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CABHN FEVER



Save Some of Your Refund

IRS makes splitting refund fast and easy

You have more options and flexibility this year for choosing how to receive your 2006 federal income tax refund. Now you can:

- Direct deposit your refund into a single account;
- Receive your refund in a paper check,
- Split your direct deposit refund among two or three different accounts, with up to three different U.S. financial institutions, or
- Deposit some of your refund into one or more accounts and receive the rest of your refund in a paper check.

Taking advantage of this option is easy. Any tax filer who wants to direct deposit into more than one account must use IRS Form 8888 to indicate which accounts and in what amounts they would like their refund disbursed. Any account in the taxpayer's name with an account number and routing number can receive part of a federal tax refund. Tax filers can complete this form or can ask their tax preparer to complete the form as part of their return.

Update on Provisional Pardons

A bill creating Provisional Pardons passed last session and is now being implemented through the Board of Pardons and Parole (BPP) for eligible applicants. Provisional Pardons raise the automatic bar on the hiring or licensing of an ex-offender for certain occupations. While employers and licensing agencies will still have access to a potential job applicant's criminal record, a provisional pardon will be a positive factor for them to consider in

EITC: It's Money In Your Pocket

The Earned Income Tax Credit (EITC) is extra money you may be able to get if you are working and you file a federal income tax return. Because the EITC is a "credit," this is money you can get in addition to your tax refund. You may qualify for as much as \$4,536!

Here are the income eligibility guidelines and maximum credit amounts for tax filing year 2007:

Families with one qualifying child who earned less than \$32,001 in 2006 (or less than \$34,001 for married workers) are eligible for a credit of up to \$2,747.

Families with two or more qualifying children who earned less than \$36,348 in 2006 (or less than \$38,348 for married workers) are eligible for a credit of up to \$4,536. Workers without a qualifying child who earn less than \$12,120 in 2006 (or less than \$14,120 for married workers) are eligible for a credit of up to \$412.

Volunteer Income Tax Assistance (VITA) sites around the state can help tax filers complete income tax returns at no cost. Call 2-1-1 to find the site nearest you. ♦

an otherwise subjective process. For more information and to obtain an application, call the BPP at 203-805-6643. ♦

Calculate Your EITC



Estimate your EITC by going to this on-line calculator:
<http://www.cbpp.org/eic2006/eitcchoose.htm>

Limited SAGA Vision and Transportation Available January 1st

Limited vision and transportation services will be available to eligible SAGA medical recipients starting on 1/1/07. Recipients will be able to have one eye exam and one pair of eyeglasses per year but will have to obtain these from a participating eye care center or provider. For more information about vision services please call, 1-800-879-6901.

Medical transportation through a livery service (a private cab or car) will be available for SAGA recipients who are wheelchair bound or those who are seeing a specialist for post operative services. SAGA recipients will also be able to receive transportation assistance for visits to oncologists, cardiologists, outpatient rehabilitation services, stroke related specialist services, and HIV related specialist services. These visits may be livery or a shared ride on a van. Members with any of these needs should call Coordinated Transportation Solutions (CTS) at 1-877-423-6794 to set up transportation arrangements.

If you are unsure of what type of benefits you qualify for or have additional questions, you should call SAGA Member Services at 1-866-361-7242. ♦

Long Distance Telephone Tax Refund

Following federal court decisions ruling that the IRS was not justified in collecting this excise tax, it no longer appeared on phone customer bills as of September 2006.

Phone customers who had long distance service anytime in the months

(See Refund p.2)



CT Community Action Agencies Adopt Strategies to Reduce Child Poverty

The Connecticut Association for Community Action (CAFCA) has adopted a new three year strategic plan which focuses on supporting and assisting the state of Connecticut in its ten year goal of reducing child poverty by 50 percent, by the year 2014.

The strategic priorities CAFCA adopted were:

- ☞ Support public policy that will help to reduce child poverty in CT by 50% by 2014. *Since 2001, child poverty has increased in Connecticut from 9.8 to 11.6% in 2005, with rates much higher in the urban centers, as in Hartford's 42% child poverty rate.*
- ☞ Develop a cadre of leaders from all sectors of CT to address the child poverty prevention and reduction agenda. *The long-term goal is to develop a leadership institute to support the work of the Child Poverty and Prevention Council and develop leaders who are committed to ending poverty.*
- ☞ Strengthen CT CAAs' capacity to reduce child poverty in local communities.

CAFCA and its member CAAs will convene local meetings to engage and mobilize community stakeholders around the child poverty reduction agenda. For more information, please contact Edith Pollock Karsky at 860-560-5845 or David MacDonald at 860-560-5847 or david@cafca.org. ❖

Mystery Shopper Project Confirms Difficulties for HUSKY Participants

At its November meeting, the Legislature's Medicaid Managed Care Council received the disturbing results of a study by Mercer Government Human Services Consulting on access to health care for children in the state's HUSKY health care program. In the study, known as the "Mystery Shopper Project", surveyors posing as new HUSKY participants ("mystery shoppers") attempted to make appointments for non-emergency health care services with a variety of primary care providers and specialists.

The study found that, on average, only 26% of these attempts actually resulted in appointments being scheduled. In another 12% of the attempts, the failure was categorized as "reasonable" (the provider only offered services in a medical subspecialty that did not cover the problem the caller presented or the caller had failed to obtain a needed referral).

The most frequent reason for failing to schedule an appointment (23%)

was that the provider was not participating in the health plan, although information from the health plan indicated participation. Other reasons for failing to schedule appointments included the provider not accepting new patients (9%) and the provider not accepting new HUSKY patients (3%).

Affordable Housing "Out of Reach" in CT



A person must earn \$20.42 an hour to afford the rent for a modest two-bedroom apartment in Connecticut, according to a national report issued by the Connecticut Housing Coalition. The state's 2006 "housing wage" increased by \$1.12 an hour, jumping from \$19.30 in December 2005. The "housing wage" is the amount a person must earn to afford a typical two-bedroom apartment, without spending more than 30% of total household income on housing costs.

Refund

(Cont. from p.1)

after February 28, 2003 and before August 1, 2006 may qualify for a refund. Qualifying services include:

- ✓ Standard land-line telephone with long distance service
- ✓ Cell phone service
- ✓ Internet long-distance calling plans (Voice-over Internet Protocol service)

How to request this refund?

Individual taxpayers can file a request for the telephone tax refund with any 2006 federal tax return form (1040, 1040A or 1040EZ) which will have specific instructions for this refund. Individuals entitled to this refund who have no other reason for filing a tax return may use a special short form, the 1040EZ-T, "Request for Refund of Federal Telephone Excise Tax." The form 1040EZ-T is not a tax return and can only be used to request the telephone tax refund.

The IRS has calculated standard refund amounts that filers can choose from, based on family size in 2006. No further calculations, additional forms, copies of telephone bills or other documentation are required and standard refunds range from \$30-\$60. ❖

"Out of Reach," the annual report prepared by the National Low Income Housing Coalition, concludes that for many families, full-time work does not provide enough income to afford a modest apartment. In fact, a person earning the state's 2006 minimum wage of \$7.40 per hour, must work 2.8 full-time jobs to afford the statewide fair market rent of \$1,062 per month for a two bedroom apartment. In terms of annual income, a Connecticut household must earn \$42,480 a year to afford a typical two-bedroom rental.

For a full copy of the "Out of Reach" report, go to www.nlihc.org/oor/oor2006. ❖



2007 Legislative Issues



The 2007 legislative session starts on January 3 and the Governor's budget will be released in early February. The newly elected legislature contains many new faces, with Democrats now holding a 2/3 majority in each House, giving them the ability to override a gubernatorial veto. Some of the topics that we expect will be generating a lot of discussion this session and which LARCC will be working on include universal health care and a proposal to institute a state Earned Income Tax Credit. Other issues that LARCC will be working on include:

SAGA Cash Benefits

Increase the monthly cash allotment for eligible recipients who are by definition, unemployable or temporarily disabled and unemployable. Monthly cash allotments were cut in 2003 from \$350 to \$200 for unemployable recipients and transitional recipients with housing expenses. Transitional recipients without housing expenses receive \$50 a month. SAGA clients do not have access to any other cash assistance programs and many are waiting for their federal SSI determinations to be approved.

New Report on CT's Welfare Reform Initiative

On December 18, the Legislative Program Review and Investigation Committee released its study of the impact of changes made to Connecticut's family welfare program in 1996 and adopted 30 recommendations for improving the program.

The report reviews changes in the state welfare caseload and program structure, analyzes the impact of changes in the federal TANF program, and includes an evaluation of the impact of the program on participants. This is the first evaluation of participant

Primary Care Case Management (PCCM)

PCCM is an alternate way of delivering health care to those in Medicaid. States that have used this system have found that access for consumers has increased and providers are more apt to participate.

Work Supplements for Working Families

This proposal would provide additional support to families that are working and leaving the cash assistance program but are still in poverty. This would lessen the cliff effect for these families by providing limited assistance and help the state reach the new federal work requirements.

Rental Assistance Program (RAP)

Increase the service level of the RAP program to at least its 1990 level of 2,600 certificates. The present level is about 1,700 certificates but funding is in place to reach 1,900 certificates by June 30 (additional cost: about \$5.9 million per year).

State Public Housing Portfolio

Begin implementation immediately of a long-term plan for the repair and rehabilitation of the state public housing stock (State Moderate Rental Housing and State Elderly/Disabled Housing), including both capital improvements and annual operating subsidies.♦

outcomes since 2001. Committee staff studied the circumstances of over 1,100 families which entered the Temporary Family Assistance program in October of 2003.

Among the key findings from the study of these 1,100 sample families:

- The most prevalent barriers to employment were transportation, child care, low math and reading skills, limited work history, and lack of a high school diploma or GED.

■ Approximately one-third of families who were exempt from work requirements had earnings while receiving TFA cash assistance.

■ 27% of the families studied left TFA earning above the federal poverty level.

■ Almost half of the participants who had actively participated in the Jobs First Employment Services (JFES) program had NO earnings in the three months after they left TFA. Within a year of leaving TFA, one-third of the families which left TFA because of earnings had returned to cash assistance.

■ Families which leave cash assistance due to earnings about the federal poverty level appear unable to maintain this level of earnings.

■ Families leaving TFA with no earnings are more likely to lack a high school diploma or GED or have a limited work history.

Key recommendations for program changes include:

■ Gradually reducing the TFA cash assistance available to families to ease the "cliff" that families now face when they leave TFA;

■ Using the existing Safety Net, Employment Success and Prevention Services Programs to address barriers to employment as early as possible and relaxing limitations on eligibility for these programs;

■ Placing more emphasis on helping TFA recipients gain their GED or high school diploma;

■ Increasing the amount of cash assistance available to families (Connecticut's cash assistance levels, which have not increased since 1995, are now 39% of the federal poverty level - down from 63% in 1991).

The full report and recommendations, as adopted by the Committee, are available on the General Assembly website: www.cga.ct.gov/2006/pridata/Studies/PDF/Welfare_Reform_Findings_and_Recommendations.PDF

CT Working Families Seeks Mandatory Sick Leave Legislation

Four out of five people in Connecticut believe that employers are required to provide paid sick days. In reality, more than half of private sector workers receive no paid sick days. That number goes up when it comes to low-wage earners (78%).

Connecticut Working Families will be working at the legislature to make paid sick leave a reality in Connecticut this year. For more information or to find out how to get involved on this important issue, contact Jon Green with Connecticut Working Families at 860.523.1699 or jgreen@workingfamiliesparty.org ♦

Save the Dates!

January 23rd, 7:00-8:30PM

House of Restoration , 1655 Main Street, Hartford, CT

The Greater Hartford Interfaith Coalition for Equity and Justice (GHICEJ) Annual Public Meeting. Keynote speaker: Rev. Dr. Barbara Headley. Doors open at 6:00 p.m. for registration and music. Call ahead for child care: Carol (860) 231-9440 or Shai at (860) 930-4278. On-site parking available.

January 24th, 2007

Making Women Visible Day at the State Capitol in Hartford. All girls across the state are invited to participate. For more information on the events for girls, contact Kathryn Lynch, Director of Programs of the Girl Scouts at 1-800-922-2770 x 3327. For information about the days events and a preliminary schedule, visit the PCSW website at www.cga.ct.gov/pcsw. Don't forget to wear RED! ♦

CABHN Meetings *held 1st Friday of the month*

Upcoming Meetings

Thursday, January 18th

5:30PM -Bridgeport

*Topic: Family Economic Security
Agenda*

for more info, contact:

*Jane McNichol (860) 278-5688 x 15
or email jmchnichol@larcc.org*

Friday, February 16th

9:30-11:30 am

(CRT)

555 Windsor St., Hartford

Topic: Review Governor's Budget

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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CABHN (Connecticut Alliance for Basic Human Needs)**
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Hartford, CT 06106

Connecticut Alliance For Basic Human Needs

80 Jefferson Street Hartford, CT06106-5035
Phone (860) 278-5688 Fax (860) 2782957

January, 2007

Dear Friend,

As we greet a new year and a new political landscape, I am writing once again to request your support for *CABHN Fever* and the work of CABHN. In 2006, with your help and support from the Universal Health Care Foundation of Connecticut, we:

- **published ten editions of *CABHN Fever***, with articles updating readers on health care, welfare and other important state and federal issues;
- convened five **CABHN meetings** in Hartford to update activists on key issues;
- highlighted the gains and losses which have resulted from Connecticut's **ten years of "welfare reform"**;
- initiated **work with the Family Economic Security Network** to develop a shared agenda and strategies for advancing that agenda; and, as a result, expanded the reach of *CABHN Fever* to social service providers who are part of the Family Economic Security Network.

2007 will bring new opportunities for work on the issues of importance to CABHN supporters.

Health care issues will be prominent at the legislature. We will be working to ensure that health care proposals maintain current coverage and expand access for low-income residents. **Family welfare issues** will receive more attention as the state makes changes in its Jobs First/TFA program to meet new federal TANF requirements and the legislature reacts to the Program Review and Investigation Committee's new report on the first ten years of Connecticut's Welfare Reform Initiative. We will **expand our work with the Family Economic Security Network** as we develop a joint agenda for progress on economic security issues and work together to make the agenda a reality.

We plan, of course, to continue to publish *CABHN Fever* and your support is particularly important to ensure that this work can continue. **Since 1992, the printing and mailing of *CABHN Fever* has been possible because organizations and individuals like you have recognized its importance and made donations to CABHN.**

This year, again, the Universal Health Care Foundation of Connecticut will provide a one-to-one match of new contributions, up to \$10,000. To ensure that we can claim the UHCF matching funds, please consider a contribution of at least \$100 for an organization and \$25 for an individual. The form on the back of this letter provides details about contributions.

Thank you in advance for your generosity.

Sincerely,

Jane McNichol
Coordinator

Help support CABHN in 2007

We/I want to support CABHN's work. Enclosed is a donation of \$_____.

Name: _____

Organization (if applicable) _____

Address: _____

City, State, ZIP: _____

Day Phone: _____ E-Mail: _____

FAX: _____

Other people in your organization who should receive CABHN Fever:

Name(s) _____

Address (if different from above) _____

Return this form to:
CABHN, c/o LARCC, 80 Jefferson St., Hartford, CT 06106-5034.
Make checks out to CABHN.

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