

ELEANOR B. CASHMORE

August 31, 2013

Dan Ruben
Equal Justice America
Building II - Suite 204
13540 East Boundary Road
Midlothian, VA 23112

Dear Mr. Ruben:

I am writing to express my appreciation for the funding I received this summer from Equal Justice America. The Equal Justice American Sumer 2013 Fellowship allowed me to take advantage of an internship with Greater Boston Legal Services in Boston, Massachusetts. As an intern in the Elder, Health & Disability Unit, I assisted on the cases of several individuals who had been denied Social Security benefits, burdened with significant overpayments, or faced with issues related to Medicare or other insurance. I researched law for the cases, wrote memos for cases at the Appeals Council level, and conducted client interviews.

The client with whom I worked closest was an elderly woman living in Quincy, Massachusetts. She lived alone with no nearby family and was unable to leave her home without assistance. She had received Social Security benefits for many years and paid her rent and utility bills on the first day of each month. She spent money frugally, replacing household items only when absolutely necessary and buying necessities only on sale. She planned to buy a new kitchen appliance, her first big purchase in years, but the prospect made her anxious; she wanted to be sure she had saved enough in her account before making the purchase.

In February 2013, the Social Security Administration informed this client she owed over \$12,000 in overpayments, a result of her having more than \$2000 in her account for over a year. Her benefits were stopped immediately. Within three months, as a result of her continuing to pay her rent and utilities monthly, her checking account had dropped below \$200.

When I met with this client, it was clear she did not understand what she had done wrong; she had had no intention of taking advantage of the Social Security system. With my GBLS supervisor's guidance, I was able to apply the applicable law and prepare arguments to assist my client at a conference with the Social Security Administration. Along with assisting my client in sharing her story at the conference, I conveyed that her lack of understanding of the reporting requirements should have been taken into consideration when her fault for the overpayments was determined. I was also able to discuss with the client options for seeking help managing her finances, to avoid incurring overpayments in the future.

This case, along with the fourteen others with which I assisted this summer, illustrated for me both the intricacies of the Social Security system and the difficulties a person receiving benefits might have understanding and following all of the rules. Through speaking with my clients and learning their stories, I realized more fully the importance of advocates to help people navigate

this and other systems. As a Master in Social Work as well as Juris Doctor candidate, I believe strongly in the need to secure full access to these systems for people who are poor, elderly, disabled or who simply lack the ability or knowledge to represent themselves when there is a dispute.

In addition to taking on client cases, I was able to attend a legislative hearing, a tour of a Green House nursing home, and a hearing on issues affecting older LGBT Bostonians. These opportunities expanded my understanding of legislative advocacy and reinforced my commitment to a career in legal services.

I sincerely thank Equal Justice America for the funding that allowed me to take advantage of this opportunity this summer.

Sincerely,

Eleanor Cashmore
Boston College
JD/MSW Candidate, 2015