

Poverty Action Report



**SHRIVER
CENTER**

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Sargent Shriver National Center on Poverty Law

Perspective by John Bouman: Children's Health Coverage Is Next Up for Congress

When Congress goes back to work after the August break, at the top of the agenda will be the reauthorization of the State Children's Health Insurance Program (SCHIP). A popular and successful program, SCHIP finances coverage for millions of children in working poor families, those with household incomes at the level just above Medicaid eligibility. Yet there are still about nine million uninsured children in America. SCHIP will expire on September 30 this year if Congress does not reauthorize it. The reauthorization process offers a chance not just to continue the program but to reach the remaining uninsured children.

The House and Senate each have passed SCHIP reauthorization bills. Both bills would substantially expand the program, aiming to reach currently eligible children who have not yet enrolled in the program and to reach children in working families with income at the next step higher than the current program allows. The bills differ substantially in the size of the expansion, the method of funding, and other features. The White House, not waiting for the final product, has declared that it would rather see children uninsured than covered by an expansion of government-supported insurance and has threatened a veto.

The Senate Bill

SCHIP is currently funded at the rate of \$5 billion per year, or \$25 billion over the next five years. The Senate's Children's Health Insurance Program Reauthorization Act of 2007 would increase this five-year amount by about \$35 billion. The Congressional Budget Office estimates that the Senate bill would result in an additional four million children having health coverage in 2012. The bill is funded by a 61-cent per-pack increase in the federal tobacco tax. Among the other provisions in the bill:

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- The funds will be allotted to states under a new formula emphasizing each state's projected comparative need for the funds.
- There are new incentive bonuses for states to enroll more eligible children in Medicaid and SCHIP.
- There is a separate new pot of money for outreach, especially to racial and ethnic minorities, and other measures to support outreach and easier enrollment procedures.
- The bill extends the Medicaid citizenship documentation rule to SCHIP but also creates an easier way for families to meet it. States must enroll and provide insurance to otherwise eligible children, and then their citizenship is determined through matching their social security numbers with the Social Security Administration and relying on that agency's determination of citizenship. If there is no match, then the families have a 90-day "grace period" in which to document citizenship in other ways.
- New waivers to permit parent coverage are prohibited. In the 11 states that have such waivers, such as FamilyCare in Illinois, SCHIP matching funds are available for two more years, and separate matching funds are available thereafter.
- Coverage of childless adults is forbidden, and in the four states that already have waivers to cover childless adults, those waivers are phased out after one year.
- States can receive SCHIP matching funds for child coverage up to 300 percent of the poverty level, and the lower Medicaid match for children at higher levels. However, states (such as Illinois) that already cover children at higher levels are not subject to the lower matching rate for higher-income children.
- States may allow families an option to receive assistance in paying the premiums for private or employer-sponsored insurance, provided that the parents retain access to the full SCHIP insurance package. This appears to allow either a system that requires the private plan to cover the full SCHIP package or that

provides the family with an option to switch freely back and forth between SCHIP and a private plan.

- There is a \$200 million fund for grants to states to improve dental benefits.

The House Bill

Under the Children's Health and Medicare Protection Act of 2007, the House would provide an additional \$50 billion for SCHIP over the next five years. The Congressional Budget Office estimates that an additional five million children would gain coverage. The bill is funded through a 45-cent increase in the federal tobacco tax and elimination of payments to private Medicare managed care providers that are higher than the actual cost of care. Among the other provisions in the bill:

- Funds will be allotted to states based on their actual use and projected need, and states will be able to receive increased allotments if they enroll an unexpectedly large additional number of children. Over time the specific state allotments will be indexed to reflect increases in the cost of medical care and in the population.
- States will be eligible for bonuses when they enroll more currently eligible children in Medicaid or SCHIP. The bonuses are conditioned upon states adopting best practice methods for streamlining enrollment.
- States may adopt "express lane" enrollment methods that use eligibility information that the family has already submitted for other programs, such as child care, school lunch, or food stamps.
- The bill makes citizenship documentation optional for states with respect to children but requires states to document citizenship for adults (not including foster children or recipients of Supplemental Security Income or Medicare or Social Security). If a state chooses not to require children to document, it will be subject to an audit based on a random sampling of cases, and it will have to repay the federal share of expenditures for the percentage of services that the audit reveals were provided to undocumented kids. The bill

also provides that persons who are subject to documentation rules should be enrolled and provided insurance while they are pursuing documentation.

- States with existing parent coverage waivers, such as FamilyCare in Illinois, will be allowed to continue them. Other states may pursue such waivers only if they can show that they have an outreach program to cover all children and do not have waiting lists for children.
- No new waivers are allowed for coverage of childless adults, but current waivers may continue.
- States gain the option to cover legal immigrant children under Medicaid and SCHIP (current law bars such children from the programs for their first five years in the country).
- Up to ten states may receive waivers to allow employers who have a majority of employees with income under 200 percent of the poverty level to buy into SCHIP or Medicaid for all their employees if the employers contribute at least half of the cost of the premium.

Both bills contain provisions aimed at enhancing access to care and quality of care, ensuring dental coverage, and enhancing parity between coverages for mental and physical conditions.

The Bush administration's original proposal for SCHIP reauthorization would provide an additional \$5 billion over the next five years, which most experts agree would not cover the cost of inflation and thus would represent a cut in the program in real terms. Although the SCHIP reauthorization bills received significant numbers of Republican votes in both houses and were negotiated between leaders of both parties in the relevant committees, the White House announced that it would veto either bill on the stated grounds that it is an expansion of government-provided insurance, which the administration opposes on principle. As to the children without coverage, the president argues, "They can go to the emergency room, can't they?"

The House and Senate will appoint members to a conference committee, assigned to hammer out a bill that reconciles the differences in the two bills. The

members of that committee have not yet been appointed. The conference report will then be voted on in the two houses, and much will depend upon whether there is a veto-proof majority on those votes or whether the Congress and the president negotiate a compromise.

Excellent and timely information on the two bills, the underlying issues, the progress of the conference process, and recommended advocacy steps is available from many sources, including the Georgetown University Center for Children and Families, www.ccf.georgetown.edu, the Center on Budget and Policy Priorities, www.cbpp.org, and Families USA, www.familiesusa.org.

How Illinois General Assembly Budget Affects Low-Income People

The Illinois House and Senate passed a state budget for the 2008 fiscal year, and Gov. Rod Blagojevich announced that he would veto \$500 million in spending in the budget bill and apply it toward the implementation of a series of health care reforms (see "Illinois Health Initiatives Will Expand Coverage to Over Half Million Uninsured" in this issue). After Governor Blagojevich files his veto, the budget lines that are not affected by the veto will become final. The General Assembly can override his veto with a three-fifths majority in each house, but Illinois Senate President Emil Jones already announced that he would not call a veto override motion for a vote.

The Sargent Shriver National Center on Poverty Law has been analyzing the budget bill to determine its impact on low-income people in Illinois. Following is a summary of the most significant provisions in the budget bill approved by the General Assembly. Governor Blagojevich has not fully specified which budget lines he intends to reduce or delete, and because this will not be known for sure until he files his official veto, the budget lines described below are subject to change.

Health Care

The budget bill includes no funding for the Illinois Covered Health Care for All initiative. The bill provides a maintenance level of funding for Medicaid, including additional funds to pay for natural program growth. There are some cost savings projected from

measures recommended by the Department of Health Care and Family Services' Office of the Inspector General. Nursing home funding is increased by \$150 million.

Human Services

The General Assembly scaled back some of the governor's proposed funding increases. The proposed \$56 million increase in funding for the community care program, which assists elderly people in remaining in their homes rather than entering institutional care, was reduced to \$32 million. Increased funding for child care assistance was reduced from the governor's proposed \$33 million to \$3 million on the ground that there has been a significant drop in the child care caseload and hence less funding is needed. Members and staff clarified their intent that the provider rate increase and other child care program improvements that the governor had proposed would be carried out and that no cut in child care program services was intended.

The governor's initiatives included in the General Assembly's budget are the 2.5 percent cost-of-living adjustment (COLA) for community-based providers serving individuals with developmental disabilities, full annualization of the 2007 mid-fiscal year community health and prevention COLA, and a 3 percent COLA for community-based substance abuse providers.

The appropriation for the Department of Human Services does not include funds for a Temporary Assistance for Needy Families (TANF) grant increase, even though TANF grants are now only 27 percent of the federal poverty level.

Education

The General Assembly's budget includes \$600 million in added elementary and secondary education funding. This will increase the per-pupil foundation level by \$400. Although this is the highest single-year increase ever, it is modest in comparison to education reform proposals during regular sessions. This increase will also fully fund mandated categorical grants and give a much-needed increase to the reimbursement rate for special education personnel. In the higher-education budget, there is a \$27 million increase in the Monetary Assistance Program for low-income college students.

Instead of the governor's proposed \$69 million increased funding for Preschool for All, the General Assembly's budget includes a \$25 million increase. This is below even last year's increase of \$45 million. It represents a setback in achieving the goal of universal access to preschool. Among rank-and-file members of the General Assembly, there was considerable discontent with this low funding level.

Transit

There is no funding in the General Assembly's budget for the Regional Transportation Authority or the Chicago Transportation Authority (CTA). Nor is there any authorization for a regional solution such as the proposed regional sales tax. The CTA announced that there would be major fare increases and service cuts if legislative action was not taken before September 1.

For more information, contact Dan Lesser at danlesser@povertylaw.org.

Illinois Health Initiatives Will Expand Coverage to Over Half Million Uninsured

Gov. Rod Blagojevich announced last week that he would use his executive authority to expand access to health care to hundreds of thousands of low-income and middle-income Illinoisans.

He announced these initiatives:

- FamilyCare expansion to 400 percent of the federal poverty level for uninsured parents;
- coverage extension for physician, drug, and hospital services to those without access to coverage with incomes under 100 percent of the federal poverty level;
- breast and cervical cancer screening and treatment services expansion to all uninsured people;
- All Kids expansion for youths 19 through 21 who have preexisting conditions and no access to private insurance; and
- premium assistance subsidy program expansion to families whose income is up to 300 percent of the federal poverty level and who use employer-sponsored health insurance.

The governor's office estimates that over 500,000 people will be newly eligible for health care under these initiatives. Several of the initiatives were recommended by the Illinois Adequate Healthcare Taskforce, which held hearings around the state and met for over two years to fashion a plan, released in early 2007, for universal health care in Illinois. Several of the recommendations are included in provisions of Senate Bill 5, "the Illinois Covered Plan," which is pending in the Illinois General Assembly.

The governor's office estimates that the state cost of the initiatives will be \$463 million in the 2008 fiscal year. The details of the funding arrangements for the health initiatives are unclear at press time. However, at the same time that he announced the health initiatives, Governor Blagojevich announced that he would veto approximately \$500 million in projects included in the state budget at the request of members of the General Assembly.

On August 14, 2007, The Sargent Shriver National Center on Poverty Law issued a press statement in support of the health initiatives. To view this statement, visit: [http://www.povertylaw.org//about-us/newsroom/news-releases/Blagojevich press release.pdf](http://www.povertylaw.org//about-us/newsroom/news-releases/Blagojevich%20press%20release.pdf).

Closing the Gap Between Civil and Criminal Representation of Low-Income Clients

"If we are serious about facilitating reentry into civil society by men and women with criminal records, we must face several issues head-on," according to Rep. Danny K. Davis of Illinois's seventh congressional district. To Representative Davis, the primary sponsor of the Second Chance Act, this means: "We must offer drug treatment on demand for everyone who requests it. We must provide appropriate training and then find work for people with records, not just offer them programs. And we must challenge everyone, particularly employers, to open their hearts and welcome these men and women into the workforce or they surely will return to prison."

The Sargent Shriver National Center on Poverty Law agrees that criminal records shadow individuals and their family members for a lifetime. Advocates and legislators must design new ways to reunite people who have criminal records with their communities.

The July–August 2007 *Clearinghouse Review: Journal of Poverty Law and Policy* special issue on "The Shadow of Criminal Records: What's a Civil Lawyer to Do?" with an introduction by Rep. Davis focuses on solutions to the reentry crisis and on ending recidivism. The special issue compiles insights and advice from lawyers already working on legal strategies for lessening the burden of criminal conviction records and makes this information accessible for legal aid lawyers, public defenders, and other advocates across the country.

What happens when an individual released from prison uses his mother's subsidized housing address as his own although he does not live there, and the public housing authority moves to evict the household because it includes someone with a criminal record? Does a teenager discharged from juvenile detention facility have a right to register as a student at her comprehensive public high school? Upon release from county jail, how does a recipient of Supplemental Security Income and Medicaid reinstate benefits? These questions and many others can fall through the wide cracks between civil and criminal representation of low-income clients.

The Shriver Center devotes the July–August 2007 special issue of *Clearinghouse Review* to narrowing this gap, to sharing solutions with advocates and legislators, and to continuing the dialogue on this problem.

These are some of the special issue's 20 articles by advocates and attorneys nationwide:

- "The Intersection of Race, Poverty, and Crime" by Francisca D. Fajana
- "Attacking Poverty by Attacking Chronic Unemployment: An Update on Developments in Transitional Job Strategies for Former Prisoners" by John Bouman, Joseph A. Antolín, and Melissa Young
- "Chicago's Title VII Working Group" by Margaret Stapleton
- "Cross-Sector Collaboration in Reentry: Building an Infrastructure for Change" by McGregor Smyth
- "Pipe Dreams for Legal Aid Lawyers: A Civil Practice that Considers the Criminal Side" by Jack Daniel

- “When Your ‘Permanent Record’ is a Permanent Barrier: Helping Legal Aid Clients Reduce the Stigma of Criminal Records” by Sharon M. Dietrich
- “Avoiding Unintended Consequences in Civil Advocacy for Criminally Charged Immigrants” by Alina Das
- “Protecting Subsidized Housing for Families of Released Prisoners” by Robert A. Stalker

To schedule an interview with a legal editor or advocate, contact Joanna Vanderwoude at 312.263.3830 ext 253. For more information on how to subscribe to *Clearinghouse Review: Journal of Poverty Law and Policy* and other Shriver Center publications, go to www.povertylaw.org.

Having a Medical Home Guarantees Equity and Improved Health

Patients who have a medical home will benefit from better health and greater health outcomes, according to *Closing the Divide: How Medical Homes Promote Equity in Health Care: Results from the Commonwealth Fund 2006 Health Care Quality Survey*, released two months ago.

Although the study found that Hispanics and African Americans are far more likely than whites to be without health insurance and a regular source of medical care, having a medical home “reduces or even eliminates racial and ethnic disparities in access and quality.” The survey reflects that nearly three-fourths of whites, African Americans, and Hispanics housed within a medical home received the medical care they needed when requested.

The study focused on the importance of reminders for preventive care: patients were more likely to get preventive screenings if they receive a reminder notice. “Two-thirds of both insured and uninsured adults with medical homes receive preventive care reminders, compared with half of insured and uninsured adults without medical homes,” the study noted.

The chronic illnesses of adult patients affiliated with a medical home were better managed than those who lacked a regular source of care. Such patients, regardless of insurance, race, or socioeconomic status,

were provided better medical care overall. This underscores the relevance of the Medical Home Initiative in Illinois. Since February, the Illinois Department of Healthcare and Family Services has required most Medicaid beneficiaries to enroll in a medical home. This can “level the playing field” between those participating in Medicaid and those who benefit from private employer-based insurance.

To read *Closing the Divide*, visit http://www.commonwealthfund.org/publications/publications_show.htm?doc_id=506814.

What is a medical home model?

The medical home model aims to create a trusting, collaborative relationship between physician and family in order to provide care that is accessible, family-centered, comprehensive, continuous, coordinated, compassionate, and culturally competent. The community-based medical home gives patients a stable center for their health care needs.

The Commonwealth Fund’s president, Karen Davis, and executive vice president for programs, Steve Schoenbaum, give a comprehensive summary and policy analysis of the study.

Read *Medical Homes Could Improve Care for All* at http://www.commonwealthfund.org/aboutus/aboutus_show.htm?doc_id=510655.

The Sargent Shriver National Center on Poverty Law is committed to the medical home model of health care. For information on the Shriver Center’s outreach efforts surrounding Illinois’s Medical Home Initiative, contact Patrick Keenan-Devlin at keenan.devlin@gmail.com.

To Save or Not to Save?

Congressional leaders, Capitol Hill staffers, and advocates participated last month in a briefing on federal and state policies and proposals to help low-income people who receive public assistance save and build wealth. Called “To Save, or Not to Save? Encouraging Saving Through Asset Limit Reform,” the briefing highlighted the ways in which removing penalties for saving would enable more individuals to become financially independent.

Rep. John Conyers (D-MI), Rep. Jim Cooper (D-TN), Rep. Gwen Moore (D-WI), and Rep. Lynn Woolsey (D-CA) and representatives from national organizations delivered remarks. Dory Rand, supervising attorney of the Sargent Shriver National Center on Poverty Law's Community Investment Unit, gave a presentation on how some states—including California, Colorado, Illinois, Ohio, and Virginia—have exercised their authority to reform asset rules in means-tested programs.

There has been little action at the federal level to change asset limits for public benefits until now. Representative Conyers last month introduced the Freedom to Save Act (H.R. 3172), which would reform asset limits across several major income-support programs such as Temporary Assistance for Needy Families, Supplemental Security Income, and food stamps. Senators Saxby Chambliss (R-GA) and Tom Harkin (D-IA) introduced legislation to liberalize asset limits as part of the Farm Bill reauthorization. President Bush also signaled support for asset-limit reform in his budget by proposing to exclude retirement savings accounts in the Food Stamp Program.

“To Save, or Not to Save?” was hosted by the New America Foundation and the Congressional Savings and Ownership Caucus and cohosted by AARP, the Center on Budget and Policy Priorities, CFED, the National Disability Institute, the Retirement Security Project, the Shriver Center, and the World Institute on Disability.

For more information, contact Dory Rand at doryrand@povertylaw.org or 312.368.2007. To see a video of the event, go to www.newamerica.net/events/2007/save_or_not_save.

Settlement Agreement Reached to Preserve Subsidized Housing

In an innovative settlement finalized last month, all 201 units of Morningside I, a subsidized Chicago senior residence, will be preserved and the site's Section 8 contract maintained for several years. Shriver Center attorneys spearheaded this class action lawsuit against the Moody Bible Institute.

Last fall, the Shriver Center challenged the school's unlawful conversion of the subsidized senior housing

into student dormitories. Morningside I originally provided 201 units of affordable housing for low-income seniors. The suit was filed on behalf of current residents, applicants on the waiting list, and the Jane Addams Senior Caucus, a 30-year-old Chicago nonprofit organization.

Pursuant to Section 8(bb) of the U.S. Housing Act, the U.S. Department of Housing and Urban Development (HUD) will permit the Moody Bible Institute to split the Section 8 contract into two contracts. Residents who elect to remain at Morningside are guaranteed project-based units until 2018. Residents who choose to move to nearby Maple Pointe Apartments will have project-based Section 8 housing until 2033.

Morningside is one of the first cases in which advocates persuaded HUD to split a Section 8 contract to maintain the same number of subsidized units, and it opens up possibilities for preserving more affordable housing in the future.

For more information, contact Kate Walz, katewalz@povertylaw.org.

Shriver Center and Prairie State Legal Services Sue to Halt Public Housing Demolition

The Sargent Shriver National Center on Poverty Law and Prairie State Legal Services last month filed a lawsuit to halt the demolition of a Rockford, Illinois, public housing development, Jane Addams Village. Filed on behalf of two longtime tenants seeking to remain at Jane Addams, the suit alleges that the U.S. Department of Housing and Urban Development (HUD) had no statutory basis for approving the project's demolition. The plaintiffs also argued that the Rockford Housing Authority failed to provide adequate housing counseling to Jane Addams families who were relocated with vouchers.

Following an emergency hearing, U.S. District Court Judge Frederick Kapala granted a standstill order providing that demolition may not occur until the parties come to an agreement or the court issues a ruling. The tenants agreed to move temporarily into other Rockford Housing Authority buildings, and earlier this month the parties returned to court with an



Spice Up Your Work with SALT: the State Asset Limit Toolkit

Many state-administered public benefit programs have asset policies that restrict eligibility to households with minimal assets. Recognizing working families' need for savings and emergency funds, a growing number of states are now reforming asset-limit policies in light of welfare reform and work-first policies that promote self-sufficiency.

SALT, the State Asset Limit Toolkit, is for advocates and policymakers who seek to reform or eliminate state asset limits. In **SALT**, administrative rules, bills, laws, public comments, and other advocacy materials relating to asset-limit reform in state-administered benefit programs, as well as official analysis, media coverage, and information regarding the implementation and results of asset-limit reform, are organized by state and by program. **SALT** has advocacy materials that can be tailored to your state's needs. **SALT** highlights states that have proposed or adopted administrative or statutory changes in asset limits as well as states that have higher than average asset limits or categorical eligibility for food stamps.

Use the following link to access **SALT**:

www.povertylaw.org/advocacy/community-investment/asset-limit-tool-kit/asset-limit-tool-kit-homepage.html/

To keep **SALT** accurate and useful, we welcome your feedback and updates. Contact Dory Rand at doryrand@povertylaw.org or 312.368.2007.

expanded standstill order. Under the order, the Rockford Housing Authority and HUD may not take action to prepare the property for demolition.

Jane Addams Village provides 84 units of public housing in a historic, revitalizing Rockford neighborhood. The Shriver Center and Prairie State believe that residents of Jane Addams should continue to be a part of this dynamic community, and the parties hope to reach a settlement agreement shortly.

For more information, contact William Wilen, williamwilen@povertylaw.org, or Samantha M. Tuttle, samtuttle@povertylaw.org.

Governor Signs Amendment Protecting Juvenile Confidentiality

Gov. Rod Blagojevich earlier this month signed House Bill 615 into law, which amends the Juvenile Court Act to protect access to confidential juvenile records. Sponsor Rep. Kenneth Dunkin (D-5th Dist.) worked with the Sargent Shriver National Center on Poverty Law to introduce these important legal safeguards for juvenile confidentiality. The amendment requires anyone requesting confidential juvenile records to notify all affected parties about the attempt and penalizes anyone who illegally seeks and obtains juvenile records. Violators are also barred from using any illegally obtained records in court proceedings.

For more information on Public Act 095-0123, see <http://www.ilga.gov/legislation/publicacts/fulltext.asp?Name=095-0123>.

Funding for Legal Services Increased

The U.S. House of Representatives last month approved a \$28 million budget increase for the Legal Services Corporation (LSC). Included in the Commerce, Justice, Science, and Related Agencies appropriations bill for the 2008 fiscal year was \$377 million—reflecting an 8 percent increase—to maintain and expand this not-for-profit federally created program. LSC was established in 1974 to provide equal access to justice to low-income Americans previously harmed by the lack of quality civil legal assistance. Rep. Alan B. Mollohan (D-WV) was instrumental in the passage of this budget increase.

Shriver Center President to Join the Donors Forum

John Bouman, president of the Sargent Shriver National Center on Poverty Law, will officially join the board of the Donors Forum next month. The Donors Forum is dedicated to improving communities across Illinois. For more information on the Donors Forum, see www.donorsforum.org.

SEED Offers Life Lessons, Monetary Gains

The United States has had the lowest after-tax savings rate since the 1950s. Data illustrate the undeniable need to teach the urgency of saving money and to start that financial education at an early age. Children who receive financial education and learn to save just 10 percent of their money are far ahead of peers who do not have the same opportunity.

In an effort to close this critical gap in economic success, the Sargent Shriver National Center on Poverty Law and the William J. and Charles H. Mayo Elementary School of Chicago partnered three years ago to deliver 63 SEEDs, or tax-advantaged college savings accounts called "529s," to elementary school students. Each accountholder received an initial deposit of \$500 and was encouraged to continue saving through a dollar-for-dollar match for deposits totaling \$1,500 at the end of the program in December 2007.

As of July 2007, SEED (Savings for Education, Entrepreneurship, and Downpayment) participants have accumulated more than \$55,000 in their accounts, including matching funds. The program includes after-school financial education classes for both children and parents. Chase Bank manages the accounts, and the Shriver Center's Lorri McClinton-Powell directs the program, one of twelve pilots scattered in cities across the country.

The program's promising results bode well for a new national policy for reducing poverty. Participants in SEED are experiencing personal monetary gain and learning life lessons.

McClinton-Powell, the SEED director, characterizes saving as a discipline: "A discipline must be taught and practiced; these students have made a real commitment to their future." Financial education

curricula and structured savings plans teach skills often overlooked in marginalized communities and encourage families as a whole to modify their ideas about fiscal responsibility. Parents of SEED participants are going back to school to finish and pursue degrees; previously unemployed parents are finding jobs and seeking higher pay.

The SEED program demonstrates that universal children's savings accounts are a viable regional or national initiative; McClinton-Powell has seen meaningful changes in her students and believes that lifelong savings programs for children foster a family's belief that saving for the future is possible. However, according to McClinton-Powell, "without new funding streams, this program cannot continue beyond December 2007." As a pilot program, SEED serves its current participants, and additional programming and analysis could track future savings and higher-education achievements. Without grant money and foundation support, the SEED program cannot continue.

For more information on SEED, contact Lorri McClinton-Powell at 312.263.3830 ext. 271, or Lorrimcclintonpowell@povertylaw.org.

***Let's Get It Right!* IDHS Local Offices Bungle File Transfers and Customers Lose Access to Benefits**

In recent months the Sargent Shriver National Center on Poverty Law has been receiving reports from Illinois Department of Human Services (IDHS) customers who could not access needed benefits after reporting an address change to their caseworkers. IDHS customers are assigned to local offices on the basis of their zip code. According to IDHS policy, when a customer reports a new address in a zip code serviced by another office, IDHS must transfer the file to the new office and add the customer to the new office's payroll.

This process rarely goes smoothly. Several months can pass from when a customer reports her changed address to her caseworker and when the customer is added to the payroll of the new local office. In the interim, many customers find themselves in a state of limbo, where no local office will help them.

Last summer a Shriver Center client and her children moved from a Chicago homeless shelter near the Garfield Local Office into an apartment near the Western Local Office. When she moved, she reported her address to her caseworker and asked the caseworker to transfer the file to the Western Local Office. A few months later, the client could not find a job and decided to apply for Temporary Assistance for Needy Families (TANF). She tried to apply at the Western Local Office, but that office refused to take her TANF application because her case file was still at the Garfield Office. She went to the Garfield Office, but that office, too, refused to take her TANF application because she no longer lived in that office's service area. After going back and forth between offices for several months (with two small children in tow and limited funds for bus fare), she finally sought legal help. With the Shriver Center's assistance, she filed an appeal, demanded to talk to the heads of both local offices, and eventually straightened the matter out. Nevertheless, as a result of this file transfer mishap, her family went months without needed benefits, for which the family was fully eligible.

The Shriver Center has seen many cases like this one. Like the client above, many customers have been unable to apply for new benefits during this limbo period. Others have lost their food stamps and medical cards without notice and have been unable to get them reinstated without starting from scratch and submitting a new application. These gaps in benefits are especially problematic because IDHS customers are likely to change addresses when they are most vulnerable, for instance, when they experience homelessness, domestic violence, or some other crisis. IDHS needs to repair its broken file-transfer process.

If you or someone you know lost access to public benefits while waiting for an IDHS file to be transferred, contact Liz Mazur at the Shriver Center at lizmazur@povertylaw.org or 312.263.3830 ext. 225.

2007 National Aging and Law Conference

Arlington, VA – the National Aging and Law Conference is to hold its seventh annual conference this October. This year's theme is, "Safety Net for Older Americans: What Can Be Done to Protect It?" will be examined through a "nuts and bolts" pre-conference on October 10 and a main conference on October 11–13.

The AARP Foundation, the ABA Commission on Law and Aging, the National Senior Citizens Law Center, the Center for Social Gerontology, the Center for Medicare Advocacy, the National Academy of Elder Law Attorneys, the National Consumer Law Center, and the National Association of State Units on Aging are sponsoring the conference. The Sargent Shriver National Center on Poverty Law is a cooperating agency for this event.

For more information and to register, go to <http://givenow.ga4.org/aarpltp/events/nalc07/details.tcl>.

Clearinghouse Review: Journal of Poverty Law and Policy, the Shriver Center's bimonthly journal of poverty law and policy, recently chose "elder law" as the subject of a 2008 special issue.