EITC) for low-wage working families. Senator Majority Leader Martin Looney, the champion of a Connecticut EITC, introduced Senate Bill 146, An Act Concerning An Earned Income Tax Credit Against the Personal Income Tax. Representatives Christel Truglia and Marie Lopez Kirkley-Bey have also introduced similar legislation. Please call your legislators and ask to sponsor S.B. 146. You can reach your legislators by calling: Senate Democrats, 860-240-8600; Senate Republicans, 860-240-8800; House Democrats, 860-240-8800; House Republicans, 860-240-8700.

Senator Looney's bill will be heard at a public hearing in the Human Services Committee. State EITC supporters are urged to submit testimony orally or in writing. Individuals who claim the federal EITC are particularly encouraged to submit testimony and tell their story about how the federal EITC helps them make ends meet and why a state EITC would be even more helpful to their families.

A press conference on February 1 kicked off the State EITC campaign in conjunction with National EITC Day. A State EITC Clergy Press Conference is planned for March 7, at 11 a.m., in Room 1B, at which time members of the clergy will call for Connecticut to pass a State EITC.



For information about the State EITC and the upcoming public hearing, contact Maggie Adair, Policy Director, Connecticut Association for Human Services, 860-951-2212, ext. 239 or email at madair@cahs.org. For information about the Clergy Press Conference, contact Shai Cassell, Greater Hartford Interfaith Coalition for Equity & Justice, at 860- 930-4278.

Job Announcement: CABHN Coordinator

The Connecticut Alliance for Basic Human Needs (CABHN) seeks to hire a part-time coordinator of CABHN for up to 20 hours per week. Some of the duties include: organizing regular CABHN meetings, assisting in newsletter production, database management, education and outreach. CABHN is a statewide network of organizations and individuals concerned about health care, welfare, employment and other state and national policies affecting the low-income residents of Connecticut.

To apply, send a resume and cover letter to Jane McNichol, Executive Director, LARCC, 80 Jefferson Street, Hartford, CT 06106 or by e-mail to jmcnichol@larcc.org. View job description at www.larcc.org.

Upcoming Events

-  DemocracyWorks 3rd Annual Youth & Democracy Forum
 Saturday, April 28, 2007
 State Capitol
 For more info, go to:
www.democracyworksct.org
-  10th Annual Immigrant Day
 April 24, 2007 @1pm
 State Capitol, Old Judiciary Room,
 For more info, go to:
www.circnet.org



If you or your organization would like to receive our newsletter by email or would like to be added to our mailing list, please contact dbrown@larcc.org or call 860-278-5688 x10.

CABHN Meetings held 1st Friday of the month

Upcoming Meetings

CABHN/FESN Meeting

Friday, February 16th

9:30-11:30 am

(CRT)

555 Windsor St., Hartford

Major Agenda Item:

**Review of the Governor's
Budget Proposal**

The Connecticut Alliance for Basic Human Needs (CABHN) is a statewide network of individuals, community groups and organizations which supports and promotes advocacy on low-income issues. For more information, please call (860) 278-5688.

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**Legal Assistance Resource Center of CT and
CABHN (Connecticut Alliance for Basic Human Needs)**
80 Jefferson Street
Hartford, CT 06106

healthcare4every1.org

Get educated. Get talking. Get active.

healthcare4every1 Campaign Endorsement

healthcare4every1 is a statewide advocacy campaign coordinated by the Universal Health Care Foundation of Connecticut. The goal of the campaign is to organize an active, vibrant and diverse network of concerned residents and organizations in order to build public and political support to achieve universal health care in Connecticut. We are seeking your organization's endorsement of the campaign.

Those organizations endorsing the campaign agree to make the issue of universal health care a high priority on their legislative agendas in 2007.

Supporters of the **healthcare4every1** campaign also endorse the Institute of Medicine's principles for universal health care:

- § Health care coverage should be universal -- it should cover everyone.
- § Health care coverage should be continuous, portable from job to job, and between employed and unemployed status.
- § Health care coverage should be affordable, especially to low-income individuals and families.
- § The health insurance strategy should be affordable and sustainable for society.
- § Health insurance should enhance health and well-being by promoting access to high-quality care that is effective, efficient, safe, timely, patient-centered and equitable.

We would also request that endorsers of the campaign share the campaign Web site address with their members: www.healthcare4every1.org. The Web site is collecting stories from people experiencing problems with access to health care in Connecticut as well as encouraging individuals to join the campaign.

Organizations endorsing the **healthcare4every1** campaign will be listed on the website, with a link to their website, if requested. In addition, a Universal Health Care Foundation staff member would be happy to speak at an upcoming board meeting, committee meeting or conference of your organization. Finally, the Foundation may publicize this endorsement as part of our promotional efforts or to enlist other organizations to join the campaign.

We hope you will join with us to make quality, affordable health care available to everyone in Connecticut!

healthcare4every1 Campaign Endorsement Form

The undersigned organization endorses the **healthcare4every1** campaign.

We agree with the Institute of Medicine's principles for universal health care:

- § Health care coverage should be universal -- it should cover everyone.
- § Health care coverage should be continuous, portable from job to job, and between employed and unemployed status.
- § Health care coverage should be affordable, especially to low-income individuals and families.
- § The health insurance strategy should be affordable and sustainable for society.
- § Health insurance should enhance health and well-being by promoting access to high-quality care that is effective, efficient, safe, timely, patient-centered and equitable.

We further agree:

- § To have our organization's name listed on the **healthcare4every1.org** Web site.
- § The Foundation may publicize this endorsement.

Name of organization _____

Mailing address: _____

Contact person name: _____

Contact person title: _____

Contact person e-mail address: _____

Organization Web site: _____

Would you like a link from our website to yours? _____ Yes _____ No

Return this form to:

Jill Zorn
Special Assistant to the President
Universal Health Care Foundation of Connecticut
290 Pratt Street
Meriden, CT 06450
jzorn@universalhealthct.org

Phone: (203) 639-0529

Fax: (203) 639-0519

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