

Securing Housing

Cost

High

During the divorce process

- Negotiate to obtain your current residence
 - Your share of assets will be reduced accordingly
 - You should consider if your future finances will be enough to keep the house
- Move into a more reasonably priced housing from separation
 - You can establish a life foundation before the divorce
 - You can have better prospect for your finances
- Look for shack or room rentals
- Go to a shelter
 - It may affect physical custody of your children.

*Whatever scenario you choose, it is important to consult with a divorce lawyer, mediator, or support organization.

Low

Affordable housing Income must be lower than the income limit for the size of your family

- Public housing: A whole building/house reserved for low income residents, where the number of bedrooms and the rent are determined based on family composition. These are provided by federal and state governments and have three options: open to all, to the elderly, or to those with disabilities.
- Housing choice vouchers (Section B, etc.): Vouchers (coupons) that are used to assist with rent payment for ordinary rental houses and apartments, if the landlord accepts them.
- Subsidized apartments: Apartments owned by private companies, where tenants will not have to pay more than 30% of their income as rent.

Waitlists are long in some states. Single parents get special consideration. Documents issued by a DV agency may be influential. The quickest way is to get a referral from a shelter.

- Some apartments constructed using state or county government tax incentives have low-income units. It may be worthwhile contacting them, especially if the building is newly built. Eligibility may be determined through housing lotteries.
- If you have existing connections, contact relevant welfare offices, the Department of Children & Families, and DV agencies. Even if you do not, you may try contacting the local welfare office, churches, senior centers (if you are a senior), and social workers through your family members or friends.

Welfare

* For low-income US citizens or permanent residents who have resided in the US for 5 years or longer. Domestic violence victims may be exempt from the nationality or residence requirements for cash assistance at the discretion of the staff. Please check online as some states do not have the 5-year rule.

TANF (Temporary Assistance for Needy Families)

*Search with “ANF” and the state name

Cash Assistance: Low-income families with pregnant members or children under the age of 18 are provided with cash assistance and other support services such as job training and job placement, up to 60 months over the course of their lifetime. This federal program called TANF (Temporary Assistance for Needy Families) is administered by each state.

Food Stamp & Fuel Assistance

* Search with “SNAP” and the state name

Food assistance program administered by the federal government, not the state. Vocational training is also provided. Parents can receive assistance for their children even if they have not been a permanent resident for more than 5 years and are not eligible themselves.

Low Income Home Energy Assistance Program (LIHEAP): Provides assistance for heating costs during winter to low-income families. Cell phone, cable, and electric companies may also have low-income assistance programs.

[Health insurance available for those who have been a permanent resident for less than 5 years]

- 1) Get insurance through your spouse's employer. (If necessary, file a petition to the court when filing for a divorce or child custody.)
- 2) Purchase private health insurance.
- 3) If you are exempt from the requirement of having been a permanent resident for at least 5 years, you are eligible for the low-income health insurance program (Medicaid).
- 4) Free Care: Talk to a hospital social worker.

Health Insurance

Health insurances for low-income individuals

- 1) Medicaid: Government health insurance for low-income individuals (Different states have different names.)
- 2) Medicaid Expansion: Private health insurance for low-income individuals (May not be available in some states.)
- 3) CHIP (Children's Health Insurance Program): Low-cost healthcare coverage to children under the age of 19 from families that earn too much to qualify for Medicaid

*Children are often covered by the spouse's health insurance as agreed upon in the divorce agreement.

Food

Besides assistance from the federal and state governments, you may also receive food items including vegetables, meat, canned foods, and processed foods from food pantries, churches, etc. Please contact each organization for details such as dates and requirements for eligibility. Some churches, senior centers, and Women's Centers provide free lunch.

Family and Childcare

To qualify, your income should be lower than the limit set by each program.

WIC (Women, Infants, and Children Nutrition Program)

The program provides food items (including dairy products, vegetables, and eggs) to eligible pregnant women, breastfeeding mothers, and any child under the age of five carrying health risks diagnosed by a specialist. It also provides breastfeeding education, nutritional assistance, and referrals to other healthcare programs.

Childcare

[Federal]

Head Start program (0-5 years old): Helps children in low-income families get ready for school. Provides preschool education (up to pre-K) for free or a small fee (on a sliding scale). Eligible children are first put on waitlists before they receive assistance.

[State]

Some states have childcare vouchers or other types of financial assistance. Please inquire at the TANF office.

In Massachusetts, the Executive Office of Education (EEC) has such vouchers. Eligible children may attend preschools that accept the voucher.

Please directly contact preschools and ask whether they have scholarships or a sliding scale fee system.

School Lunch Program

Program differ depending on the state.

School Lunch Program: State government
How to apply: Apply through the school

Special Milk Program, Summer Food Service Program: State government

Supplemental Nutrition Assistance Program (SNAP)

Jobs and Vocational Training

TANF/Food Stamp

Integrated with an employment assistance program, the TANF/Food Stamp program provides employment assistance including orientations, resume writing assistance, and job placement assistance, as well as cash and food assistance.

Career Centers

Each state operates its own Career Centers. You can search on the Internet with the state name and “career center”. Career Centers offer orientations, assistance for resume writing, job assessment, job counseling, interview practice, and more. Community colleges also have similar centers.

Vocational Rehabilitation Services

If you have disabilities or mental issues, even mild ones, you may be able to receive employment assistance from Rehabilitation Services. Search with the state name and “Rehabilitation Services”.

Unemployment Insurance

You may be eligible to receive unemployment benefits if you have worked for at least 12-18 months and earned above the minimum wage. You must also be able to work at any time.

How to Find Jobs in Towns with Small Asian Populations

Obtain a license in a short course offered at a community college

e.g., CAN (certified nursing assistant), PT assistant, childcare assistant, nail technician, medical assistant, personal special education assistant, and personal assistant for seniors

If your English skills are limited

You may be able to work at such places like Amazon distribution centers, Asian restaurants, factories, or take on delivery service jobs as an Uber or Uber Eats driver. Working as an online Japanese language teacher or a babysitter may also be an option.

Work for/with Japanese businesses

Call centers in Japan, writing articles, translation, or online interpretation

Job Search in Japanese

ハ・タ・ラ・ク <https://www.919usanews.com/>

Actus <https://actus-usa.com/>

If there is domestic violence

- Let the welfare office know that you are a domestic violence victim, that you have children, etc. Most welfare offices have dedicated staff to assist domestic violence victims. When you visit the office, bring IDs of all the family members (Social Security Numbers, copies of driver's licenses, etc.) and copies of domestic violence reports, restraining orders, etc. if you have any.
- Working with a shelter or a DV agency may often expedite the process for receiving assistance
- It is common to receive support from multiple support organizations; for example, DV-related support from Office A, welfare-related support from Organization B, and counseling from NPO C.