

8-14-98

To Sir or Madam:

My name is I. AM.  
writing to you all. Relating to the A.F.O.C.  
we are struggling through a hard time now  
because my Foodstamps just stopped. I get  
\$6.00 - Nothing from Foodstamps. My family  
me, my boyfriend and our 6 yrs. old son had  
good - Budgetable - happy in the past. Now we're  
always hard to get Bills paid on time, also we  
had to buy at least \$30 for a week foods which want  
help, we also have 2 Hearing - working dogs. When  
my boyfriend had his SSI and son. and I was on  
SSI and SSA also a FDC of \$218.00. We paid Rent with  
one of our whole SSI and SSA. The other of our SSI and  
SSI toward to Storage which my house had no basement.  
we also also Elect. \$100, Gas \$70, Phone \$100, Dog Foods  
\$40, Bathroom Supplies, cleaning Supplies, ETC what Foodstamps  
don't pay for. So that leaves us at least \$70 for  
foods so I take \$125 out of a FDC. for foods that  
would last us 2 weeks also. Transportation to my  
son's school. Then about \$123 left for my son's needs.  
Such as clothes for school, lunch at school, Supplies for  
school, Toys - also some fun - such as Bowling, Carnival,  
Picnic, Swimming, ETC... When the house were... sold  
we had to move... So my boyfriend has to find a job  
to get Security Deposit and Rent. Truck to move →

He got a job at United Parcel Service (U.P.S) only  
Part-time... 20 hrs. a week. to Save money to move  
because our SSI and FDC won't help! Most rents  
wants 1<sup>st</sup> month Rent + Deposit, some wants 1<sup>st</sup> + last  
month rents and Deposit. Saved up 1 1/2 months then  
moved on Sept. I was told that a FDC will stop  
so I told my boyfriend to slick with his job in case -  
Christmas came then a FDC stopped. I owed my friend  
\$19.00 for Christmas then we told ss. office that he  
was working... a F.D.C. stops. So his checks are  
like a replacement for a F.D.C. Then we had a  
hard time Budgeting - had to move after only 1  
month... we moved then same time my boyfriend's  
SSI and SSA stopped so fast then a wk later my  
FIS... stopped

Now we are getting some help from Pantry also  
depending on my mom for foods and money. Now my  
Debts are higher. never gets a chance to pay off!  
I get \$97 SSI and \$193 from state SSI and he gets  
between \$99 to \$136 a wk. How can we buy clothes,  
Gas for Transportation to his school + my boyfriend's  
Job, some fun for my son. He is lonely! He  
saw a carnival setting up on Hwy 38 in  
Racine and says to me "mom, can we go  
there?!" I cried for few minutes & wiped a  
sweat... No we can't, no money, no money. →

he gets upset and gets Emotional. Everytime I say NO! I can't afford to take him anywhere, not even to shopping. I haven't gotten him any new clothes for school coming up. He will be in 1<sup>st</sup> Grade this fall!

He was proud to have New, nice clothes for school last year. Now he will go with old clothes and will grow out of them all soon! My mom bought him new Tennis Shoes for school. She feels bad for me and my family that are hurting and struggling through.

I do hope it will go back as \$249! That will be a BIG Help with the Debts, Foods, Clothes, The most important that my son would get New clothes so he can be proud of himself!

Please help! Keep on sending in newsletters I'll be glad to mail more letters in! My son is jealous of his cousin because his cousin has 14 Green Bay Packers shirts and my son has none! No money! If I had the money - I would get him the shirt! →

I am tearing now because my son is lonely, no friends because we are not the same color as them - They hurt my son, threw rocks on him and destroyed his bike - He's lonely... I will not let him go outside much because of these mean KIDS!

I would love to take my son to camping, fishing, swimming, carnival, buy him clothes...

Please help us!

We want to move into a good area!

## V. VOICES FROM FAMILIES IN CRISIS

The financial distress experienced by over 5,900 impacted families can only be fully understood by listening to the voices of the families themselves. In December 1997 when the Wisconsin Council on Developmental Disabilities sent the survey to the families, we were overwhelmed with their response to the question, "Any other comments you wish to make?" Hundreds of parents sent in letters and comments describing what had happened to their family when their family income reduced under the Caretaker Supplement program. The parents shared their pleas for understanding, their cries for help, their struggle in trying to find a way out of poverty, and their anger at systems that don't work together, but mainly they wrote of their concern for their children.

*"In May it will be 6 years since I was injured - you are the 1<sup>st</sup> organization to ask me about any needs I might have. Thank you. I sincerely appreciate the opportunity to respond to someone willing to listen."*

The Wisconsin Council on Developmental Disabilities did listen—putting funds and staff time into learning more about the needs of this unique group of parents. The remainder of this report summarizes what was learned from the families. The sources include the WCDD survey results, the WCDD interview results and the letters from the families. Additional data sources are referenced. At the end of each family's comments, if it is known, is the parent's self-described disability, the number and age of their children, and their county of residence.

- A. The Disparity Between Income and Expenses
- B. Work and Parents on SSI
- C. Parents Struggling to Protect the Health and Well Being of Their Children
- D. Conflicts Between Public Assistance Programs
- E. Difficulties Housing the Family
- F. Difficulties Feeding the Family
- G. Difficulties with Child Support
- H. Difficulties Paying Utilities: Phone, Gas & Electric
- I. Difficulties with Medical/Dental Care
- J. Difficulties Buying Clothing, Toiletries and Other Basic Necessities
- K. Difficulties Paying for School Costs, Recreation and Transportation

*"First off I was very surprised that a newsletter was made up for people like me. When I read the other stories from people like me, I sat and cried. It hurts to know others are struggling the way I am. But it also felt good that I'm not alone in this mess.*

*I cannot make it to Madison the 13<sup>th</sup> because my car no longer runs. I'd send photo's but no longer have a camera. I sold it so my son could go on a roller skating party with his classmates. I thank God that Spring is here. I turned our heat off so we dress warm for bed with plenty of blankets.*

*I rented out a room for \$50.00 a month in hopes it could help out a little bit, but when I reported it to my worker, my food stamps went down \$22.00! It seems like the harder I try the worse it gets. My food stamps are \$85.00 a month. Most people spend that much or more weekly. How do I survive? I buy cheap food - mostly soups, day old bread, etc. These foods I save for my son.*

*A friend of mine introduced me to 'dumpster diving' When no one is around, I get my food out of dumpsters behind restaurants. Now that the car quit, I no longer can go unless I can talk somebody into taking me. Apparently dumpster diving is considered 'stealing'. I'm below the poverty level and it hurts physically and mentally. I wish I could have a job but with my problems, I honestly don't know what I could do.*

*I had to quit wearing my artificial eye because the ointment I need in \$9-\$10 a month. I re-use my eye patches I can't afford to get my eye cleaned on a regular basis because that cost is \$25-\$30. MA does not cover that.*

*I give up anything for my son, so he can have a few things. I don't want him growing up and hating the USA. We are a proud country - so proud that the 'higher up' people turn their backs on us as if we don't exist. Although 'they' run to help other countries giving millions of dollars away. We need help in this country first, then go on to help others.*

*I guess I don't have any other things to say, I said most in my last letter. I am proud of those who do see the poverty problem and are doing their best to change things. I never had much self-esteem, but now I have none. I worry all the time. I don't want my son to see just how bad off we are. I keep my tears inside 'til he's tucked away in bed for the night. No child should have to worry if he's gonna get a meal today or not. So this is my goal - bring him up the best I know how and pray he too will have a future like other kids. Thank you for the newsletter."*

## A. THE DISPARITY BETWEEN INCOME AND EXPENSES

The disparity between expenses and income and the resulting crises of food shortages and housing disruption were repeated over and over in the WCDD interviews and in the parent's letters. Parents reported they have to shuffle bills from one month to the next. While the AFDC amount by no means provided a comfortable existence, at least the families had figured out how to live on their income. The sudden drop in income with the start of the Caretaker Supplement program gave the families very little time for planning how to adjust their expenses, especially since SSI requires that an individual's assets be under \$2,000. In a letter from Dane County Executive Kathleen Falk to Governor Thompson, she states "Our most recent survey data indicate that 52% of the households report a reduced standard of living and 30% report major problems of survival, including loss of housing, disconnected utilities and a limited ability to purchase adequate food for their families."<sup>11</sup>

The Supplemental Security Income (SSI) program was established in 1974 to help low income people with disabilities who did not have other means of support. The monthly grant amount was designed to support a single person, not a family unit. Since 1974, the federal portion of SSI has only had slight annual cost of living adjustments (recently an annual increase of \$10/year). The combined federal and state SSI payment in 1998 is \$577.78.

The grant amount for AFDC took into consideration the base amount needed to provide for children. The AFDC amount for the first child was \$249/month, adding a second child increased the grant by \$191. After the second child, the increase for each additional child varied, but was below \$100/month. The base amount was figured to account for the need for additional bedrooms, clothes, and the other necessities needed for the care of children. Letters and interviews with families indicated that the Caretaker Supplement of \$77/month for each child did not provide an adequate base amount.

### FINDINGS FROM THE WCDD INTERVIEWS:

60% (223) of the parents interviewed felt they could not afford to buy enough food for their family on their current income.

68% (254) of the parents interviewed felt they could not provide the clothing their family needs on their current income.

28% (105) of the parents interviewed felt their house was not warm enough in the winter.

*"We don't have enough money to buy food, clothes for the kids. We need money for the rent, and heat, electric and water." (A couple raising three children ages 12, 13 and 15, The mother has a chronic illness and the father has a physical disability. Marathon County)*

## B. WORK AND PARENTS ON SSI

Entering the workforce is the primary way a parent can lessen the disparity between income and expenses. Regardless of their desire to work, or the possible work limitations caused by the disability, there are the significant work barriers for people with disabilities that include SSI work disincentives, exclusion from W-2 employment services, lack of access to childcare assistance, and the lack of employment opportunities.

### 1. WORKING AND DESIRE TO WORK

#### FINDINGS FROM THE WCDD INTERVIEWS:

80% (275) of the parents interviewed would like to work at some type of job.

Only 7% (27) of the parents were employed at the time of the interview.

Another 17% (62) said they had worked sometime during the past two years. Of those working, the median number of hours worked was 10, the median hourly wage was \$6.00 and the median monthly earnings were \$232.40/month.

*After months of looking, the only job I could find was at... It's a 40 minute walk to work. I work 4 hours per day, the limit of my abilities. For the first 80 hours, I was paid \$1.75 per hour. After 9 months my wages have skyrocketed to \$3.90 per hour.*

*I received 'training wages' for the first 80 hours but absolutely no training was provided. When I asked about this I was told that 'training' meant 'teaching people how to go to work' That was quite a slap in the face. I managed a veal farm for 10 years and raised a child for twelve and both jobs require complete dedication and a powerful sense of responsibility.*

*I found out that companies that hire SSI parents receive minimum wage waivers, from the state. They can pay whatever they want. This ensures that we will stay in poverty. When W-2 hit our food stamps were increased to \$120.00. With my first sub-minimum wage paycheck there were cut backs to \$10, when earnings are subtracted from benefits, it's impossible to regain our former level of poverty.*

*I'm ill pretty often now and always fatigued and depressed. I miss a day of work every 6-8 weeks and was told this makes me unemployable. I was also told that my work is slower than what is required on a competitive job. That's possible. I'm... years old, on medication, and often work while ill. So it looks like this sub-minimum wage labor is my only option.*

*I'm desperately depressed about my situation. I begged an alphabet soup of agencies for home based work but was refused. Probably the most hateful aspect of my job is that I can work alongside someone, doing the same job at the same rate - and she'll be paid \$6.75 while I'm paid under \$4.00. I'm doing work sub-contracted from some of our richest companies.. As long as state waivers for SSI parents are allowed, companies are free to pay as little as they want and there isn't a thing we can do about it.*

*What is really distressing isn't how difficult this is for us, but the fact that we are so much better off than so many. My daughter and I still have food, shelter, and each other. I'm still able to get my prescriptions filled."*

## 2. THE BARRIERS TO EMPLOYMENT FOR PARENTS ON SSI

### a) *DISABILITY OF THE PARENT*

For some parents with disabilities, even if all the work disincentives were removed, they still would not be able to enter the workforce due to the severe functional impact of their disability, their frail health or health complications. Many parents wrote of their wish to work rather than to have a disability.

#### **FINDINGS FROM THE WCDD INTERVIEWS:**

Some of the reasons given by parents who were interviewed for not working include: disability was too painful; unable to sit or stand for long periods of time; they needed oxygen or some other special medical equipment; and their doctor told them working would jeopardize their health.

*"I can't drive. I'm in a wheelchair. I have a seizure disorder that is pretty well controlled with medication. I still have a small mortgage to pay off. My property taxes are about half of what I get each month, that's why it's hard for us that can't work to get by on SSI alone. Believe me, I would rather work than be in my condition." (A single mother who has Multiple Sclerosis and a seizure disorder. She is raising two children, 17 and 18 years old. Outagamie County.)*

*"Sometimes I become so angry when I hear someone healthy say, "there are no good jobs out there. I have a college degree but because of my depression, chronic anxiety, and fibromyalgia, I can't work. There are even some times I cry when people complain about their jobs. "I would just kill" to be able to work. Thank you for letting me share my thoughts with you." (A single mother raising a 14 year old daughter and a 12 year old son. Monroe County.)*

*"SSI is very important to me because due to my illness, I can't work. I'm slowly dying because there's nothing that the doctors do for me except for buying me time. A little extra time with my children." (A single mother who is terminally ill with cancer and is raising 3 children, ages 7, 9, and 11.)*

b) **THE SSI WORK DISINCENTIVES**

**FINDINGS FROM THE WCDD INTERVIEWS:**

Almost two thirds (208) of the parents interviewed perceived a need for changes in the SSI program to remove the SSI work disincentives. Some of the reasons given by parents who were interviewed for not working include the SSI work disincentives and the fear that they might become ineligible for SSI.

Parents interviewed gave the following suggestions for modifications to the SSI program:

- i. Being able to retain Medicaid after becoming employed because their medical needs are great and private insurance may not cover their needs or their employer may not offer health insurance.
- ii. Increasing the earned income disregard so they could earn more money without having their SSI benefits reduced or losing SSI eligibility.
- iii. Being able to keep SSI eligibility for a time after they enter the workforce because their health is unpredictable and they may not be able to keep the job.
- iv. Increasing the asset limit so they are able to save more for their family.

*"I am a single mom, have a college degree, but cannot really earn more than \$104.00 a month without giving up some medical and a lot of financial benefits. There is no incentive to work when both my daughter's and my medical and regular income benefits are in jeopardy. Ultimately, I can only earn about \$100, no more than what we get now, or I have to get totally out of the "system", pay for all my rent, medical deductibles, all my daycare etc. (which means I'd have to find and be able to hold a full time job that pays over \$1500.00 a month to meet these expenses! I cannot work full-time right now and wish there was a way to earn more money without losing everything."*

*"I work part-time in the retail world, which is hard as far as being disabled is concerned, when you are receiving SSI and Social Security. I enjoy working and I don't want to sit home each and every day. I feel like I can contribute to society even though I'm disabled. I feel terrible when I have to explain to people why I can't work more or do certain things, even though I'm capable of doing lots of things. Some days I don't feel great, but I can't sit and do nothing, unless I'm having a major flare-up. My hands are the worst, my fingers are swollen, my thumbs are crooked, and I need to have more surgery done on both of them. Three years ago I had fusion done on my right wrist (I now have two staples in my wrist permanently). Total movement in that wrist is about 1/16" either way. I'm hoping that the other one doesn't need to be done like that and it just needs clearing out. My hours in the retail world are never the same each week. With working like that my paychecks are never the same. I have to report each month for SSI what I make. I cannot get SSI and Social Security together unless I quit work. For the last two years from February through October I only would work a certain number of hours so I could keep getting my Social Security. I had to make \$500 or under (gross), not \$500.25, or else I'd get cut off of Social Security. If I lose Social Security, SSI kicks in, within*



*two months or more. By the time the SSI starts, I'm back down under the \$500 limit and SSI ends and I have to wait for my Social Security to kick back in, which takes longer than the procedure for the SSI. What do I do in the meantime for money? Then, if I happen to get a raise, I have to cut my hours more. They want me to work for the same pay for as long as I work who doesn't want a raise? This is the first year in awhile that I didn't set a limit for what I can work. I'm working more because college kids make up a large part of the employees and they're available after school. During the summer my hours will be cut so these students will get more hours. I feel like I'm being penalized for wanting to work. Because of all the back and forth with SSI and Social Security, I usually end up borrowing money to help pay bills. Three years ago I had to apply for food stamps because there was no money for food for the two of us. I cried that day, I put off applying for food stamps for quite a few years because I figured there were a lot more people out there that needed them more than me. I did get AFDC for awhile until wages went up and all this W-2 came through, etc. Last fall I decided to apply for Section 8 housing because the rent is getting bad. Now I'm also on that program. (Single Mother with rheumatoid arthritis with teenage child. Eau Claire County.)*

#### **c) EXCLUSION FROM W-2 EMPLOYMENT SERVICES**

Parents on SSI are excluded from the benefits of W-2 services. Participants in W-2 receive the following services from a Financial and Employment Planner (FEP): assessment; employability planning; service referral; and ongoing case management.

*"When I asked my County if they could help me find a job, they refused on the grounds that I'm 'W-2 ineligible.' While 'Wisconsin Works' orders disabled parents to get jobs they are barred from W-2 job programs on the grounds that they have been determined unemployable." (A single mother with mental disorders raising a 12 year old daughter. Jefferson County.)*

#### **d) LACK OF ACCESS TO CHILDCARE ASSISTANCE**

Some parents reported that childcare was a barrier to entering the workforce since they are not able to use W-2 childcare assistance to look for work. There is no provision in the W-2 statutes for childcare while looking for work unless one is accepted into the W-2 program.

#### **FINDINGS FROM THE WCDD INTERVIEWS:**

28% (106) of the parents interviewed said that they needed childcare.

The need for childcare was greater among currently employed parents than among those not currently employed. However, the fact that non-employed parents also said they needed childcare suggests that childcare was needed for reasons other than employment.

e) **LACK OF EMPLOYMENT OPPORTUNITIES**

Some parents who were interviewed told of trying to get employment but being unable to find anyone who would hire them with their disability. Others said there were no jobs available that were flexible or part-time enough to accommodate their disability.

**FINDINGS FROM THE WCDD INTERVIEWS:**

Almost two-thirds (237) of the parents interviewed said they were aware of the Division of Vocational Rehabilitation (DVR). Parents who were currently employed or who had worked within the past two years were more likely to be aware of DVR services than those who had not worked within the past two years were.

Just over one-third (125) of the parents interviewed had actually used DVR to help them find employment. Parents who were currently employed were more likely to have used DVR than parents who were not. However, use of DVR did not necessarily lead to employment as 32% (88) of those who had not been employed for the past two years had used DVR services.

*"It is unfair to decrease the payments for people that receive aid for a child. It's hard enough to make ends meet. I once worked full time before becoming disabled. I paid taxes. I cannot find a job that will accept me with my disabilities in order to meet the needs of my child." (A single mother who has a physical disability and chronic illness raising one child aged 14. Milwaukee County.)*

*"Why weren't we informed of the change in AFDC by our workers? Especially, since I don't always receive a SSI check and also don't work to make enough money—even with the 2 jobs I have. My health is deteriorating faster because of the added physical and mental stress I am dealing with. I may have to quit my night job. It's just too much! I also have a difficult time with employers who expect me to perform the same duties without accommodations. I have faced tremendous difficulties regarding harassment on the job and no one does anything about it." (A single mother who is physically disabled as a result of a stroke, who also has a chronic illness, a seizure disorder and a mental disorder. Milwaukee County)*

## C. PARENTS STRUGGLING TO PROTECT THE HEALTH AND WELL BEING OF THEIR CHILDREN

What does any parent fear most? All parents are terrified by the fear that they will not be able to protect and provide the basic care for their children. The prospect that a child is hungry, cannot go to school for lack of clothing, or does not have a stable place to call home is frightening to any parent. Parents report that these worst fears are now a reality.

The concerns and fears of the parents are intensified because they are isolated from case management services that might help them locate other programs they might need- services like food pantries, domestic abuse services, literacy training, basic money management skills, housing assistance, etc. These are the services that W-2 eligible clients can receive from the Financial and Employment Planner (FEP). Because they receive SSI, the parents on the Caretaker Supplement program are ineligible for W-2 services. Their SSI check with the Caretaker Supplement arrives at their bank or in the mail. No one contacts them to see how the family is doing or what help they need.

The emotional distress suffered by the 5,941 impacted families only can be fully understood by listening to the voices of the families themselves.

### 1. There isn't enough money!

*"With my disability I hate not working and don't choose to be on SSI, the decrease in money means lower housing, bad neighborhoods. We can't afford to be selective in our housing or life. With lower money we all lose mostly innocent children." (A single mother with a physical disability as a result of Rheumatoid Arthritis and a mental disorder. She is raising an 11-year-old child. Milwaukee County.)*

*"I can't explain the hardship this has caused my son and I. There isn't enough money to pay the bills. It's very depressing to think I'll never own a home or a dependable car. Banks will not finance me because my income is so low. If only the government had to live on my income." (A single mother who has a physical disability raising an eleven year old. Wood County.)*

*"I am not able to do anything for my children. Just pay for my bills and food." (A single mother who has a physical disability raising 3 children, ages 12, 14, and 17. Milwaukee County.)*

*"I can't afford to help my kids out with stuff they need for school, like musical instruments or clothes so they can be in plays. My developmentally disabled son takes karate to improve his coordination and I might have to stop the lessons. Just once I'd like to take my family out fishing or "up north" on vacation, but there is no way I can go"*

## 2. I'm worried about my children!

*"Is it my daughters fault I have a disability? No! But she is paying the biggest price. She has already suffered enough. Stop making her suffer anymore. Don't continue to punish my daughter for my disability. Her life is hard enough having a mother with severe back problems. Don't punish us financially." (A single mother with a physical disability and mental disorder, with two children. Dodge County.)*

*"I wrote this letter because I'm wondering if you could help us. I'm 15 years old and trying to finish school but I hardly get to go to school because of the check being cut off. I don't have but two pairs of pants to wear. I've had the same pair of shoes for two years. My mom is disabled. She is a single parent with five kids. Sometimes we don't even have food to eat. Sometimes we don't go to school but once a week. Please try to help us." (15 year old daughter of a single mother with a physical disability. The children are ages 10, 11, 13, 15, and 18. Racine County.)*

*"Due to our physical disabilities, we won't be able to support our child to get a better future without help from the government. Our greatest concern is that our child will end up involved with gangsters on the street." (A two parent family. The mother has a physical and cognitive disability, chronic illness and mental disorder. The father is retired. They are raising one child, 6 years old. Milwaukee County.)*

*"I was diagnosed with breast cancer in April of last year. I was told a few weeks later that the cancer had spread to my bones and I am now considered terminal.... I have been on SSI for almost a year now instead of working and earning a decent wage. I don't feel sorry for myself, but my sons don't deserve this. I was sure we would do just fine.... Then I got the letter telling me we would no longer receive AFDC. I'm not proud of needing AFDC but I don't feel my sons should suffer because of my illness.... My sons try hard to understand, and they tell me it's okay. But it's not! They already have to face the fear of not knowing how long they will have a mother. So why do they have to go without anything else? I pray that the Legislature will pass this Bill because the \$286.00 makes all the difference." (Single mother with sons 8 and 12 with chronic illness. Rock County)*

## 3. There is no way out!

*"I receive extra state money for my son (C-Supp), because I am no longer on AFDC. No one can live on this kind of income. I realize many people abused the AFDC program, but others like myself did not. Even with child support, we still won't make it. I did not choose to be ill. It happened and the result is I live out here now. My home is in Madison but I could no longer afford to live there. And now I no longer can afford to live here!" (A single mother who has physical and visual disability as result of auto accident with a 10 year old son. Iowa County.)*

#### 4. The stress is making me sicker!

*"How does a person—a sick person cope with the worry of financially sound care of a child?" (A single mother who has a chronic illness and is raising one child. Two children live with their father who also has a disability. Iowa County.)*

*"I have been getting sicker and sicker, my health is getting worse each day, some days I can't walk down the street. I cry a lot. I was beaten very very bad my son's father for three years." (A single mother with a physical disability, chronic illness and mental disorder raising 3 children, ages 2, 8, and 13. Milwaukee County.)*

*"I worry a lot, first because this money is not going to be sufficient to meet the needs of me and my children, the older my children get, more needs will come. It is making it hard for me to get better because I worry a lot about the future"*

*"I am feeling a lot of stress over my income which is causing me even more physical problems than I have now. I am afraid I will not be able to take care of all my children's physical needs now. I have car repairs which have become a big burden to me." (A single mother who has a physical disability and a chronic illness and is raising 11 year old twins. Kenosha County.)*

#### 5. I'm worried about keeping my family together!

*"Not a day goes by I don't think suicide. My income changed \$440 to \$154, due to change, kids might be better off in a foster home."*

*"My son who is 17 years old moved out and left the state because of lack of income. He did not want to be a burden to me. He also quit school in his junior year." (A single mother who has a physical disability and mental disorder. Wood County.)*

*"I feel it is wrong for the government to take away the basic amount that is needed to survive in this country today. More money would be needed if these children were forced to be placed in third party's care. Why should we be penalized for having a disability." (A single mother who has a physical disability, a mental disorder, and a neurological disorder raising three children, ages 11, 12, and 13. Waukesha County.)*

#### 6. Those who need help the most are being hurt the most!

*"I want to know who figured out the math that has suddenly taken us so far below the poverty level. We already struggle for everything and now we must add worry to the struggle. It seems horrible to me in our "wonderful America" that those who need help and care the most are always ignored and misunderstood the most. I did not choose to be afflicted and my family should not be punished because I am." (A single mother, who has a chronic illness raising two children, ages 16 and 18. Barron County.)*

## D. CONFLICTS BETWEEN PUBLIC ASSISTANCE PROGRAMS

The public assistance programs designed to help low-income families are often in conflict with each other.

*"I am able to work 10-15 hours at a minimum wage job each week otherwise I would never be able to make it. I receive no child support from my son's father as he is in prison. I receive no food stamps because of my wages from work. Although I am able to work, I am still making less than what I had with my son's AFDC grant. But the more money I make, the more my SSI goes down, the more my rent goes up, and the cost of my childcare increases as well."*

1. When the monthly Caretaker Supplement increased from \$77 to \$100 per child, there was a decrease in food stamps and an increase in rent for those on housing assistance.

↑	<b>Caretaker Supplement</b>	↓	<b>Food Stamps</b>	<b>Gain</b>
<b>\$23.00</b>		<b>\$8.00</b>		<b>= \$16.00</b>

2. Child support affects the amount of food stamps and housing assistance a family receives. When the child support is inconsistent, there are often delayed adjustments to the assistance amounts. This delay causes difficulty for families in paying their monthly bills.

<u>Month 1</u>	<u>Month 2</u>	<u>Month 3</u>	<u>Month 4</u>
↑ Child Support	↓ No Child Support	↓ No Child Support	↑ Child Support
↓ Food Stamps Decrease	↓ Foods Stamps Still Less	↑ Food Stamps Increase	↓ Food Stamps Decrease

3. Sometimes parents have inaccurately reported their income to the SSI or the food stamp program. They might have to repay the extra income on a schedule determined by one program that disregards the requirements of another program. For example, one parent who took a part time job to bring in extra income reported that she went over the income limit allowed for SSI. SSI sanctioned her by removing 100% of her SSI check. Because she did not receive at least one dollar of SSI, she also was ineligible for a Caretaker Supplement payment for her four children.
4. The addition of MA co-payment requirements added an extra burden onto very limited budgets.
5. If a person becomes homeless, their food stamp benefit decreases because they do not have the same housing costs.

## E. DIFFICULTIES HOUSING THE FAMILY

### 1. COST OF HOUSING:

The cost of housing for families headed by a parent with a disability uses too much of the monthly income and leaves too little money for other necessities. To be considered affordable under HUD's standards, the cost of housing should consume no more than 30% of a low-income family's income.

Using this assumption, the table below demonstrates the percentage of income required for a single parent with two children renting a one or two bedroom apartment at the 1997 HUD Fair Market Rent (FMR) rate. The table assumes the family is dependent on the parent's SSI income of \$577.78 a month and the Caretaker Supplement of \$200 a month. If rent were calculated at 30% of the family's income, the family would be expected to pay \$233/month.

Geographic Area	1 Bedroom FMR*	% of income for a one bedroom at FMR	2 Bedroom FMR*	% of income for a two bedroom at FMR
STATEWIDE	\$443	57%	\$554	71%
Milwaukee	\$466	60%	\$585	75%
Dane (Madison)	\$522	67%	\$630	81%
Racine	\$392	50%	\$517	66%
Marathon (Wausau)	\$368	47%	\$460	59%

HUD's 1997 Fair Market Rent (FMR) calculations for Wisconsin<sup>12</sup>

### FINDINGS FROM THE WCDD INTERVIEWS:

Of the 374 families interviewed, the average monthly amount paid for housing was \$387, and the median was \$400, among those without housing assistance, compared to \$241 for those with housing assistance. Despite this differential in monthly housing costs, parents with housing assistance reported that they were no more likely to be able to provide for their family's food, clothing or transportation needs than parents without housing assistance.

*"When AFDC was terminated for me & my family, my bills were overwhelming. I can no longer afford my \$550 per month rent & have to move this month." (A single mother who has a physical disability and a mental disorder raising 3 children, ages 2 months, 17 months, and 4 years. Milwaukee County.)*

*"Anything extra would be appreciated. I can't drive. I'm in a wheelchair. I have a seizure disorder which is pretty well controlled with medication. I still have a small mortgage to pay off. My property taxes are about half of what I get each month, that's why it's hard for us that can't work to get by on SSI alone. Believe me, I would rather work than be in my condition." (A single mother who has Multiple Sclerosis and a seizure disorder. She is raising two children, 17 and 18 years old.)*

## 2. AVAILABILITY OF HOUSING:

There are not enough low-income rental units that are decent, safe, affordable and accessible. Families headed by a parent needing accessible housing reported that it is difficult to find apartments to rent that are affordable and fit their family size.

### FINDINGS FROM THE WCDD INTERVIEWS:

80% (300) of the 374 families interviewed are living in a rental unit. Only 14% (52) own their own home. Since the only people who were interviewed were those that returned a survey and had a home phone, it is likely that families that were homeless, had moved or were living in a shelter were excluded

13% (49) of the 374 families interviewed reported special housing needs. Commonly mentioned special needs included wheelchair ramps; handicap-accessible doorways, bathrooms and laundry rooms; accessible bathrooms; telephone amplifiers; and fire alarm lights.

25% (93) of the 374 parents interviewed do not feel safe in their neighborhoods. The percentage feeling unsafe was highest in Milwaukee County (32%), slightly lower in other counties with at least one city of 10,000 (27%), and lowest in counties without a city of 10,000 (6%).

*"Landlords, particularly in the low income area I'm forced to live in, tend to treat tenants with little or no respect. I'm living in a two bedroom apartment with my teenagers. I sleep on a couch because I can't afford a three bedroom apartment even with Section 8 and still live, clothe, and feed my children. There never seems to be enough money for anything and it is stressful. I worry about this because since I was injured in 1992 I've already had one heart attack. I've tried to rent in ----- so my kids are in a small town but have been unable to rent there - supposedly because I have a dog (I'm hearing impaired) and receive Section 8. No landlord in ----- wanted to rent to someone receiving Section 8 even when I gave them copies of the newspaper article showing Tommy Thompson changing the law so you could rent to Section 8 recipients based on merit." (A single mother who has heart disease, a neurological disorder and hearing impairment raising two children, ages 14 and 16. Dane County.)*

*"I wish more low income homes were available." (A single mother who has a physical disability and a mental disorder and is raising a 10 year old child. Jefferson County.)*



### 3. AVAILABILITY OF HOUSING ASSISTANCE:

There are waiting lists for low income housing assistance. When a family comes to the top of the waiting list for a federally assisted housing unit they must still "qualify" for the unit. Landlords will check the family's income, credit history, criminal background and landlord references. Because families were given very short notice of the drop in monthly income, some families have reported that they defaulted on their rental payment or other bills, and now have a poor credit rating.

#### FINDINGS FROM THE WCDD INTERVIEWS:

Only 38% (142) of the 374 families interviewed said they received housing assistance. About two thirds (243) of the parents interviewed had applied for housing assistance, but only 58% of those who applied received it.

The percentage of all the families on the Caretaker Supplement program who receive housing assistance is probably lower, since families living in homeless or domestic violence shelters were excluded, as were families that moved between December 1997 and March 1998.

*"I'm a single parent with two children and my life changed drastically when my children's benefits went from \$440 [AFDC] to \$154 [Caretaker Supplement] per month. The five hundred and seventy-seven dollar [SSI] check only covers rent and food until I get my food stamps in the middle of the month. Out of the \$154 payment I buy household items and try to stretch the money so there will be a few dollars for underclothes or shoes. My utilities are facing cut off because of my inability to pay them I don't know what to do. I can't get section 8 because my credit isn't good so therefore I'm not in low-income housing or anything. If a change isn't about to come most SSI families like a lot of the AFDC people will find themselves homeless. Help our children." (Racine County.)*

### 4. HOUSING TRANSITIONS:

Low-income families headed by a parent on SSI are mobile, and do not remain at the same residence over an extended time period. With the decrease in income with the Caretaker Supplement program, parents report having to make quick housing transitions. Acquiring a new rental unit was especially difficult for families without phones or cars.

#### FINDINGS FROM THE WCDD INTERVIEWS:

31% (114) of the families interviewed have been living in their current residence less than one year. 77% (284) reported living in their current residence for less than five years.

In an April 1998 in-home survey of 215 Dane County Caretaker Supplement families, 32% (69) reported that they were headed toward a housing transition due to inability to pay their rent. Of those, 21% (44) had either been evicted, received an eviction notice or were headed toward eviction.<sup>13</sup>

*"One week before Christmas I received a letter saying in Jan. we would not be getting an AFDC grant at all. With my \$82 in SSI and \$434 in social security [SSDI], I can't pay my rent. Now we are being evicted and need to be out by March 5th. The depression has gotten worse, I'm tired of trying anymore and wish I were dead. My children hate me because we have to move. I also bought NO Christmas gifts for them." (A single mother, who has a physical disability and mental disorder raising two children, ages 15 and 17. Brown County.)*

*"Because of the loss of income from AFDC, I am forced to sell our home. We may end up back in public housing. Sometimes those neighborhoods are not very good places to raise children." (A single mother who has a chronic illness and a mental disorder raising one child, age 12. Ashland County.)*

*"Try to find cheap places to live—move every year. Less stable life."*

## **5. HOUSING COUNSELING:**

Low-income parents with disabilities, especially those who have a disability that affects their mobility, need assistance in finding decent, safe, affordable and accessible rental housing. Housing counseling services can help families to find and maintain affordable rental housing, make accessibility or weatherization modifications to their home, or achieve home ownership as a long term goal.

Workers from Dane County reported the difficulty in helping a single mother of three preschool children who used a wheelchair because of Multiple Sclerosis to find affordable, accessible Section 8 housing. She did not have a phone and needed to move from her current second floor apartment. Without the intervention of county workers, her family was at great risk of homelessness.

In addition, families who acquired poor credit histories as a result of the sudden change to Caretaker Supplement may need an ombudsman to help repair their credit histories. With poor credit histories they would have difficulty qualifying for assisted housing and are at risk for homelessness.

## **F. DIFFICULTIES FEEDING THE FAMILY**

### **1. PROVIDING ADEQUATE FOOD FOR THEIR CHILDREN:**

The most pressing concern expressed by the parents on SSI was providing sufficient food for their children. This concern was expressed in letters sent to the WCDD and in the phone interviews. A number of families noted that keeping their families fed was especially difficult if they had a teenager living at home.

#### **FINDINGS FROM THE WCDD INTERVIEWS:**

60% (223) of the 373 parents interviewed felt that they could not afford to buy enough food for their families on their current income. 70% of the 100 parents who identified themselves as having a chronic illness or disease felt they were unable to feed their family. For parents who have a physical disability (119) or a mental disorder (135), 62% reported they could not feed their family on their current income.

*"My food stamps are now \$10 a month. I starve myself so my daughter survives. I don't have a choice. She comes first."*

### **2. PARTICIPATING IN THE FOOD STAMP PROGRAM:**

#### **FINDINGS FROM THE WCDD INTERVIEWS:**

73% (274) of the families interviewed received food stamps. But another 100 of the families did not. The interview form did not ask why the parents were not receiving food stamps.

Parents whose families received Food Stamps were as likely as those who did not receive Food Stamps to report that they could not afford to feed their family.

### **3. THE MONTHLY FOOD STAMP AMOUNT:**

The formula for food stamps is complicated, taking into consideration family size, income and expenses. There are deductions for shelter, heat, electricity and telephone. The monthly amount varies depending on reported income and expenses. There is a delay in adjustment for food stamps, so a decrease in income one-month might not result in an increase in food stamps until a later month. Food stamps are adjusted each time the child support payment changes. For families with few assets and limited income, the monthly variation in the food stamp amount increases the parent's stress and concern that they will not be able to put food on their family's table.

*"I get food stamps one month and then I am off one month. Why? It keeps switching back and forth."*

For example, the chart below compares the estimated maximum monthly food stamp benefit for parents on SSI as reported in a paper by the Legislative Fiscal Bureau,<sup>14</sup> the actual average monthly food stamp benefit for the 5,504 Caretaker Supplement families,<sup>15</sup> and the median food stamp benefit reported by the 271 families that WCDD interviewed.

Family Size	Maximum Food Stamp Benefit	Average Food Stamp Benefit	Median Food Stamp Benefit
	Legislative Fiscal Bureau	DSL/DHFS Data	WCDD Interviews
2	\$110/month	\$ 15/month	\$ 96/month
3	\$162/month	\$ 23/month	\$140/month
4	\$204/month	\$ 42/month	\$141/month
5	\$236/month	\$ 69/month	\$169/month
6	\$299/month	\$102/month	\$191/month

The chart demonstrates the difficulty in assessing total family income that includes food stamps. The estimated maximum is much different than the actual amount listed in the state's data system. Part of the difference occurs because the estimated maximum does not include other income, for example child support. But it does include the homestead credit as income. Caretaker Supplement families are newly eligible for the homestead credit, but the benefit of the credit for 1998 will not be available to them until 1999. Also, the maximum estimate does not take into consideration other household members who are eligible for food stamps. The actual statewide data is based on family size that can include other household members besides a single parent with children, while the estimated maximum assumes the household is made up of only a single parent with children. The statewide data also presents the average food stamp benefit, while the WCDD interviews presents the median food stamp benefit.

Even with these limitations, the chart displays the difficulty in assessing grant support programs based on an estimate of the maximum food stamp benefit. If the estimated maximum benefit amount (rather than the average) were included when determining the family's total income, the family's income would be inflated.

*"It really stinks. I ran out of food 3 days before my stamps came. They even cut my stamps. Two growing children eat a lot or if they ask or need something you have to tell them - "Sorry, mom's broke!"(A single mother who has a physical disability raising 2 children, ages 11 and 14)*

#### 4. USING FOOD PANTRIES AND COMMUNITY MEAL PROGRAMS

##### FINDINGS FROM THE WCDD INTERVIEWS:

Statewide, 41% (153) of the families interviewed reported using food pantries. Counties with a city of at least 10,000 people used the pantries most frequently (47%, followed by the residents of the smaller counties (45%). However, the likelihood of using food pantries appeared lowest among those living in Milwaukee County (33%). It is not known from the interviews if this reflects the differences in availability of pantries, differences in the accessibility of pantries, differences in awareness of pantries or other factors.

Statewide, only 11% (40) of families reported using a community meal program. 16% of the families in less populous counties reported using a community meal program. Since the interview form did not specify what a community meal program meant, families might have included the school breakfast program or WIC.

*"I get \$77.00 in food stamps, with the price of groceries, we can't make it from month to month. Food pantries gave you food to last 3 days and you can only go once a month. (Washburn County)*

#### 5. ADAPTATIONS BY THE PARENTS TO PROVIDE FOOD ON A VERY LOW INCOME:

##### FINDINGS FROM THE WCDD INTERVIEWS:

75% (272) of the parents interviewed said they changed their food consumption due to the loss of income. This was reported equally by parent who received food stamps and those that did not.

Parents reported changes in both the quality and quantity of the food their families consumed. Typical qualitative changes included not eating fresh fruits and vegetables because they are expensive and can spoil; substituting water for milk; eating less meat; eating more processed, less nutritious foods like canned soup or macaroni and cheese; drinking Kool-Aid instead of juice; purchasing products marked "reduced" that are too old to sell at full price; switching to generic or store brands; and stealing from restaurant dumpsters.

Quantitative changes reported by parents included serving only two meals a day, not eating so that their children could eat, or no longer following the diets their doctor had prescribed because the special foods they needed were too expensive.

*"Going without. We cut down a whole lot. I don't get milk things—got to last. We can't get whatever we feel like. My son hasn't had a glass of milk for a long time. I save it for cooking."*

*"[I] sometimes don't eat so [my] kids can when there isn't enough food."*

## 6. SPECIAL DIETARY NEEDS

### FINDINGS FROM THE WCDD INTERVIEWS:

30% (112) of the parents interviewed reported that someone in their family had a special dietary need. The needs identified ranged from specific diets to vitamin supplements. Parents who said a family member had a special dietary need were less likely to be able to feed their family on their current income.

*"....I am physically disabled with arthritis in my muscles, joints, & tissues. Plus a bad digestion disease. I am on a special diet. And am very sick at times where I have to go in for treatments to relieve pain or to be able to eat again. When AFDC went out we lost \$171.00 my rent went up \$9.00 my food stamp went up to \$87.00 for one month then got cut to \$57.00 due to the \$77.00 grant given in place of AFDC. Then section 8 raised our rent from \$134.00 to \$154.00 no reason given. Due to my diet disease my daughter is given the \$77.00 for her food for the month. That leaves \$577.78 for rent, phone, electric, school needs, child needs, toiletries, & whatever is left is my food money. Sometimes I get \$50.00 sometimes \$30.00. For the month of April there is no money at all for my food. I will live on steamed rice. And herb-decaf tea. If I join in on my daughters or turn to resources. I will become awful sick & have to go in for treatments. We live in America! Life should not be this way! The Physically Disabled are physically sick. We did not ask for diseases or injuries. We should not be forced below poverty. And we should not be punished & our family's punished for our sickness. AFDC should not have been taken away from the physically disabled. We can't work, we can't borrow money, we are in a poverty prison. Look, this month I paid for 2 field trips for my daughter's schooling. Now I don't eat well for 31 days. Just steamed rice. How healthy is this?? Give the Physically disabled their full AFDC grants back! Release us from this poverty prison! We are Americans just like every body that is healthy. We have feelings & our family's have feelings! We are not just numbers & ways to save US money." (Single mother w/ teenage daughter, physically disabled, and Chronic Illness, Brown County.)*

*"Our grocery list is mostly starches, instead of produce and meat, which is what we usually ate. Even though I'm a diabetic sometimes I go without eating so there's more for my growing 14 year old daughter and 12 year old son."*

## G. DIFFICULTIES WITH CHILD SUPPORT

### 1. INCONSISTENT CHILD SUPPORT PAYMENTS:

The child support program changed significantly in October 1997. Prior to that date, custodial parents of AFDC children only received a partial pass-through of the first \$50 of child support paid by the non-custodial parent. The state kept the rest as compensation for the AFDC payments to the family. After October 1997, the custodial parent began to receive the full amount of any child support paid for the care of their children. The changes to the child support program are obviously beneficial to families where the payment is reliable but the change has caused greater financial problems in families where the payment amount varies or is inconsistently received.

The inconsistent payment and the varying payment amount is especially problematic because the amount of food stamps and housing subsidy change every time there is an increase or decrease in the child support payment received. Also because child support was paid one month, there is no guarantee it would be paid the next month. Therefore, for many families, child support is not a dependable source of income for basic living expenses such as rent, utilities, and food.

*"My child support weekly varies from \$16 to \$60 depending on the season." Brown County*

*"The AFDC agency had been collecting and retaining 25 percent of my ex-husband's salary, while sending me AFDC Assistance (\$426.00) and a Disregard Check (\$50) each month. Starting in January 1998, both the AFDC Assistance and Disregard Check have been dropped. To help compensate for the loss of the AFDC support, my SSI assistance [Caretaker Supplement] has been increased by \$154 (\$77 per child). This leaves me \$322 short, which is supposed to be made up by child support payments which Columbia County will continue to collect from my ex-husband and forward directly to me. Unfortunately, he had difficulty retaining full-time employment and has never had anything but minimum wage work. His best month ever still fell about \$75 short of what I was getting from the AFDC program. His most current monthly support payments totaled only \$66 for the month of December 1997. Just before Christmas, he lost that job, so I have no idea on what, if anything, I will be receiving from him for January and beyond" Columbia County*

*"I have 1 child at home yet, age 17 years, who attends school full time. I am divorced-the child support payment that I receive for this child is unpredictable and unreliable. The AFDC was terminated. Therefore causing a financial drop." (A single mother who has a chronic illness and is caring for a 17 year old child.)*

## 2. NO CHILD SUPPORT AVAILABLE:

If the custodial parent received a consistent child support check, it would help alleviate the financial stress of the reduction in AFDC payments for their children. But for a number of reasons, many families reported that no child support is available.

### FINDINGS FROM THE WCDD INTERVIEWS:

Only 30% (109) of the parents interviewed were receiving any child support from an absent parent.

- a) The absent parent is in prison and does not have to pay child support.

*"I was shot by the father of my children. Now, I am paralyzed. He is in prison. My children therefore, do not get child support. I depend on my social security and previously AFDC."* (A single mother who has a spinal cord injury and is raising 4 children, ages 2, 3, 4, and 6. Racine County.)

- b) The absent parent is also on SSI and therefore is not required to pay child support.

*"Because of the changes the government has made, I am unable to get my daughter the things she needs, because her father does not have to pay me child support because he is getting SSI & \$77 a month will only get her underwear or maybe a pair of shoes."* (A single mother with both physical and learning disabilities raising three children ages 12, 18 and 19. Rock County.)

- c) The absent parent has no income.

*"Father has never held steady job and we get no child support"* (Chippewa County.)



## H. DIFFICULTIES PAYING UTILITIES: PHONE, GAS AND ELECTRIC

Juggling bills from one month to another was a theme expressed over and over by parents. After rent and food, parents related their inability to pay for phone, gas and electric. In an April 1998 in-home survey of 215 Dane County Caretaker Supplement families, 32% (69) they had a problem paying their utility bill. Eight families were unable to obtain a payment plan from their utility to repay the bills.

### FINDINGS FROM THE WCDD INTERVIEWS:

Almost 30% (105) of the parents interviewed reported that their housing was not warm in the winter.

By August 1998, 29% (36) of the Dane County families had their telephones disconnected.<sup>16</sup> This is off special concerns for parents with disabilities, since the phone is often the lifeline to emergency help, to friends and family and to community services.

*"I am a single parent on SSI I have Scoliosis of the spine which limits my mobility. I have wakened up paralyzed from the neck or waist down. I can not afford my \$465 + rent starting June 1, 1998. I'm losing my housing allowance temporarily. I was sick and unable to make my appointments. I just got my phone reconnected and am in danger of losing my electricity."*

*"I have no other way for money since I cannot work. With SSDI/SSI, I have a grand total income of \$504 a month. Now what? A program called Supplemental Caregiver of \$77 a child. Tell me what to do about my house payment, electric, fuel oil, car insurance, etc. Then tell me what to do when my children need shoes?" (A single mother who has Multiple Sclerosis and is raising 4 children, ages 6, 8, 9, and 16, Juneau County.)*

## I. DIFFICULTIES WITH MEDICAL/DENTAL CARE

### 1. MEDICAL CARE:

Parents who receive SSI are usually eligible for Medicaid for themselves and for their children. For the adult there is a required co-payment for medicines and other needed medical services. The co-payment amount is between \$.50 and \$3.00 for each service. Although this is a small amount, it can be prohibitive for a family living on very limited incomes. Medicaid does not cover some medical items needed by the parents.

#### FINDINGS FROM THE WCDD INTERVIEWS:

80% (298) of the parents interviewed have a special medical need: medication, therapy, personal care and/or equipment.

70% (261) of all those interviewed said they needed medication. 27% (102) said they needed therapy and 20% (73) needed special equipment.

54% (200) of the families have a member other than the parent who has a medical need, mostly for medication.

*"I always wanted to go to work, but when I wake up sometimes I can't get out of bed. I am in so much pain. Trying to live off this income is very hard. There are special foods I am supposed to eat. I had to stop going to counseling every week because I had to pay the money each week. I stopped taking my allergy shots. My oldest son doesn't like that I have to go through this so he has been looking for a job, but had no luck. (A single mother has a physical disability and a mental disorder, and is raising two children, ages 8 and 18. Milwaukee County)*

### 2. DENTAL CARE:

The most common medical concern expressed by the parent's interviewed was the lack of dental care for their children. Parents reported having great difficulty finding dentists who will accept patients on Medical Assistance.

*"In Marshfield no dentist will accept medical assistance for dental visits. I must pay these expenses on my own." (A single mother who has Cerebral Palsy raising one 13 year old child. Wood County)*

*"Medical assistance is not much comfort when you do not have the money for co payments, and when it does not even supply essential, extremely important basics, such as dentures, which is a required basic need, or more health problems are created. There definitely is something wrong! Especially when one tries to help themselves, and save taxpayers money, but they are not allowed, not even basics, or needs of basic living." (Single mother with a physical disability, raising a one year-old child. Waukesha County)*

## J. DIFFICULTIES BUYING CLOTHING, TOILETRIES AND OTHER BASIC NECESSITIES

### 1. CLOTHING FOR THE CHILDREN:

Providing adequate clothing for their children was a concern of many parents. Especially those who had older children who grow quickly and are socially concerned about how they dress.

#### FINDINGS FROM THE WCDD INTERVIEWS:

More than two thirds of the parents interviewed (254) reported that they could not afford to clothe their family on their current income. Providing their children with warm clothing for the winter was a particular concern for many parents, especially since their children tended to quickly out-grow their clothes

The median amount that interviewed parents spent on clothes each month was \$50; the mean was \$96. This includes the 72 parents (23% of those parents who responded to the question about monthly clothing expenditures) who reported that their clothing expenditures were \$0 each month.

Among the 15.5% of parents, who did not answer this question, many indicated that all of their clothing came from Good Will, The Salvation Army, thrift stores, rummage sales, hand-me-downs, etc. Other parents noted that they only bought clothing once or twice a year, generally for their children and rarely for themselves

*"[I] don't buy clothes for [myself]. [I] only buy stuff when [I] have money and the kids absolutely need it. [I go] to Goodwill. [I] feel bad because [my] kids get made fun of at school."*

*"Have problem keeping clothes, shoes, boots, coats, sweaters and mittens in the winter time."*

*"Since AFDC has been cut it is very hard to furnish clothing and school supplies for my children. I was told I do not qualify for W-2 and cannot get childcare for my youngest child so that I can work or go back to school for my GED which I was studying before I got pregnant." (A single mother with three children, twins aged 9 and a one year old, who has a mental disorder)*

## 2. SPECIAL CLOTHING NEEDS:

Depending upon the disability of the parent, or their child if the child also had a disability, special clothing might be needed. The costs for special clothing are higher and are difficult to find in thrift stores.

### FINDINGS FROM THE WCDD INTERVIEWS:

19% (70) of the parents interviewed stated that a family member had special clothing needs. These included orthopedic shoes; shoes that fit over braces; and clothes to accommodate medical equipment.

Parents who reported that someone in their family had a special clothing need were less likely to be able to afford to clothe their family than those who did not have a family member with special clothing needs.

## 3. BASIC NECESSITIES:

Many parents sent letters listing out all of the clothing, toiletries and other basic necessities that their children needed but they couldn't afford to buy and they couldn't use food stamps to purchase. This is especially important because the food stamp benefit is often quoted as the one that makes up the difference for the loss of AFDC income.

Some of the items listed by parents as ones they couldn't afford: toothpaste; laundry soap; washer and dryer money; shampoo; toilet paper; dental floss; deodorant; sanitary napkins; bus fare; toys; diapers; Band-Aids; school supplies; haircuts; shoe laces; etc. Most are items that many families take for granted.

“When I was getting AFDC I got \$440 that was just enough to help me pay my bills for the month. Now because of this new law, I'm having it hard to pay my bills. It takes everything I got to pay my bills and well because of that my kids have to go without things they need like diapers... Not only that but my kid needs other things. I did say my 9 month old baby needs diapers. I spend about \$60.00 a mo. on diapers. I spend about \$100.00 a mo. on stuff like soap, toothpaste, shampoo & conditioner, and on other products and needs that my baby would need not only that but I have to buy things for my older kids and I use about \$200.00 and \$100.00 each on them to get things like: coats, boots, mittens, and so on this year. They haven't been able to get the things they need to go out in the winter time air. My 9 mo. old has nothing to put on. And if we get something it has to be size 24 mo or a 2T and when we go to a 2nd hand store to buy things, it's hard to find things for him to wear so we have to go to WalMart or to K Mart to get stuff for him and with what money I will be getting now I wouldn't be able to get them things they need because I have to take what I got to pay bills. If I don't pay my bill, I and my kids would be out on the street. Where I live it cost \$655.00 a mo. for rent. Lights are about \$104.00 a mo. To keep a phone on it cost a lot of money and well I can't give any of them things up to live and will I look at this way with out them things I wouldn't have no where to live if I didn't pay rent I would have lights so that my heaters couldn't work and I would be able to have a phone to use for emergency. (A single mother with 3 children ages 7, 4 1/2 and 9 months who has a neurological and a mental disorder.)

## **K. DIFFICULTIES PAYING FOR SCHOOL COSTS, RECREATION AND TRANSPORTATION**

### **1. SCHOOL COSTS:**

There are often extra costs associated with schools. Parents are expected to pay for books, school supplies, field trips, and other expenses

### **2. RECREATION:**

Many parents wrote of their inability to give their children money for basic entertainment (e.g. movies). Some parents in their desire to have their child participate in normal activities with other children have put off paying bills or buying needed supplies for the family. Other parents wrote of the social isolation of their children because they cannot do things with other children.

*“With the loss in monthly assistance, and very uncertain child support from my ex-husband, I am extremely concerned about providing food and clothing for my two children. I already take advantage of lower priced generic food brands and make good use of Goodwill outlets and garage sales. We do not subscribe to Cable TV, and we will soon have to avoid any form of child recreation that involves a fee. (A single mother with visual, hearing, and speech impairment raising two children, ages 5 and 9, Columbia County)*

### **3. SPECIALIZED TRANSPORTATION:**

Depending on the disability of the parent, the family may need specialized transportation. Parents wrote of the difficulty of getting themselves and their children to the many medical appointments they had. The cost of transportation was a barrier to receiving medical care.

#### **FINDINGS FROM THE WCDD INTERVIEWS:**

23% (84) of the families interviewed said they had need of special transportation services. The special transportation services included paratransit services, handicap-accessible vehicles, and help going to places they needed to go.

The parent's interviewed were equally divided between those who said they could afford to provide for their family's transportation and those who said they could not afford to. This was true regardless of whether someone in his or her family had special transportation needs or not.

*“A lot of times, I just don't go to the doctor because I don't have transportation or the money to get there.”*

*“Loss of my 3 year old's AFDC has hurt us economically. I am legally blind—unable to drive—so I have a lot of additional costs involved.” (A single mother who has a visual impairment raising three children, ages 3, 6, and 16. Portage County)*

## VI. Conclusion

The recent movement to welfare reform has affected the living circumstances of many people. Some have benefited by the emphasis on work and have improved their financial circumstances. Others were forgotten in the rush to pass legislation, and as a result, their family is confronting greater poverty and disruption. Families headed by a parent who has a severe disability are among those who were forgotten in welfare reform. They were part of the AFDC system. With the end of AFDC, all but three states have left them with the same income they received under AFDC. Wisconsin has taken a different route.

The result of Wisconsin's change to the Caretaker Supplement has been documented in the letters from the families, the WCDD survey and the WCDD interviews. It is a picture of families struggling to survive—to feed, house and clothe their children- and to give their children a childhood that is not full of poverty and struggle. The families have few alternatives. Those who might be able to enter the workforce face significant work barriers. Without the ability to bring in extra income, the families face no way to end their family's poverty.

For welfare reform to succeed, consideration must be given to those who cannot enter the workforce as well as those who can. Adequate financial support for fragile families, like those headed by a parent with disabilities, will show the true nature of a responsible society. For all children are our future, and if the over 11,000 children of parents on SSI, remain in crisis due to poverty, society as a whole will suffer.

The Wisconsin Council on Developmental Disabilities has prepared this report to give visibility to one group of people affected by welfare reform. The Council invites policy makers and the public in joining us in identifying and advocating for changes to welfare reform that protect those who the welfare revolution never meant to harm.

## **APPENDIX A**

### **ELIGIBILITY FOR THE CARETAKER SUPPLEMENT PROGRAM**

1. S/he must be a single parent who receives SSI benefits (or if there are two parents in the household, both must receive SSI). S/he must have dependent children living in his or her home. A dependent child is a child that is less than 18 years of age or is age 18, still in high school or working toward a GED and expected to graduate by age 19.
2. Each child must meet all eligibility requirements that were in place for the AFDC program that formerly existed in Wisconsin.
3. The children's assets must be at or below \$1,000.00.
4. Each child must continue to receive Medicaid.
5. Eligible parents must cooperate with the county child support agency to ensure that any absent parent is paying child support.
6. Families with SSI parents are not eligible for the \$77 Caretaker Supplement for any child who also receives SSI.

## APPENDIX B

### SUPPLEMENTAL SECURITY INCOME (SSI)

#### SSI ELIGIBILITY

- Must have a medically determined severe physical or mental impairment that is expected to prevent them from doing substantial work. Generally, earnings of \$500 or more per month is considered substantial
- Assets are \$2,000 or less for a single person or \$3,000 or less for a married couple (not including a home or car)

#### SSI GRANT

- A single individual who does not have exceptional needs receives a combined federal and state monthly grant of \$577.78. (state portion is \$83.78 a month) A married couple with both adults on SSI receives a monthly benefit of \$873.05.
- If the parent receives at least \$1.00 of SSI, the Child is eligible for a Caretaker Supplement Payment.

### SOCIAL SECURITY DISABILITY INCOME (SSDI)

Some parents receive a combination of SSI and SSDI.

#### SSDI ELIGIBILITY

- To be eligible for SSDI, a person must have worked long enough and recently enough under Social Security. A maximum of 4 credits can be earned each year. The number of work credits needed for disability benefits depend on at what age the disability occurred. In general, 20 credits earned in the last ten years are needed to qualify. If the person is younger than 24, s/he only needs 6 credits within the last 3 years. People ages 24-31 are eligible if they worked half the time between age 21 and the age the disability occurred.

#### SSDI GRANT

- The amount of the SSDI benefit is based on the individual's lifetime average earnings. If the SSDI is low enough, the individual may also qualify for a SSI payment.



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<sup>1</sup> The estimate for the maximum food stamp benefit is from a paper prepared by the Legislative Fiscal Bureau on “Disposable Income Under the Supplemental Security Income (SSI) Program and the Wisconsin Works Program”, September 11, 1998.

<sup>2</sup> The estimate for the maximum food stamp benefit is from a paper prepared by the Legislative Fiscal Bureau on “Disposable Income Under the Supplemental Security Income (SSI) Program and the Wisconsin Works Program”, September 11, 1998.

<sup>3</sup> Letter from the Division of Supportive Living to the Wisconsin Council on Developmental Disabilities, August 28, 1998.

<sup>4</sup> Letter from the Division of Supportive Living to the Wisconsin Council on Developmental Disabilities, August 28, 1998.

<sup>5</sup> 1996 AFDC data is from the State of Wisconsin Blue Book 1997-1998.

<sup>6</sup> Quote is from “Disability among Women on AFDC”, American Statistical Association.

<sup>7</sup> From “Disability and AFDC: Report for the Interagency Work Group on Welfare Reform and People Disability.

<sup>8</sup> National figures are from “Welfare to Work”, Urban Institute. Wisconsin figures are from a letter from the Division of Supportive Living to the Wisconsin Council on Developmental Disabilities, August 28, 1998.

<sup>9</sup> 1990 Census data from the State of Wisconsin Blue Book, 1997-1998.

<sup>10</sup> Letter from the Division of Supportive Living to the Wisconsin Council on Developmental Disabilities, August 28, 1998.

<sup>11</sup> Letter from Dane County Executive Kathleen Falk to Governor Thompson, dated October 16, 1998.

<sup>12</sup> “Out of Reach: Rental Housing at What Cost?”, National Low Income Housing Coalition

<sup>13</sup> Letter from Dane County Executive Kathleen Falk to the Joint Committee on Finance, dated April 29, 1988.

<sup>14</sup> Paper prepared by the Legislative Fiscal Bureau on “Disposable Income Under the Supplemental Security Income (SSI) Program and the Wisconsin Works Program”, September 11, 1998

<sup>15</sup> Letter from the Division of Supportive Living to the Wisconsin Council on

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Developmental Disabilities, August 28, 1998.

<sup>16</sup> Letter from Kathleen Falk, Dane County Executive, to the Joint Committee on Finance, April 29, 1998 and informal correspondence to the WCDD on the Interim Report (4/28/98) from Dane County Joining Forces for Families.

**PUBLIC HEARING**  
**Senate Committee on Human Services and Aging**  
**March 9, 1999**

Madam Chairperson and members of the committee:

My name is Frances Bicknell and I am here representing the Autism Society of Wisconsin.

Members of the Autism Society believe that citizens with disabilities should be able to live in dignity in our communities. Sadly, this is not the experience of parents in Wisconsin who are on SSI because of their disabilities. The allowances for their children were drastically reduced when W-2 was implemented with little concern for the welfare of these families.

We ask that the Caretaker Supplement be increased in this budget to approximately the level that it was when the children received AFDC (child only) grants. The Governor's budget takes a step in this direction but we ask that the \$150 for the first child be increased to \$250, with \$150 for each additional child. This is not a munificent sum and in fact these families would still be existing below the poverty level. (I hesitate to use the word "living"). Their rents would probably still be about 50% of their incomes!

I was one of the volunteers who helped with the follow-up phone calls. I was close to tears after many of the conversations. It would be difficult for any of us to "walk in their moccasins". Imagine coping with children and their needs and desires, trying to give them nutritious food, decent clothing, school supplies and requirements--all while coping with a disability and near destitution!

As an individual, I used to be proud to live in Wisconsin. Now, I am not so sure.

We would also urge this committee to recommend that the Caretaker Supplements be funded entirely with Federal TANF dollars. The GPR SSI Maintenance of Effort dollars should be used, as was intended, to directly help citizens with disabilities.

As a final recommendation, we would urge that a parent on SSI receive C-Supp dollars for a child born to their minor child if the three generations are in the same household. One of the families that I interviewed had a mother with severe arthritis and diabetes in a similar situation.

We ask that your committee recommend these changes to the Joint Committee on Finance and to the Governor.

Thank you.

**TESTIMONY TO SENATE COMMITTEE ON HUMAN SERVICES AND AGING  
REGARDING THE CARETAKER SUPPLEMENT  
IN THE GOVERNOR'S BUDGET BILL**

by

Jeffrey Spitzer-Resnick

Managing Attorney

March 9, 1999

The Wisconsin Coalition for Advocacy (WCA) is the state's Protection and Advocacy agency which advocates for the rights of people with disabilities. In that capacity, we have joined the SSI Parents Coalition, because we are deeply concerned with the harsh affects of the W-2 program on Wisconsin families headed by a parent with a severe disability. Since January 1, 1998, these families have had their already low incomes reduced to the point that many are unable to pay their rent, feed their families, or meet other basic living expenses. It is critical to keep in mind, that these families are headed by individuals who have qualified for Supplemental Security Income (SSI) **because they are unable to work and earn a substantial income due to their disability.**

While we are cognizant of the fact that the Governor has included an increase in the Caretaker Supplement (C-Supp) from the current \$100/month per child, to \$150/month per child, we believe that proposal fails to take into account the desperate need for a liveable income for these families where there is no dispute that the head of the family cannot earn a living wage, due to his or her disability. Therefore, we urge this committee to make the following recommendations to the Joint Finance Committee:

1. Increase the C-Supp to \$250/month for the first child, while adopting the Governor's budget proposal of an increase to \$150/month for each additional child. The entire cost of this increase can be covered by federal TANF dollars, which are clearly preferable to using rather than state GPR.
2. Expand the eligibility for W-2 child care assistance to parents on SSI while they are looking for work or participating in education or training. This recognizes that parents on SSI will necessarily need additional assistance to become employable, due to their disabilities.
3. Provide all W-2 services (except a cash grant) to C-Supp families including service coordination, life skills training, transportation assistance, and job search assistance. This is essential if Wisconsin truly intends to assist individuals with disabilities to become employable.
4. Include in the C-Supp program, families headed by a parent on SSI, living with his or her minor child who has a child or her own.



## Can churches save the city? A look at resources

by Arthur E. Farnsley II

**C**AN CHURCHES SAVE America's cities? That question has been frequently posed in recent months, and the implicit answer has been "yes" or at least "maybe." *Newsweek* ran a cover story (June 1) on the inner-city ministry of Eugene Rivers in Boston and asked, "Can religion fight crime and save kids?" The article itself was titled "Savior of the Streets." Writing in the *New Yorker* a year earlier (June 16, 1997), Joe Klein touted Rivers's work in an article headlined "Should Washington let the churches take over the inner cities?" The *Chronicle of Philanthropy* (December 11, 1997) addressed the issue and mused in its headline, "Faith-based charities to the rescue?" And a cover story in *U.S. News and World Report* (September 9, 1996) asked simply, "Can churches save America?"

Though all these articles admit that we don't know what public policy lessons can be drawn from congregation-based ministries, the authors suggest we have lots to learn from the direct, hands-on, self-sacrificing approach of urban congregations and their dynamic pastors.

Meanwhile, experts on urban issues such as Princeton professor John DiIulio and Robert Woodson of the National Center for Neighborhood Enterprise have been calling for foundations and governments to channel resources to congregations. Their effort got a boost this year when the Department of Housing and Urban Development established an office to work with faith-based organizations. Although it is not dispensing funds, HUD is providing technical assistance and staff support in what it calls a "new partnership" to "match the real strength of nonprofit and faith-based groups with the needs of America."

In light of all the favorable attention being given to inner-city ministries, we should stop to ask: What do we really know about congregation-based ministries? Are the subjects of these magazine articles representative of larger trends? The number of times Rivers is mentioned by journalists makes one suspect that their information on inner-city ministries is limited and anecdotal. Rivers is doubtless a fine person with a vibrant ministry, but is his work at the Azusa Christian Community representative of inner-city churches?

A second set of questions arises: What kinds of churches and pastors are involved in community development? If churches are to save America, which ones are capable of doing so and which ones are even trying? *Newsweek* refers to a "new breed of cleric," but its examples do not exactly span the religious spectrum. Most of the pastors cited are young and well educated and serve well-established churches. Does this "new breed" exist equally in Catholic and Protestant circles, in mainline and evangelical congregations, in black and white settings?

A third set of questions concerns the resources available to urban congregations. How many people can they actually reach? Are they really poised to save America's cities?

Some research has been done on congregational resources. A report to Partners for Sacred Places estimated the "net congregational contribution to society" as \$144,000 per year for the average congregation in its study. Of that amount, \$33,500 was in direct financial support; the remaining contributions took the form of volunteer time, staff time, donated space and in-kind donations. But another survey, taken of churches in the Washington, D.C., area for the Urban Institute, estimated that each congregation spends only \$15,000 per year on community services and programs. These two studies used different methods, surveyed different kinds of congregations and involved different cities, so we should not be surprised that the results differ. The discrepancy shows, however, that we have very little solid information about congregational resources.

other survey, taken of churches in the Washington, D.C., area for the Urban Institute, estimated that each congregation spends only \$15,000 per year on community services and programs. These two studies used different methods, surveyed different kinds of congregations and involved different cities, so we should not be surprised that the results differ. The discrepancy shows, however, that we have very little solid information about congregational resources.

**R**ECENT RESEARCH by the Polis Center in Indianapolis underscores the problem of generalizing about congregational resources. Our study showed that most congregations aren't spending \$15,000, let alone \$35,000, on community services.

We studied 100 congregations in six urban neighborhoods, and found their average *total* budget to be \$150,000. The Partners figure of \$33,500 in direct financial support to community services would, in that case, amount to over 20 percent of the average congregation's budget. If, figuring in

**Church-based development is impressive. But can churches address urban ills? How many are even trying?**

all items, the congregation was spending \$144,000, then it would be devoting 95 percent of its total annual budget on community services. Most congregations would be surprised to learn they are donating that much to the community.

We found that the Partners study focused exclusively on congregations housed in properties of historical and architectural significance. Twenty-five Indianapolis congregations were included in that study. Three-quarters of them were either Catholic or mainline Protestant. But only one-quarter of *all* Indianapolis congregations are Catholic or mainline, so the sample is not representative of all congregations (in fairness, it was not meant to be).

The Urban Institute's \$15,000 figure raises concerns too. In its study, the average congregation had 400 members; in our study, based on door-to-door fieldwork, we found that the average congregation has only 200 members. The institute's study was based on a survey. Many small and even medium-sized congregations do not have enough staff to answer the phone or respond to mail surveys, however. Research that relies only on surveys will be biased toward larger churches.

When the media use these reports, they tend to be quick to generalize. The *Indianapolis Star*, for example, began an editorial about the Partners study with a vignette about Tabernacle Presbyterian Church, an inner-city congregation that is supported by a suburban population. The editorial described the many vital programs at Tabernacle, then went on to say that "on virtually every corner with a religious congregation in Indianapolis, the same kind of activity goes on seven days a week without any public fanfare or recognition." According to the *Star*, this "average" congregation supports at least four permanent programs that serve people in need. Among those who benefit from those programs, the nonmembers outnumber members seven to one. And this congregation spends \$144,000 a year to subsidize its community programs.

It's important to note that the congregations in the Partners study really are like the one described above. But one cannot move from these congregations to a claim about what is happening on "virtually every corner."

Many people in Indianapolis, as in other cities, are serious about helping congregations to provide more community service. The city has an office that does locally what HUD's new office does nationally. It has a juvenile court judge who is contracting with congregations to provide case workers for youthful offenders. And the Coalition for Homelessness Intervention and Prevention recently received \$500,000 to support partnerships with congregations. It would be disastrous if these groups were to operate under the assumption that the typical congregation an-

nually spends \$140,000 (including in-kind contributions) on community services.

Public policy initiatives are proceeding on other suspect assumptions. In 1996 former HUD chief Henry Cisneros praised the Mid-North Church Council of Indianapolis, an ecumenical coalition, for its social services to the Mapleton-Fall Creek neighborhood, a poor, primarily black area in the inner city. He held up churches in the council as role models for urban ministry. But Cisneros failed to recognize that there is not another neighborhood in the city with similar circumstances.

The congregations of Mapleton-Fall Creek are many times larger than average urban congregations. Their members are largely middle-class people who live primarily in the suburbs. These are white churches in a black neighborhood and wealthy churches in a poor neighborhood. Their activities are admirable, but do we really want to tell other poor neighborhoods that what they need are some big, wealthy, mainline churches full of suburbanites?

What about the "new breed of clerics"? While some of the inner-city pastors seem to be young, the average pastor in Indianapolis is 50 years old. Does this matter? What about the absence in churches of bureaucratic control? This is widely touted as a virtue for churches, yet the Catholic Church and the Salvation Army are two rigorously bureaucratic groups that continue to lead social service efforts. And what about location? While many Protestant churches are turning toward a parish model that emphasizes the importance of location, Catholic parishes are beginning to loosen their geographic boundaries. How tightly are congregations linked to their neighborhoods, and

how tightly should they be linked in the 21st-century city?

Perhaps the most important distinction of all is between those congregations that see social service as part of their mission and those that do not. Of the 1,200 congregations in Indianapolis, only a small fraction have any established community programs other than an ad hoc food pantry. Most small churches simply do not engage in social service. Anyone estimating the capacity of congregations to provide such services must take into account the readiness of those congregations.

Other congregations are deeply concerned about their neighborhood but dislike the "social service" metaphor. Some activist congregations are more interested in community empowerment that is linked to neighborhood organizing à la Saul Alinsky and the Industrial Areas Foundation; they are less interested in alternative welfare pro-

**If there is  
a new breed  
of clergy  
with a new  
style of  
ministry,  
will cities and  
foundations  
be willing to  
work with them?**

---

Arthur E. Farnsley II directs research for the Project on Religion and Urban Culture at the Polis Center at Indiana University-Purdue University in Indianapolis.

grams. Are these the groups that policy-makers hope to enlist to save the inner city?

**O**UR RESEARCH at the Polis Center leads us to be suspicious of much of what we hear about available resources or the kinds of churches doing urban ministry. Perhaps more than anything else, it has taught us to be wary of anecdotes about inner-city saviors.

Indianapolis has its own Eugene Rivers: Shedrick Madison, a maverick Pentecostal pastor with a mission to save young boys. A physically imposing man, Madison

wrestled professionally for several years to support his ministry. Known locally as Big Red, the Wrestling Preacher, Madison is taken very seriously by local media, clergy, city hall and many young men.

Big Red's ministry is established. Civic and business leaders who work with him sing his praises. Yet there is no way to measure Big Red's accomplishments. His programs are haphazardly timed and his record-keeping is nearly nonexistent. Is Big Red the hope for the inner city? He may be, but will governments, large foundations and individuals really give bundles of money to urban pastors who find it difficult and cumbersome to write effective grant proposals or conduct program evaluations?

The methods of men like Rivers and Madison are ad hoc and deeply personal. A local program evaluator was aghast when she learned that some of the boys in Big Red's flock sleep at his church and at his house. In a visit to Indianapolis, Rivers revealed that people have voiced similar suspicions about him—as though only a pedophile could care so much about these street children. His brand of tough love may be precisely what is required, but are institutions prepared to take the required risks?

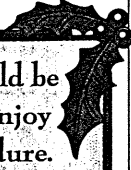
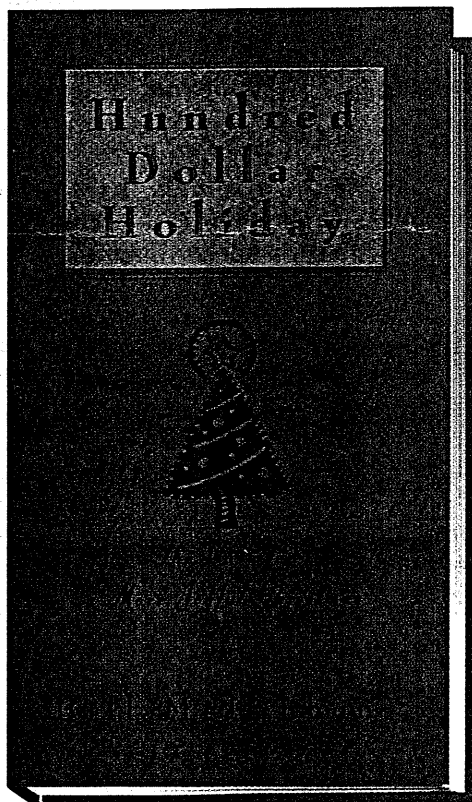
In any case, Big Red Madison is one of a kind. There are a few others in Indianapolis who might qualify as the "new breed of cleric," but only a few. It is unfair and unwise to make these men stand as examples of a new generation of leaders.

Congregations *are* making important contributions to their communities. Secular organizations *do* have much to learn from men like Rivers and Madison about how personal, intense interaction based on core beliefs changes lives, especially the lives of at-risk children.

But the people who are pushing for congregations to shoulder more of the burden of urban development need to be honest about church realities and capacities. In the long run, congregations could be damaged by shifting too much attention to community development and away from their many other ministries, both internal and external. The more immediate danger is that many needy people will go unserved if we assume that most congregations are doing or could do something that they cannot. ■



# Community. Fellowship. Love.



"Christmas should be something to enjoy rather than endure. Instead of an island of bustle, it should be an island of peace amid a busy life. We want so much more out of Christmas:  
more music,  
more companionship,  
more contemplation,  
more time outdoors,  
more love."

—BILL MCKIBBEN,  
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March 9, 1999

Sen. Judy Robson  
Senate Committee on Human Services and Aging  
15 South  
State Capitol  
Madison WI

Dear Senator Robson,

The State Independent Living Council (SILC) is created by the federal Rehabilitation Act Amendments of 1992 and by Executive Order in Wisconsin. Our members are Governor-appointed and represent a wide range of disabilities, from birth to death. We promote self-determination and first class citizenship by advocating for policies, practices, and attitudes which facilitate individual choice, integration and empowerment of persons with disabilities.

On behalf of SILC, I am writing to urge you to support the recommendations of the SSI Parents Coalition regarding changes to W-2 and the Care Supplement Program. These recommendations are as follows:

1. *Provide families with a livable income by increasing the Caretaker Supplement to \$250/month for the first child and \$150 for each additional child.* SSI is often not enough to pay for basic living expenses plus the disability-related expenses that individuals with disabilities have. If we consider the additional expenses related to raising a child, the current level of the Caretaker Supplement of only \$100 per child is grossly inadequate. More funding to support children is in fact available if children are taken away from their families and placed in alternative care. As a result, families are in crisis and parents with disabilities are jeopardizing their health and safety by trying to provide for their children. Is this what Wisconsin wants – to separate children from their parents with disabilities who cannot work through no fault of their own?
2. *Use 100% TANF dollars instead of a portion of the GPR SSI Maintenance of Effort (MOE) to pay for the Caretaker Supplement.* The Caretaker Supplement is currently funded through a combination of TANF and GPR. The use of GPR represents the

State's efforts to meet the MOE requirement. However, SSI funds should be used to support people with disabilities, not non-disabled children. With the huge surplus of TANF funds, the State should be able to provide support for these children. The GPR dollars needed for the MOE requirement could then be used as they should be, to support individuals with disabilities. SSI recipients have not received increases in their state SSI benefit in three years and they are living well below the poverty level.

3. *Expand the eligibility for W-2 childcare assistance to parents on SSI while they are looking for work or participating in education or training.* Parents with disabilities want to work as much as anyone else. Often they have special educational or training needs that need to be met before they can work. Parents need to have child care assistance as they participate in training programs or while looking for work. Under the current system, SSI recipients are not eligible for childcare assistance under W-2.
4. *Provide all W-2 services (except a cash grant) to Caretaker Supplement families including service coordination, life skills training, transportation assistance, and job search assistance.* SSI Parents are currently not eligible to participate in the many services offered through W-2. If our State is truly interested in helping people go to work, we need to offer the services that help to make it possible.
5. *Include in the Caretaker Supplement program, families headed by a parent on SSI, living with his/her minor child who has a child of her own.* If a minor parent and her child live with a grandparent on SSI, that family currently receives only \$100 per month through the Caretaker Supplement for the minor parent. There are no additional funds provided for the expenses related to having an additional child in the home.

The decisions you make regarding parents with disabilities are almost literally life-or-death issues for these families. We urge you to support these recommendations.

If you have any questions regarding the State Independent Living Council or our position on issues related to people with disabilities, please feel free to contact me at (414) 965-3684, or our Council Director, Deb Wisniewski, at (608) 261-8397 (voice) or (608) 261-8396 (TTY). On behalf of persons with disabilities, thank you for your support.

Sincerely,



Fred Greasby, MS  
Chair  
State Independent Living Council

**TESTIMONY TO SENATE COMMITTEE ON HUMAN SERVICES AND AGING  
REGARDING THE CARETAKER SUPPLEMENT  
IN THE GOVERNOR'S BUDGET BILL**

by

Jeffrey Spitzer-Resnick

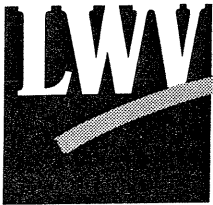
Managing Attorney

March 9, 1999

The Wisconsin Coalition for Advocacy (WCA) is the state's Protection and Advocacy agency which advocates for the rights of people with disabilities. In that capacity, we have joined the SSI Parents Coalition, because we are deeply concerned with the harsh affects of the W-2 program on Wisconsin families headed by a parent with a severe disability. Since January 1, 1998, these families have had their already low incomes reduced to the point that many are unable to pay their rent, feed their families, or meet other basic living expenses. It is critical to keep in mind, that these families are headed by individuals who have qualified for Supplemental Security Income (SSI) **because they are unable to work and earn a substantial income due to their disability.**

While we are cognizant of the fact that the Governor has included an increase in the Caretaker Supplement (C-Supp) from the current \$100/month per child, to \$150/month per child, we believe that proposal fails to take into account the desperate need for a liveable income for these families where there is no dispute that the head of the family cannot earn a living wage, due to his or her disability. Therefore, we urge this committee to make the following recommendations to the Joint Finance Committee:

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3. Provide all W-2 services (except a cash grant) to C-Supp families including service coordination, life skills training, transportation assistance, and job search assistance. This is essential if Wisconsin truly intends to assist individuals with disabilities to become employable.
4. Include in the C-Supp program, families headed by a parent on SSI, living with his or her minor child who has a child or her own.



**THE LEAGUE  
OF WOMEN VOTERS OF WISCONSIN, INC.**

122 State Street, Madison, Wisconsin 53703-2500 608-256-0827 FAX 608-256-2853

**Statement Presented to the Senate Committee on Human Services and Aging  
Regarding Caretaker Supplement Families**

**March 9, 1999**

The League of Women Voters of Wisconsin strongly urges the Senate Committee on Human Services and Aging to recommend in the 1999-2001 budget a Caretaker Supplement for children of parents on SSI of \$250 for the first child and \$150 for each additional child, with an implementation date of July 1, 1999.

We appreciate the increase of \$150 for each child proposed in Governor Thompson's budget but know it will not adequately meet the basic needs of families headed by parents on SSI. An increase of \$250 for the first child will bring the families closer to the poverty level and the additional income will help stabilize the families living conditions. It will provide them with, at least, the opportunity to keep or find safe housing which meets the needs of the children and the parents' disabilities. Housing costs increase the most with the first child which makes an additional supplement at this time critical.

The Wisconsin Council on Developmental Disabilities 1998 survey of parents on SSI documents that "the drop in income with the start of the Caretaker Supplement Program has placed families at risk for losing their housing and for being unable to provide the basic necessities for their children." In Dane County, alone, 32% (69) reported they were headed toward a housing transition due to the inability to pay their rent.

The proposed increase of \$250 for the first child and \$150 for each additional child will again provide the security lost under the implementation of W-2 for our most fragile Wisconsin families and the League urges the committee to approve this increase.

The League of Women Voters of Wisconsin, also, urges this committee to recommend providing all W-2 services (except a cash grant) to Caretaker Supplement parents. According to the Wisconsin Council on Developmental Disabilities survey, 80% of the parents on SSI would like to work at least part-time if consideration is given to their disability.

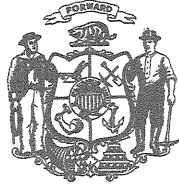
W-2 agencies should offer the same services provided to clients at the Community Service and Transitional Job levels. These services should include life skills and job training and childcare, transportation and job search assistance activities.

With this support, many parents on SSI could make the transition to the world of work, especially if disincentives are removed. Thus it would empower them to help in providing financial security for themselves and their children.

- more -

Families headed by parents with disabilities should be included in the mainstream of our society, and being part of the work world will give them this opportunity. The League urges you to support providing all W-2 services (except a cash grant) to Caretaker Supplement Families.

For children and families, the League of Women Voters supports legislative and administrative changes that assist families to become self-sufficient and that provide for and protect children and those who are unable to support themselves.



# Judith B. Robson

Wisconsin State Senator

## Memorandum

Date: March 8, 1999

To: Senator Gwendolynne S. Moore/Senator Judy Robson

From: Kelly Bablitch

The Human Services and Aging Committee is holding a public hearing on the two following issues: **the Caretaker Supplemental payment** to parents on SSI and the upcoming round of **W-2 Agency Contracts**.

**Goal of hearing:** to have the Committee make recommendations for inclusion in the 1999-01 biennial budget. The recommendations of the Committee will be forwarded to the Joint Finance Committee. Senator Burke has indicated that budget recommendations from a Standing Committee would be included as alternatives on the Legislative Fiscal Bureau informational papers.

**Committee Process:** The Committee Chair may wish to let the parents with disabilities testify first.

There have been past complaints at similar hearings that the Department and bureaucrats talked too long, and that the Committee only wanted to hear from bureaucrats and important people.

### **Caretaker Supplement background:**

- ✓ The passage of W-2 **eliminated the AFDC grant parents** (\$249 a month for one child) with disabilities received to help care for their children. The Governor created in its place a new program, the Caretaker Supplement. This Caretaker Supplement was originally set in statutes as **\$77** a month (less than \$2.50 a day to care for a child—social security payments can only be used toward the disabled individual/recipient) The income for the care of children of disabled parents was slashed by 60%. This \$77 a month was subsequently raised to \$100 a month in July of 1998. **The Governor has recommended raising the Caretaker Supplement to \$150 a month per child.**

- ✓ While this increase of \$50 a month is an improvement upon current law, \$150 dollars a month is not enough to raise a child. **TANF dollars** (and the surpluses) should be used to fund an additional increase in the Caretaker Supplement.
- ✓ For example, the state has already decided that a minimum of **\$215 a month** is needed to care for a child through the establishment of the **Kinship Care** program; payments set in statutes at \$215 a month per child regardless of income.
- ✓ The **Wisconsin Council on Developmental Disabilities (WCDD)** sponsored a study of families affected by the elimination of the AFDC grant to disabled parents. They have been invited to present their report, **Fragile Families**, their findings, and their recommendations to the Committee.
  - One of the families highlighted in the **Fragile Families** booklet is a constituent of Senator Moore's who was to attend the Roundtable discussion we had in October on this topic. However, she was unable to come at the last minute. Her name was **Tyronna Wilkinson** (Page 26), the mother of twins. Tyonna died just 2 weeks ago in a house fire---space heater. (**Caroline from the WCDD will describe in detail her horrendous living conditions**). The children, thankfully, did not die in the fire because they were "with" a relative. This relative was NOT receiving Kinship Care payments. But the question arises, did the severe reduction in benefits force Tyonna to "give up" her kids because she was not able to care for them (financially).---is the Wisconsin Works (W-2) causing an increase in the child welfare system caseload?

◆ **RECOMMENDATIONS**

**Goal: to recommend an increase in the Caretaker Supplement.**

There are a number of **alternatives available** to the Committee:

1. The **Wisconsin Council on Developmental Disabilities** has joined together with a number of different organizations to build a coalition to build upon the Governor's recommendation to increase the Caretaker Supplement to \$150 a month.

The **SSI Parents Coalition** suggest building upon the Governor's recommendations as follows:

For the **first child the initial payment should be \$250 a month**. (The old AFDC payment was \$249 a month). An increase of this level for the first child recognizes "economies of scale;" **it costs more to care for that first child**. The subsequent payments would be the \$150 a month as suggested by the Governor. This recommendation would cost approximately X million more annually above the Governor's proposal (could use TANF dollars to fund) assuming there are approximately 11,000 children eligible for payments per month. (**Rachel from the Legislative Fiscal has given to Laura Rose, Legislative Council Attorney, actual**

cost of the options the committee may wish to consider. (Also see attached October 28<sup>th</sup>, 1999, memo.)

- **Possible negative about this recommendation:** Under this proposal, larger families would receive more money than they did under AFDC. However, please note the **SAME IS TRUE OF THE GOVERNOR'S PROPOSAL.**
- 2. **Recommend the restoration of benefits back to AFDC levels** (pre-W-2 levels of \$249 a month for one child; \$440 for two children; and \$517 for three). Senate Bill 454 last session suggested this restoration. Laura Rose should have this costed out as well.
  - **Negatives:** A number of people are concerned that “restoring levels back to AFDC levels” would be politically unfeasible because of its association with the “old and broken AFDC” system.
- 3. **Recommend establishing the same payment level for Caretaker Supplement as Kinship Care: \$215 a month per child.**
  - **Rationale:** If \$215 is established as base of what is necessary to take care of a child, to be consistent, we should establish a \$215 payment for the Caretaker Supplement as well.
  - **Negative:** Those few larger families would receive **significantly** more money under this proposal than they did under AFDC. (Laura Rose has figures; see October 28<sup>th</sup> LFB paper.) (One child is \$215; two children is \$430; three children is \$645.)

#### **Other Issues Relating to the Caretaker Supplement:**

WCCD may bring up other issues/problems in writing that have arisen now that the AFDC grant has been eliminated and eligibility for the Caretaker Supplement is  **tied to SSI eligibility.**

Mary Brant (the woman, from Green Bay, who needs a lung transplant; Sen. Moore said she wants to name this bill the “**Mary Brant**” bill) specifically experienced problems. She may testify to her experience (a retroactive lump sum payment of ‘Survivor’s Benefits’ made her ineligible for the federal social security payment, thereby ineligible for the state supplement, and therefore, ineligible for the Caretaker Supplement.)

#### **The Committee may want to consider the following recommendation:**

- **CAROL MEDARIS from the Wisconsin Council on Children and Families will speak to this; she’s the only who understands it!** Consider tying eligibility of the Caretaker Supplement to eligibility for SS Medical Assistance instead of SSI.



- To continue funding as is (with GPR funds and TANF funds; using the GPR funds to count toward our MOE requirement for SSI ---the Federal Government has okayed this arrangement---or make it a **child-only case** (like Kinship Care, **funding it with all TANF dollars**).

## W-2 CONTRACTS

The Committee has requested information regarding: : **the Right of First Selection Criteria, renewal of the W-2 Contracts, the RFP process, and the development of performance based criteria.**

First: Please note below the recommendations of the Legislative Audit Bureau (3-99) recommendations for **“Improving Future W-2 Contracting.”**

‘Those who negotiated the current contracts may not have been able to anticipate the magnitude of the caseload reductions that resulted in significant unexpended program funds and substantial profits for the contracting agencies. Now that program history information is available, the Legislature may wish to consider modifying the contracting process to ensure that if deep reductions in caseload again result in significant levels of unexpended funds, future contractor profits will be limited to more reasonable levels and based on performance.

Contracting changes the Legislature may wish to consider include:

- Setting more restrictive limits on the amount of profits contractors may earn;
- Requiring contracting agencies to contribute a portion of their profits under the first contract to offset expenditures for the second;
- Withholding the allocation of any supplemental funds until a need for them is established;
- Considering alternative incentives for prospective contractors, such as providing bonuses only if specific performance criteria are met; and
- Shortening contract periods to ensure that modifications can be made quickly when caseloads change.

Officials in the Department indicate they plan to address many of these issues as part of the second W-2 contracting process through the following provisions:

- Contracts will require W-2 agencies to provide an array of services, with increased expectations for performance that will be quantitatively measured;

- Profits will no longer be based on the difference between estimated budget and actual expenditures, but on specifically defined and measurable standards that reflect both the quality and the quantity of services delivered by the agencies; and
- The potential amount of profit will be capped at 7 percent.”

#### END AUDIT BUREAU RECOMMENDATIONS

#### **The Committee may want to consider adopting any of the above listed recommendations.**

#### CONTRACT PROCESS:

- **Opening up the contract process** to the public. Requested by **Interfaith of Milwaukee**. **Ask Marcus White who is on the board of Interfaith that made this request?** . We know that the Department did not even bother to send them a letter (just sent out a short press statement to the reporter on the issue; very disrespectful to the religious leaders in Milwaukee).
- What has the Department done to comply with this request to open up the contract process and seek community input?
- What specifically has the Department done in Milwaukee, where 90% of the caseload now resides, to seek community input?

#### SUGGESTION: **The Committee may want to do one of two things:**

- **Conduct another public hearing on the W-2 Agency contracts in Milwaukee County** (where 90% of the caseload now is located), thus providing an open forum on this contract process. **NOTE: This should be done before the Department sends the RFPs out.** (The Department has indicated that the RFPs will be sent out at the end of March. We should know this week what Agencies made the Right of First Selection.)

**If the Committee is unable to plan a hearing in Milwaukee prior to the end of March, the Committee may insist that the Department not issue the RFPs until the Human Services Committee has held the public hearing in Milwaukee.**

- **Alternatively, the Committee may want to recommend that the Department, under its own purview, with specific guidelines on legislative and public notification, conduct an open and public hearing in Milwaukee (at least prior to the issuing of the RFPs.** Such a hearing should be held at least two weeks prior to the Department’s issuing of the RFPs. (Giving the Department some time to comprehend and include the public’s opinion on the important issues raised by the public.)