

Testimony for Welfare Reform Hearing by Chip Rowan

Good afternoon. My name is Chip Rowan and I serve as the Executive Director for Connellsville Area Community Ministries.

- Community Ministries began in 1974. For 43 years this ministry has provided help to those who need assistance in the Connellsville Area School District. Our service area has a population of 35,000 people.
- Community Ministries operates the largest food pantry in Fayette County serving as many as 600 households per month. We also operate a crisis ministry where we assist with preventing the termination of utilities and evictions. I'm sharing this information to give you an understanding of how many people I interact with that are struggling to survive.
- Community Ministries' goal is to be a bridge and provide a path for our clients to move from a life of constant crisis and dependence on public assistance to a life not consumed by crisis and where they are self supporting. Along with the Salvation Army and St. Vincent de Paul we bought Circles to the Connellsville area in September 2014 to help provide this bridge.

On a daily basis I see families who are in crisis.

Generational poverty is the battle we are trying to fight. This generational poverty is brought on by dependence of families on SSI (**Supplemental Security Income**) and young children convinced that they have a learning disability so their parents can receive another SSI check.

I realize that SSI is a Federal program - However it has a huge impact on the State because the SSI recipients are eligible for State programs like: **Medicaid, Child Care, SNAP, Cash Assistance, and Home Energy Assistance.**

My goal today is to provide you with a glimpse of what I see at the ministry on a daily basis.

This is a typical conversation with a client. Imagine a 45 year old man sitting in my office who is requesting assistance to prevent the shut off of electric service because he has fallen behind on payments. The intake form has him list his source of income. The form shows a monthly income of \$2,235.00 and the source is SSI. The household receives three SSI checks. The client gets a check and his wife and 12 year old daughter also receive monthly SSI checks.

I ask- What is your disability that you to receive SSI?

The typical answer that I hear is a combination of this- "I'm illiterate, I'm dyslexic or I'm dumb and I can't learn".

As I talk with the client I learn that early in his life a parent had convinced him that he is unable to learn so he would qualify for SSI and the family will get another \$745 monthly SSI check.

So he was pushed through school never receiving an education because he was not allowed to learn for fear of the family losing the SSI check.

He graduates and is unable to get a job because he received no education or skills to prepare him for a career.

There are 8,889 people in Fayette County receiving SSI payments. 1,455 are under age 18.

I talked to a retired Connellsville Area School District employee who worked as an elementary teacher and principal. She confirmed that the requests for the School District to complete paperwork that claims a child has a learning disability so they would be eligible for SSI was a constant happening.

This has become a culture in Fayette County. Generation after generation continues on SSI. They are teaching their children and grandchildren to do the same. It is the only way they know to earn a living.

It is my observation that giving the family another \$745 check is not helping the child to overcome the disability. Using these funds to provide learning support or tutoring would be the correct approach to helping the child to be a productive adult.

How do you cure this? We need to break the cycle. We need to put people to work. The situation that I just shared with you has no incentive for people to go to work. It creates a culture of dependence on public assistance.

I believe there is two part remedy.

The first part involves the adults:

Help the adults to receive basic education training GED and vocational training to become gainfully employed. Use State programs (Medicaid, Child Care, SNAP, Cash Assistance, and Home Energy Assistance) to bridge them to being self sufficient. Don't pull away programs as soon as they begin to earn money. This cliff effect is discouraging people from stepping out and going to work.

Offer a safety net to encourage generational SSI recipients to step out and try employment. If they can't make it on the paycheck, allow them to receive the benefits again. The current environment has no hope of change. The safety net would move some out of the SSI cycle. Moving some is a start.

The exception to this is adults who have behavioral or poor health issues and the elderly population.

The second part involves the children:

Work with educators to stop the cycle of parents using their children to receive another check to fund their household. Work to help the child to overcome the barriers.

Award school districts to move students away from SSI and offer one on one tutoring to support these students and make them productive adults

I believe we will have more success with the children than with the adults, but I would encourage working with both groups.

Circles provides support for these children through a children's program. Here's a statement and observation from our Circles-Connellsville Area Children's program instructor:

"Many of the children are living in households with low socio-economic status and are subject to acute and chronic stressors and are subjected to health and safety hazards which lead to a host of social and emotional challenges. Parental education is often sub-standard in poor households; which in turn lead to decreased involvement with their children as a result of the increased demand placed upon the adults to provide for their families by working long hours and multiple jobs. Children are often left to fend for themselves." End quote.

Through a combination of Circles and focused learning support in the school district we can prepare these children for a successful life.

Fayette County needs this to break the generational poverty cycle!

Notes:

Supplemental Security Income is a program that is strictly need-based, according to income and assets, and is funded by general fund taxes (not from the Social Security trust fund). SSI is called a "means-tested program," meaning it has nothing to do with work history, but strictly with financial need. To meet the [SSI income requirements](#), you must have less than \$2,000 in assets (or \$3,000 for a couple) and a very limited income.

Disabled people who are eligible under the income requirements for SSI are also able to receive Medicaid in the state they reside in. Most people who qualify for SSI will also qualify for food stamps, and the amount an eligible person will receive is dependent on where they live and the amount of regular, monthly income they have. SSI benefits will begin on the first of the month when you first submit your application.

Supplemental Security Income, or SSI, is a federally funded need-based disability program that pays recipients a set monthly amount. The SSI disability benefit provided by the federal government is the same in all states. However, in most states, SSI recipients receive an additional supplementary payment from their state, giving them a monthly benefit amount that's higher than the federal amount (\$735 in 2017).