



Work Supports: A Path to Financial Independence

HRA believes employment is the best way out of poverty. The Agency places more than 75,000 clients in jobs each year, and provides training in job and job hunting skills. Getting started and making ends meet in an entry-level position can be difficult. To make the transition to work easier, there are many programs, or work supports, available from HRA and other city agencies, the state and the federal government. Many clients are only aware of some of these programs, but qualifying for one means chances are good that you may qualify for others, and taken as a whole they provide services that can dramatically raise the standard of living for you and your family. Work supports include public health insurance programs like Medicaid, Food Stamps and other nutrition assistance programs, the Earned Income Tax Credit and childcare tax credit, transitional childcare and more.

“HRA has a strong work requirement,” said HRA Commissioner Robert Doar. “If you’re working, we want to help you make ends meet. Work supports are how we accomplish that. They make it easier for you to provide for your family while you gain experience and move toward financial independence.”

For example, a single mother with two children who works as a customer service representative for nine dollars per hour makes \$15,010 per year after taxes. With health insurance through Medicaid for herself and her children (a \$16,272 value), subsidized child care (valued at \$9,996), Food Stamp benefits of \$4,525, a \$1,759 rebate from the state and local Earned Income Tax Credit (EITC) and \$7,028 from the federal EITC and child care tax credits, and \$4,123 in child support payments her effective annual income is \$60,181.

There are many public health insurance options available to New Yorkers with different needs and incomes. If your income is too high to qualify for Medicaid, you may still qualify for Family Health Plus, or your children may qualify for Child Health Plus. Working people with disabilities may be eligible for the Medicaid Buy-in Program.

The Food Stamps program provides extra money each month to spend on food, available in an electronic benefit card (similar to a debit card). Emergency food pantries and community kitchens can also help supplement your food budget. Community organizations in your area can help you fill out a Food Stamp application and send it in for you. Many of these organizations can also help with Medicaid applications.

The EITC is a tax refund for working people available from the federal government, New York City and State. If you qualify, you will receive a tax refund which, if it’s bigger than the taxes you owe, will go directly to you. New York also has a special EITC for noncustodial parents who pay child support (the NCP EITC). To qualify for the NCP

EITC, you must be a parent without custody of your child, and current with all child support payments. Federal, state and local tax breaks are also available for families to help pay for child care, education, and the care of disabled dependents.

Receiving regular Child Support payments is an important part of lifting families out of poverty. The financial contribution of both parents is essential to a child's well being. HRA's Office of Child Support Enforcement (OCSE) can help noncustodial parents find employment and adjust payments to an appropriate level.

When both parents work, childcare can be a huge expense. Families transitioning from Cash Assistance to employment may also qualify for subsidized transitional childcare.

Not all clients will qualify for all of these services, but even one of these programs can be a great help to someone starting out in an entry-level job, and taken together they can dramatically improve financial independence and make work income go a lot further. To find out if you qualify for these programs, visit ACCESS NYC at www.nyc.gov/accessnyc.