

House Committee on Ways and Means

Human Resources Sub-Committee

Statement of Welfare Rights Initiative Students, Staff and Alums as prepared by Maureen Lane.

Subcommittee Comments to be included in the record of the September 8, 2011 hearing on “Improving Work and Other Welfare Reform Goals”

We are grateful for the opportunity to submit testimony to the subcommittee. We begin with a little background on our organization, then policy recommendations and support for recommendations.

Welfare Rights Initiative (WRI), located at Hunter College, City University of New York is a student activist and community leadership training organization designed for college students, low-income and receiving public assistance. Through participation in WRI's programs, students build the skills for bringing their voices and experiences to the policy-making that impacts their lives. WRI seeks to secure access to education and training for all by bringing to the forefront positive role models, especially women raising families in poverty. WRI exemplifies democratic and inclusive process in its work to create systemic changes that lead to economic stability, empowerment, and dignity for families living in poverty.

Recent Data on Poverty Requires Income Security Policy that Improves TANF Goals

For the fourth year in a row the poverty rate has gone up. Many reports have noted that over the last decade and a half, TANF has failed to provide a path out of poverty for poor families. Even with a deep recession, welfare caseloads have plummeted. Benefits have been frozen at 1997 levels and are painfully below the federal poverty level.

Legal Momentum's recent report notes that poverty is widespread and severe in single mother families. According to the recently released Census Bureau data on poverty in 2010, people in single mother families had a poverty rate of 42.2% and an extreme poverty rate of 21.6%.

Not surprising as Legal Momentum reports a “large gender poverty gap that has persisted since poverty measurement began in the 1960's continued in 2008. Adult women were 35 percent more likely to be poor than adult men in 2008, with a poverty rate of 13 percent compared to the 9.6 percent rate for men.”

Seventeen years ago, when WRI was founded, there were 27,000 students receiving public assistance at CUNY. Ninety percent (**90%**) of adults receiving welfare were and still are women with children.

In 1995, research by Marilyn Gittell at Howard Samuels Center CUNY Grad Center, showed that eighty-eight percent (**88%**) of women who attain a bachelor's degree move to jobs with a living wage and permanently out of poverty.

Yet, in 1996, TANF paradoxically closed the door on the best-known route out of poverty: education. Latest Labor Department data shows, among women 25 years of age or older, 73 percent with bachelors degree or higher were in the labor force to 54 percent with only a high school diploma and 33 percent without a diploma. Only 3.9 percent of these women with a four-year college degree lived in poverty compared to 13.1 percent with a high school diploma, and 29.3 percent with no high school diploma.

Education represents an investment that yields significant financial gains. It also promotes personal growth (e.g., self esteem, confidence, overcoming various problems) and societal returns (e.g., increased civic engagement, asset development, well being in retirement, and reduced public spending). City University of New York (CUNY) statistics, show that since 1996, over 21,000 CUNY students have been forced to drop out of school with implementation of new workfare law. The implications of these statistics are staggering,

especially since 88 percent of women on public assistance who graduate from college with a bachelor's degree move permanently off welfare within a year of graduation.

A report in May of 2006 from the Institute for Women's Policy Research (IWPR) confirms that despite the challenging circumstances for low-income students to undertake a college education, higher education "provides the best opportunity--especially for women--to acquire **good jobs, with good wages and good benefits.**" The most striking finding is the **ripple effect** that higher education creates "beyond the individual sitting in the classroom..." Children of college-educated parents show improved grades and study habits, and 80 percent of degree holders indicate increased involvement in their communities.

US Department of Labor data shows that higher levels of education increase earnings. High school or GED graduates earn \$618 a week from employment. People with a bachelor's degree earn \$1,012 a week. The difference per week of earnings between just high school and college degree is \$394 per week, or \$20,488 a year. In addition, college graduates get jobs that last. According to January 2010 figures, the rate of unemployment during this current economic downturn was highest for people without a college degree: Less than high school: 15.2% unemployment rate; High school: 10.1%; Some college: 8.5%; Bachelor's degree or higher: 4.9% unemployment rate.¹

People receiving welfare do well in school and upon graduation. WRI students, over the last 17 years, have graduated at the same rate and gone on to graduate school at a higher rate than other CUNY students but not without unnecessary struggles and hardships caused, not by their individual family crises, but by misguided government policy.

WRI's legal advocacy team has helped over 4,000 students stay in school and brings in hundreds more every year in spite of counterproductive and outdated policies. The success stories of WRI students are proof of recurring findings. However, many more families would be moving from poverty to careers through the self-determination that is a college education if federal, state and local policy was structured to stabilize families in need and assist them to education and training once they are stabilized.

From seventeen years of mind-numbing policy experience, WRI has come to see that **the policy-making process must include people with first-hand experience of welfare in addition to other stakeholders.** Traditional policy-making that excludes meaningful input from welfare claimants will perpetuate the problems, myths and stereotypes on which poorly functioning welfare policy is based.

We believe dialogue as a process can be designed to develop meaningful policy changes and emerge a shared vision for policy by the dialogue participants: policy-makers, children aging out of foster care and in need of welfare, homeless youth (including gay, lesbian and bi-sexual), state legislators, agency officials, religious leaders, advocates, educators, service providers, philanthropists and people from the community as well as those individuals with firsthand experience of policy impact. We are convinced that dialogue with a mix of stakeholders is key to the opening of minds and hearts to a mutually beneficial policy, which we define as an expansive vision for the future.

WRI students, staff and alums stand ready to work with the sub-committee on income security and family support to initiate meaningful policy dialogues.

Services and supports are necessary for families to stabilize, they include but are not limited to: Housing needs (expansion of section 8 etc), Health Care (expanding CHIPS and mental health parity and comprehensive addiction treatment etc), Low-cost and subsidized child care expansion. The process for determining the stabilization supports can be uniform and start with the assessment process. A comprehensive educational

¹ http://www.economicsecuritycampaign.org/issues_ed.htm

evaluation should also be done, by a qualified individual to assess where a person is along their educational journey. Not just tests to find weaknesses, but to also determine a person's strengths.

Our recommendations are not theories they come from real experience and reflection on what can work better. Once families are stabilized and with a clear policy direction that holds access to education and training as a national priority, WRI policy recommendations for TANF work requirements are:

1. Hours spent in education classes from training, to Adult Basic, ESL, Literacy, and GED through to college count as core activities.
2. All homework time, work study and internships/externships time count as core work activity.
3. Allow and assist TANF applicants including immigrants to have education and training as an option in the public assistance application process.
4. Eliminate 5 year time limit.
5. Allow all families 3-6 months stabilization before requiring work activity.
6. Offer a school allowance to all families receiving TANF. The allowance to be per year/per child based on the child's needs at their school level.
7. Offer bonuses to all states that show families moving from welfare and have established 3 year job retention.
8. Increase transitional benefits.
9. More funds for states to use to administer services and support for families; and meaningful consequences to states that do not comply with regulations.
10. Require clear conversational language in all written and verbal communication with TANF program participants.
11. TANF regulations linked to Housing, Child Care, Women's Rights, Education Departments and to other intersecting agencies so they can work together efficiently and collaboratively.
12. Raise the income disregard to 300% of poverty level.
13. No work requirements for families with children under the age of six.

To date, WRI and many groups around the country have seen HHS regulations as a block to family advancement towards economic security. Regulations have narrowly defined activities that people receiving assistance can participate in which count as credit for the states to receive federal assistance funds. WRI students, staff and alums are alarmed by the negative societal and economic consequence of limiting access to education, better jobs, family security and community enhancement.

Many education programs that states have found effective are severely limited by federal rules. HHS has made reliance on ineffective short-term work readiness programs the highlight of their recommended activities. Given the fact that reports have found these programs to be of dubious quality and effectiveness, WRI is compelled to put forth our simple, fiscally responsible and value-based regulations for TANF.

We look forward to dialogue on TANF renewal as not only a way to design new policy but a clear way to direct regulations and implementation. The following are stories from four WRI staff and students. The stories explain who we are, our mission and why we propose what we propose as eloquently as any civic minded citizen could.

A former welfare claimant

Reading over the Department of Health and Human Services' Temporary Assistance for Needy Families (TANF) Regulations; I couldn't help but take the words I read personally. As a struggling college student who received public assistance as a child, I know all too well what these regulations truly mean for women like my mother and me. These Regulations limit and impact peoples' lives in innumerable ways. My mother struggled to raise two children on her own with no education and no promise of one. She barely made it through her vocational training with the little help that TANF offered her. Although she did what is considered an

“allowable activity” according to Federal Regulations, she has not moved out of poverty and has struggled to make ends meet her entire life. At the age of 45 my mother’s tired, hard working body gave out on her from 25 years of physical labor. Her story is not unique. If hard work was all that was needed to be successful in this world, my mother and I would be millionaires, but it seems it is not that easy. Life for the poor is limited by the regulations and the definitions that frame them.

A woman who believes in the liberating power of education

During my childhood days in the small village of Buccament Bay, St. Vincent, my grandparents were relentless as they shared the importance of education. My grandmother always reminded us that when you do not have a lot of money, you MUST use your brain to open doors and succeed in life. As children, we lived and breathe education—it was the one unifying value that sustains generations in my village. In fact, my parents migrated to the U.S. in search of educational opportunities because they knew then, as we all know now, that education is the greatest equalizer. My passion to work with low-income and poor women is rooted in my rich heritage. I come from a people who “disobeyed the master” and read in secret at a time when reading or any association to education was “explicitly forbidden”. I come from a people who made tremendous sacrifices to migrate to the U.S. in search of a better life for themselves and their families who often remained on the home front. This is my story that illuminates my commitment to help secure access to education for all, including individuals receiving public assistance. For me, access to education brought confidence, dignity, self-determination and a steadfast belief that people living in poverty must speak their own truth.

A student receiving public assistance on his mother’s budget

I am currently attending Hunter College. I am a student activist, an observer of the welfare regulations, a visual artist and I am a welfare participant. Welfare mandated appointments harass me. Typically every semester I am called in for an initial appointment, conciliation and a third appointment. This series of three appointments repeats every month or so. I do 35 hours of internship and work-study. In fact, these 35 hours work assignment gives me less time to study.

A Student receiving public assistance

I am a student at Hunter College and a student intern at Welfare Rights Initiative. I graduated from high school in June 2008, extremely excited to be on my way to college. I am the oldest child and the first in my family to be pursuing a higher education in the U.S. Shortly after I turned 18 in the summer of 2008, I was called in by HRA and was told that I would have to participate in a mandatory 35-hr work week and that FWS and Internships could count towards that requirement. I was not so flustered by this because I was planning on doing internship in college in order to build my resume. That was when I was referred to WRI and was offered to intern for 22-hrs a week. I thought that this was perfect- I had 13 hours of class, 22 hours of internship, together that makes 35! Soon after, I learned that my class hours did not count because Hunter College is a 4-year college and that I would have to do WEP.

When we heard this, my mom and I were heartbroken. My mom was afraid that if I did not work, our family's benefits would get cut and I was afraid that I might have to drop out of college, and I hadn't even started classes yet! The only way I was able to get through this time was because of WRI. They guided me through my appointments, helped me fill out forms, and even spoke to my mom. Even with WRI by my side, I faced other problems. I was told by one worker that I should cut down a few internship hours to make room for WEP in my schedule. Of course, I knew about the Work Study and Internship Law (thanks to WRI), and I knew that Work Study and Internships/Externships count towards the 35-hr work week requirement.

Nonetheless, I felt for those students who did not have an organization like WRI helping them out. All my life, I have been told how important education is in our society and that education is the quickest way to success and out of poverty. "Education is for everyone," I was told by parents, teachers, leaders, etc. Then, why were there

so many obstacles in my way? I was pretty confident and ready for college when I graduated from High School but my confidence was crushed by HRA, even though I had a strong organization supporting me. What about student who do not have an organization to build their confidence, students who do not know that they have a legal right to attend college, and what about those students who think that they have no other option other than WEP?

From my experience, I have learned that welfare policies not only affect caregivers or the head of the household, but they affect the children as well. I did not know anything about welfare policy until I received that first letter from HRA, in my name, in the summer of 2008. I was not the only one shaken by this one letter and the many that followed. My younger sister who was a junior in high school at the time was also worried about what would happen to her after she graduated. My mother was worried for herself and her children because one mistake or one missed appointment would get our case closed.

I have had several case workers make contradictory statements like, "You won't have to work because you go to college full-time" and then another would tell me, "Your class hours don't count" and then another would say to cut down my internship hours. Even the letters that came to my house were difficult to understand. I did not know what a "TAG" appointment was or how the WEP process worked. My mom was also confused. Even now I wonder if I would have been able to stay in school if it were not for WRI guiding me through the process. I have always put school first because I understand the importance of education. The time I spent wondering whether I would be able to maintain a good GPA while working 35 hours a week in different locations was unnerving and disheartening. Would I have time to study, to do homework, and to do research? The 35-hr work week requirement does not take into account the amount of school work one has to do outside of school and I think that is a major issue. If I am in college, I want to be able to do well.

Since the moment I turned 18, the HRA-call in process has placed so many obstacles in my way to prevent me from going to college. Pursuing a college degree is the only way I can improve my financial situation and it is the only way I can accomplish my goals. New TANF regulations should focus on the difficulties families like mine face while trying to build a better future for themselves.

Submitted by Maureen Lane
Co-Executive Director
Welfare Rights Initiative (WRI)
Hunter College
695 Park Avenue
NY NY 10065
212-650-3494
fax: 212-650-3845
<http://www.wri-ny.org>