

AccessLetter

Cambridge Commission for
Persons with Disabilities

Tax Relief

With the tax season upon us again, we wanted to highlight some resources that may lighten the tax burden for people with disabilities.

Impairment Related Work Expenses

Workers who earn their living from wages or salaries can claim an itemized deduction on their federal tax returns for certain employee business expenses.

Generally, taxpayers can deduct these expenses only when they amount to more than two percent of the person's adjusted gross income (AGI). Workers with disabilities can benefit from this



provision too, but they can also deduct their impairment-related work expenses (IRWEs) without being limited by that two percent floor.

Earned Income Tax Credit

The Earned Income Tax Credit (EITC) is an often-overlooked feature of the federal tax code that can result in a significant tax refund, particularly for low-income people. Also known simply as the Earned Income Credit, EITC is even available as a sort of wage subsidy for people whose earnings are so low they do not owe any federal income taxes.

People who qualify for the EITC while receiving Food Stamps, MassHealth (Medicaid), or CommonHealth will not see these benefits affected, since the EITC is not counted as earned income. Similarly, because the EITC is not considered earned income, individuals receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) will not see their benefits reduced by claiming the EITC (although they should be careful to follow SSDI/SSI work rules).

(Taxes continued on page 2)

Psychiatric Diagnosis and Bias

“The public has a right to know that when they go to a therapist,” says Paula J. Caplan, “they are almost certain to be given a psychiatric diagnosis, no matter how mild or normal their problems might be.”

Caplan is co-editor of Bias in Psychiatric Diagnosis, the first book ever published about how physical disability, age, gender, race, social class, and sexual orientation affect the classification of human beings into categories of psychiatric diagnosis.

Caplan addressed an audience about her book at the Central Square Library in late February. She maintains it is very unlikely an individual will be told that a diagnosis will be written forever in his or her chart and that alarming consequences can result solely from having any psychiatric diagnosis at all. “It would be disturbing enough if diagnosis was a thoroughly scientific process,” said Caplan, “but it is not, and its unscientific nature creates a vacuum into which biases of all kinds can rush.”

The negative consequences of psychiatric diagnosis range from loss of custody of a child to denial of health insurance and employment to removal of one's right to make decisions about one's legal affairs. In addition, psychiatric diagnosis and biases are increasingly crucial portions of, or the main subject of, legal proceedings. Furthermore, given the skyrocketing use of psychoactive drugs in toddlers, children, and adolescents, as well as in adults, bias in diagnosis is especially important because receiving a psychiatric label vastly increases the chances of being prescribed one or more of these drugs.

Caplan's book makes a compelling argument that, because virtually everyone these days has been a therapy patient or has a loved one who has been, everyone should be concerned about the various kinds of bias that creep into psychiatric diagnosis.

(Taxes continued)

To be eligible for the Earned Income Tax Credit you must:

- Have earned income from employment or employer-paid disability benefits;
- Meet adjusted gross income requirements;
- Have a social security number valid for employment;
- File a joint tax return if married;
- Be a U.S. citizen or legal resident;
- Live in the U.S. for more than half of the year;
- Meet age, relationship and residency requirements if claiming a qualifying child; and
- Meet age requirements if not claiming a qualifying child (25-64 years old).

For more information on the EITC, visit the Internal Revenue Service web site at www.irs.gov/publications/p596. The IRS also has a very useful publication entitled “Tax Highlights for Persons with Disabilities” at www.irs.gov/publications/p907.

Low-income taxpayers should also keep in mind that Massachusetts offers a similar earned income credit for those filing a state income tax return. For more information, call the Massachusetts Department of Revenue at 800-392-6089 or visit www.massdor.com/help/guides/abate_amend/personal/issues/eic.htm.

Free Tax Help

Whether you are claiming the EITC or not, you can receive free tax preparation help from the following resources:

Cambridge Economic Opportunity Council (CEOC), 11 Inman Street in Central Square. Call 617-868-2900 for an appointment -- CEOC staff will help people with basic tax returns, particularly those with limited income, individuals with disabilities, non-English-speaking and elderly taxpayers. Assistance is available in English, Spanish, Portuguese, and Haitian Kreyol.

National Student Partnership—three locations, as follows (assistance is available by appointment only):

- Cambridge Office, 19 Brookline Street in Central Square (617-349-6338). Assistance is available in English and Spanish.

- Davis Square, Somerville Office, One Davis Square, basement, in the offices of the Somerville Homeless Coalition (617-623-6111 x224). Assistance is available in English, Spanish, French, and a few dialects of Chinese.
- Union Square, Somerville, in the offices of the Community Action Agency of Somerville (CAAS) at 66-70 Union Square (617-623-7370). Assistance will be provided in English, and on a limited basis, in Portuguese and Haitian Kreyol.

Can a Personal Coach Help You Achieve Your Dreams?

Personal Coaching is a fairly new profession that is helping many people clarify their values, determine more clearly what they want to do with their lives and reach their goals. Some people seem to achieve success easily and others by trial and error, but many get stuck in unproductive patterns and find their lives out of balance and going nowhere. Personal coaches ask a lot of questions and do a lot of listening and respond to ideas with their clients. They do not provide answers. They help the individual come up with his or her own solutions and encourage their clients on their journeys.

While, personal coaching (also known as life coaching) is not therapy and therefore is not reimbursable under medical insurance plans, a personal or coach can help people to identify the blocks in their life, identify their own strengths, and develop an action plan to make their dreams come true.. The cost of personal coaching is comparable to psychotherapy, but the two services are quite distinct, and should remain so.

Typically, personal coaching is done almost exclusively by phone. This can be a real advantage for some people who have difficulty or limited resources for transportation. An individual need never meet their coach in person to profit from this powerful service. For people with disabilities, being able to develop important projects or plans without having to leave home can be a valuable benefit in the coaching process.

Personal coaches and coaching philosophies vary widely. The Internet is the primary route to finding a

coach anywhere in the world, and offers the chance to compare coaches' services and personalities, at least initially. Look for a sensitive, sensible approach, and a coaching contract that makes sense to you. As in any service situation, trust your instincts. Choose wisely.

"Making decisions, making choices that move us forward in life, means choosing what to leave behind -- choosing loss," says popular Cambridge life coach Lynda Hill. "...People with disabilities, who may have already experienced some loss, find themselves postponing important decisions which could lead to new and very positive things," including new employment, creative projects, and even romance.

Hill is one of the founders of Arena Group, a Cambridge coaching firm that highlights services to people with disabilities. Bet MacArthur, former chair of the Cambridge Commission for Persons with Disabilities is a coach for Arena Group, and has worked with the firm to make sure their programs are truly inclusive. She says, "Personal coaching is a systematic, rigorous, and remarkably effective support for people who seek success, including many people with disabilities."

Personal coaching emphasizes the power of intention and effective decision-making. One client of personal coaching, a restaurant manager and cook and a person with a disability, says "I considered getting a coach when I moved back to New England, but I was skeptical," he says. "With my history of illness and underemployment, I didn't have much confidence in my ability to make things happen. My coach taught me how powerful my own choices can be -- and now I have a clean apartment, no overdue parking tickets, and a big promotion at work."

"Our clients with disabilities express the same goals, and encounter many of the same obstacles to achieving them, as anyone else," Hill observes. "Our coaches take into account all of your life circumstances, and show you how to play to your strengths to get what you want." She adds, "We know from experience that having a disability need not interfere with achieving some of your most important life goals and dreams." Arena Group offers a few scholarship slots each year. You can view Arena Group's rationale for seeking out a coach on their web page at <www.arenacoaching.com>.

Upcoming Events of Interest to the Disability Community

- March 8 **Boston Voice Users** is a group for people who use speech recognition or dictation software. Meets 7:30 to 9:30 p.m. on the 2nd Tuesday of each month at MIT in Building 2, Room 143. There is often a guest speaker. Go to their website at <<http://harvee.billerica.ma.us/mailman/listinfo/boston-voice-users>> and click on Boston-voice-users Archives to find out more about meetings and discussions.
- March 9 **Advocacy and Education Day at the State House**, sponsored by **Boston Center for Independent Living (BCIL)**, 1– 4 p.m. in Room B2. Learn tips about advocating for your needs with state legislators and then meet with elected officials or their staff. While the State House can be difficult to navigate, all activities at this event are wheelchair accessible. For more information or to request special accommodations contact Helen Hendrickson at 617-338-6665 voice, 617-338-6662 TTY or <hhendrickson@bostoncil.org>.
- March 10 **Cambridge Commission for Persons with Disabilities (CCPD) monthly meeting** – 51 Inman Street, 2nd floor Conference Room, 5:30 – 7 p.m. with opportunity for public comment,
- March 12 **Visions of Community - Federation for Children with Special Needs** Statewide Conference at the World Trade Center in Boston for parents and professionals who work to enhance the educational, health, and family support services for children with disabilities. There will be workshops in Spanish and Portuguese as well as English, up-to-date information on education reform and changes to federal and state laws, resources to preview or buy. Registration is \$65 per person. For more information call 617-236-7210 ext. 198, email <conf2005@fcsn.org> or check at <www.fcsn.org/conference05>.
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- March 12–13 **Maple Sugar Days at Brookwood Farm on the Blue Hill State Reservation** near Milton. Learn about maple sugaring and sample some early spring sweetness from 10 am to 4 pm both days. For more information regarding site accessibility contact Maggi at 617727-4573 (voice mail 213).
- March 14 **Turning Three Workshop**, 7-9 p.m., will highlight differences between Early Intervention and publicly funded preschool for children with disabilities. Discussion includes eligibility for special education, the Team process for decision-making, and the parents' role in the transition process to preschool. Will be at Kennedy Elementary School, 1st floor Teachers Conference Room, 5 Cherry Street in Somerville. Sponsored by Federation for Children with Special Needs (FSCN). For more information contact Debby Higgins, Somerville PAC Coordinator at 617-590-6184 or <Bkshig@rcn.com>.
- March 14 **Understanding Asperger Syndrome: Interventions and Strategies for Parents** is an introductory seminar for parents of newly diagnosed children, 7-9 p.m. at the Asperger's Association of New England, 182 Main Street in Watertown. Go to their web site <www.aane.org> or call 617-393-3824 for more detailed description and registration forms.
- March 15 **DEADLINE** for submitting applications for **US/Japan: Cross Cultural Perspectives on Disability**, the summer 2005 Exchange Program sponsored by Mobility International USA (MIUSA). Participants must be US citizens ages 18-24 by July 31, 2005. MIUSA programs include people with and without disabilities; Individuals who are Deaf, have a visual impairment, mobility impairment or any other type of disability are encouraged to apply, as well as young people from minority communities and inexperienced international travelers. Some scholarships are available. For more information check <www.miusa.org> or contact Amanda Hickok at 541-343-1284 (voice /tty) or <exchange@miusa.org>.
- March 15 **Disability Policy Consortium (DPC)** monthly meeting on 3rd Tuesday of month, 1-3 p.m. at the State House, Room A-1, in Boston.
- March 16 **Annual Legislative Reception**, Grand Staircase Hall of the State House, 10:30 am -12 noon, sponsored by Massachusetts Developmental Disabilities Council and The Arc of Massachusetts. Join others to recognize accomplishments and meet with legislators.
- March 16 **Women Maximizing Abilities Now**, a peer support group for women with chronic illness or physical/ emotional disabilities meets from 2-3:30 p.m. on the 1st and 3rd Wednesday of each month at the Women's Center, 46 Pleasant St. in Cambridge. For more information contact Mary Quinn at 617-354-8807 or <woman@braintrust.org>.
- March 18 **The Power of One... Creativity: One Person Can Make a Difference**, 8 am to 4 pm at Holy Cross College in Worcester. Come to New England's annual TASH Conference to hear keynote speaker, Susan Yuan, Ph.D., and others who have been able to push the boundaries of fiscal constraints to dream about what's possible and begin to make some of the dream a reality in the areas of education, employment, and housing. Sponsored by Institute for Community Inclusion - UMASS Boston, Center on Disabilities and Community Inclusion - U. of Vermont, PAL and Federation for Children with Special Needs. Registration is \$39 for parents and individuals with developmental disabilities, \$59 for others. For more information call 401-785-2100 voice or email <kascoli@pal-ri.org>.
- March 18 **Autism Parent Support Group in Arlington**, 9:30-11 a.m. at May Center for Early Childhood Education, 10 Acton St. Facilitator is Gail Kastorf <gkastorf@nsarc.org>. For more information contact the ASC Autism Support Center at 978-777-9135, x204 or check web at <www2.shore.net/~nsarc/>
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- March 23 **Access Advisory Committee to the MBTA (AACT)**, 1 – 3:30 p.m. at State Transportation Building, 10 Park Plaza, Boston, Conference Room 2. Call 617-973-7507 voice or 617-973-7089 TTY for more information or to request Interpreters. Due to security measures, please bring proper identification to gain entrance to all meetings.
- March 25 **Mass Arc launches new Government Affairs Committee with morning meetings** at 217 South Street in Waltham from 10 am to 12 noon. It is hoped that this time will be more accessible for parents with children in school. Become a member of this committee and help effect public policy. For more information contact Suzanne Ryan at the North Shore Arc at 978-762-8352, ext.218 or by email, <sryan@nsarc.org>.
- March 25 **Temple Israel Friday night services will be ASL interpreted.** The services begin at 5:45 PM and are usually over at 7PM. A dinner and ASL interpreted panel discussion will follow. For more information about the dinner contact Paula Ulitsky <pulitsky@Tisrael.org>. Temple Israel is located in Boston at 477 Longwood Ave. on the Riverway. Phone 617-566-3960 (V) there is free parking in the parking garage behind the temple on Longwood Ave. It is a short walk from the Longwood stop on the MBTA D train on the green line.
- March 30 **Current Trends in Autism** presented by Gail Kastorf, M.Ed., Director of ASC and co-sponsored by Greater Waltham Arc & Waltham Public Schools, 6 - 8 p.m. at the Stanley Elementary School on South Street in Waltham. Pizza and soda will be provided.
- March 31 **LD/ADHD Task Force** for persons with Learning Disabilities / Attention Deficit Hyperactivity Disorder is sponsored by Massachusetts Rehabilitation Commission (MRC) and is now meeting at MRC State headquarters, 27-48 Wormwood Street in Boston (south of Fort Point Channel) in the 6th floor large conference room. Business meeting at 11 a.m. and Support Group at 1 p.m. For more information contact Angelica Sawyer at 617-661-3117 (voice).
- April 6 **Women Maximizing Abilities Now** – see the March 16th listing for details.
- April 6 **RSI (repetitive strain injury) Monthly Drop-in Support & Information Meeting** (no registration is necessary) on first Wednesday of each month, 6-8 p.m.; be sure to arrive before 7 p.m. when the lobby door is locked. New location: 650 Beacon Street in Boston, 4th floor Conference Room, just steps from the MBTA station in Kenmore Square. RSI Action volunteers will answer questions and provide resources and support, including the opportunity to view our provider evaluation book. For more information, call 617-247-6827, check web at <www.rsiaction.org> or email <cnot@rsiaction.org> and include your phone number so you can be informed of any last-minute changes to the date or location. **RSI is also planning a program of eight weekly structured and facilitated sessions** that will include expert speakers on topics such as medical treatment, legal issues and using speech recognition software. Meetings will be on Tuesday evenings from 6 p.m. to 8:30 p.m. in Boston or Cambridge within walking distance to the MBTA and parking. Registration in advance is required, and there is a \$10 fee to cover administrative costs. If you would like to take advantage of this opportunity, please contact RSI as soon as possible. The start date will be April 2005 or later, to be determined after a sufficient number of people have registered.
- April 8 **Reauthorization of IDEA 97 and No Child Left Behind (NCLB)**, a forum that will provide an Overview of Changes, Discipline Changes and Implications with Respect to NCLB, and Changes Regarding Appeals. Meeting will be in the Natick/Framingham area from 9 am – 3:30 pm and is sponsored by Special Needs Advocacy Network (SPAN). For details and Registration (\$55 and \$65) contact Noreen Curran at 617-489-2745 or the SPAN web site at <www.spanmass.orgT>.
- April 8-9 **Planning a Life, Making the Most out of High School**, a transition conference at the Massachusetts Maritime Academy on Buzzards Bay for and about students ages 14-22 who are in special education. The goal of the conference is to develop a statewide network of proactive

knowledgeable parents working in partnership with local schools to develop critical transition goals in the IEP (Individual Education Plan). Sponsored by the Federation for Children with Special Needs (FCSN) in partnership with the Mass. Dept. of Education and the Mass. Rehabilitation Commission (MRC) Southeast Regional Transition Team. For more information contact Terri McLaughlin at Transition Projects, <tmclaugh@fcsn.org>, 617-236-7210, x136 or Mary Loughlin at the FCSN Worcester Office, <mloughlin@fcsn.org> or 508-798-0531.

- April 12 **Boston Voice Users** is a group for people who use speech recognition or dictation software. Meets 7:30 to 9:30 p.m. (See March 8 listing for details.)
- April 14 **Cambridge Commission for Persons with Disabilities (CCPD) monthly meeting** – 51 Inman Street, 2nd floor Conference Room, 5:30 – 7 p.m. with opportunity for public comment.
- April 19 **Disability Policy Consortium (DPC) monthly meeting** on 3rd Tuesday of month, 1-3 p.m. at the State House, Room A-1, in Boston.
- April 20 **Women Maximizing Abilities Now** – see the March 16th listing for details.
- April 24 **Temple Israel's Passover Seder at 5 p.m. will be ASL interpreted.** To make a reservation for the Seder and to get more information about costs please contact Paula Ulitsky. Temple Israel is located in Boston at 477 Longwood Ave. on the Riverway. Phone 617-566-3960 (voice) there is free parking in the parking garage behind the temple on Longwood Ave. It is a short walk from the Longwood stop on the MBTA D train on the green line
- April 27 **Access Advisory Committee to the MBTA** meets from 1-3:30 p.m. (on the 3rd Wednesday this month.) at State Transportation Building, 10 Park Plaza, Boston, Conference Room 2. Call 617-973-7507 voice or 617-973-7089 TTY for more information, to request Interpreters, or confirm date and time of meeting. Due to security measures, please bring proper identification to gain entrance to all meetings.
- April 27-29 **Joining Forces: Collaborative Solutions for Inclusive Outdoor Recreation and Environmental Education** is the 2005 Initiative for National and State Park Inclusive Recreation Expansion (INSPIRE) Conference. These three days at Chatham on Cape Cod will provide professionals with hands-on training, successful models and Assistive techniques to build inclusive recreation opportunities in their communities and parks. Registration fee after March 1 is \$265 per person and includes meetings, workshops and some meals. For more information contact All Out Adventures, Inc. at 413-527-8980 or email <bryce@alloutadventures.org> or cherylh@alloutadventures.org.
- May 4 **Women Maximizing Abilities Now** – see the March 16th listing for details.
- May 4 **RSI Monthly Drop-in Group** (see April 6 listing for details.)
- May 6 **Assistive Technology, Disability & Adventure** is a one-day conference in Amherst for recreation program leaders, people with disabilities, students and educators, adaptive equipment designers, and occupational and physical therapists that will explore outdoor adventure, access to recreation, and competitive sport through the context of disability and Assistive technology. Will feature multimedia presentation and hands-on workshops. For more information contact the Lemelson Assistive Technology Development Center, 413-559-5613 at Hampshire College in Amherst, MA or the web at <www.atforum.hampshire.edu>.
- May 10 **Boston Voice Users** is a group for people who use speech recognition or dictation software. Meets 7:30 to 9:30 p.m. (See March 8 listing for details.)
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Cambridge Commission for Persons with Disabilities

The Commission was established in 1979 to act as a clearinghouse on disability and access issues throughout the City of Cambridge. We strive to raise awareness of disability matters, to eliminate discrimination, and to promote equal opportunity for people with all types of disabilities – physical, mental and sensory. The Commission provides information, referral, guidance, and technical assistance to individuals and their families, employers, public agencies, businesses and private non-profit organizations. Examples of our ongoing work include:

- Work with various City departments to ensure **compliance with the Americans with Disabilities Act of 1990** (ADA) and related state and federal disability rights laws;
- Provide free **disability awareness training** upon request for any Cambridge business or nonprofit entity;
- Issue **temporary disability parking permits** to Cambridge residents;
- Cosponsor the **taxi discount coupon program** with the Cambridge Council on Aging; and
- Facilitate additional **accessible parking spaces** through the Traffic, Parking, and Transportation Department.

The goal of our 11-member citizen advisory board, comprised primarily of individuals with disabilities, is to maximize access to all aspects of Cambridge community life. Our regularly scheduled Commission meetings, which always include an opportunity for public comment, are held at 5:30 p.m. on the second Thursday of each month.

Access Notice: The City of Cambridge and Commission for Persons with Disabilities do not discriminate on the basis of disability. This newsletter is available in e-mail, large print and other alternative formats upon request. To add your name to our mailing list, to inquire about alternative formats, or for information about other auxiliary aids and services or reasonable modifications in policies and procedures, contact CCPD.

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We welcome your articles, comments, criticisms, and suggestions. Write us!

Read past issues on our website: www.cambridgema.gov/~CCPD

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