

MINUTES

MONTANA HOUSE OF REPRESENTATIVES 53rd LEGISLATURE - REGULAR SESSION

JOINT SUBCOMMITTEE ON HUMAN SERVICES & AGING

Call to Order: By CHAIRMAN JOHN COBB, on January 5, 1993, at 8:07 A.M.

ROLL CALL

Members Present:

Rep. John Cobb, Chairman (R)
Sen. Mignon Waterman, Vice Chairman (D)
Sen. Chris Christiaens (D)
Rep. Betty Lou Kasten (R)
Sen. Tom Keating (R)
Rep. David Wanzenried (D)

Members Excused: None

Members Absent: None

Staff Present: Lisa Smith, Legislative Fiscal Analyst
Lois Steinbeck, Legislative Fiscal Analyst
Connie Huckins, OBPP
Billie Jean Hill, Committee Secretary

Please Note: These are summary minutes. Testimony and discussion are paraphrased and condensed.

Committee Business Summary:

Hearing: POVERTY IN AMERICA

CHAIRMAN COBB gave a brief rundown on the agenda for the week and how the committee would conduct hearings.

Roger LaVoie, Administrator, Family Assistance Division, offered a few comments on the paper entitled POVERTY IN AMERICA by David T. Ellwood. EXHIBIT 1

Kate Cholewa, Montana Women's Lobby, JOBS Program, Research and Data Collection in Four Counties, discussed information she had on families.

Paulette Kohman, Executive Director, Montana Council for Maternal and Child Health, presented written testimony. EXHIBIT 2
CHAIRMAN COBB asked Ms. Kohman to provide a list of those programs to the LFA.

Ms. Judith Carlson, HRDC Directors Association of Montana, presented written testimony. EXHIBIT 3

Matthew Dale, Director, Friendship Center, serving homeless for

HOUSE HUMAN SERVICES & AGING SUBCOMMITTEE

January 5, 1993

Page 2 of 2

three counties, stated housing should comprise 30% of income and it is now 50 to 60%.

Kate Cholewa, Montana Women's Lobby, discussed the causes of poverty related to women.

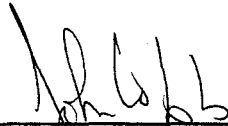
Elizabeth Dane, Executive Director, Montana Chapter of the National Association of Social Workers, presented written testimony. EXHIBIT 4

Harley Warner, Montana Association of Churches, formerly with the Montana Department of Revenue's Income Tax Division, and Dan Shea, Montana State Low-Income Coalition, discussed poverty in Montana.


Minky Medora, President, Montana Hunger Coalition, Missoula, Montana, and a dietician, introduced Dr. Paul Miller, University of Montana, member of the Montana Hunger Coalition, who talked about a study of poverty and hunger in Montana. EXHIBIT 5

ADJOURNMENT

Adjournment: 12:10 PM



REP. JOHN COBB, Chairman



BILLIE JEAN HILL, Secretary

JC/bjh

HOUSE OF REPRESENTATIVES

HUMAN SERVICES

SUB-COMMITTEE

ROLL CALL

DATE

1-5-92

NAME	PRESENT	ABSENT	EXCUSED
REP. JOHN COBB, CHAIRMAN	<input checked="" type="checkbox"/>		
SEN. MIGNON WATERMAN, VICE CHAIR	<input checked="" type="checkbox"/>		
SEN. CHRIS CHRISTIAENS	<input type="checkbox"/>		
SEN. TOM KEATING	<input type="checkbox"/>		
REP. BETTY LOU KASTEN	<input type="checkbox"/>		
REP. DAVID WANZENRIED	<input type="checkbox"/>		

POVERTY AND WELFARE

JANUARY, 1993

I. POVERTY IN AMERICA

National Information

- Social welfare costs increased 20 times from 1950 to 1980 in constant dollars. In the same period the US population increased by half.
- In July, 1991 14.2 percent of the population and one in four children under the age of three lived poverty. This is the highest number of people since 1964. The 1990 poverty rate was 13.5%.
- Since July, 1989, Food Stamp caseloads have grown by 38% and AFDC by 28%. 1.1 million families have been added to the AFDC roles during this time.
- The average monthly AFDC caseload for Federal Fiscal Year 1992 was 9% higher than Fiscal Year 1991. FY 1992 AFDC payments were up 7.2% (1.5 billion dollars) over FY 1991.
- Twenty-five million Americans received Food Stamps last May (this increased to 26.4 million last September) and 4.8 million families (9.3 million children) were on AFDC.

- Federal entitlement and mandatory spending now account for more than 60% of the total federal budget; health care costs account for 25% of this.
- Seventy-five thousand people were added to the AFDC program in July, 1992. 4.8 million families (and 13.8 million individuals) received AFDC nationally.

Montana Information (regarding the decade of the 80's)

- The number of children who live in poverty increased by 63%.
- The overall poverty level went from 12.3% to 16.1%; the rate was almost 20% for children under 18 years of age (1990: 16.3% and 1991: 15.4%).
- The poverty level was 39.7% if the family was headed by a single woman; the number of children who live in single parent families increased by 49%.
- Births to teens increased by 27%.

II. WELFARE: REFORM OR REPLACE?

- The public objects to welfare, i.e. cash, food, or housing assistance to healthy non-aged persons with low income.
- Welfare does not reflect nor reinforce our most basic values. Welfare inevitably creates conflicts because it treats the symptoms of poverty, not the causes; these conflicts in incentives and values undermine the credibility and effectiveness of the welfare system.
- Many are growing increasingly skeptical that any welfare-based solution-whether it be mixing work and welfare, instituting workfare, making welfare more humane, or providing training to welfare recipients-will ever take us very far. Long-term cash-based welfare for the healthy is inherently flawed.
- Our best hope is to understand the real causes of poverty and address them directly. WELFARE NEEDS TO BE REPLACED, NOT REFORMED.

III. FOUR VALUE TENETS REGARDING POVERTY

- A. The autonomy of the individual. The rags to riches American dream and rugged individualism pervade our culture.

EXHIBIT
DATE 1-5-93

- B. The virtue of work. The work ethic is fundamental to our conceptions of ourselves and our expectations of others. Laziness and idleness are seen as indications of weak moral character.
- C. Primacy of the family. The nuclear family is still the primary social and economic unit whose foremost responsibility is to raise children. The husband and wife are also expected to support each other.
- D. Desire for and sense of community. The desire for community, and the compassion and sympathy for others can be seen as flowing from a sense of connection with and empathy for others.

IV. THREE HELPING CONUNDRUMS

A conundrum is a riddle or a paradox where you are-damned-if-you-do and damned-if-you-don't. Poverty policy must cope with three helping conundrums largely because it requires one to help those who could conceivably help themselves:

EXHIBIT 1
DATE 1-5-93
2

- A. The security-work conundrum. When you give people money, food, or housing, you reduce the pressure on them to work and care for themselves. Research indicates that a pure welfare system reduces the pressure to work and reduces the rewards of working.
- B. The assistance-family structure conundrum. In 1960, one child in ten lived in a female-headed household and by 1985 the figure was roughly one child in four. Surveys have suggested that welfare reduces the need to rely on a man for support. Most Americans believe that poor women often have babies so they can collect welfare; however, virtually every careful social science study that has investigated this issue has found that THE WELFARE SYSTEM HAS HAD LITTLE EFFECT ON THE STRUCTURE OF FAMILIES.
- C. The targeting isolation conundrum. The more you effectively target a population, the more you tend to isolate the people who receive the services from the economic and political mainstream. Anytime people receive special treatment, the clear signal is being sent that these people are somehow different, perhaps even deficient, in some way. Targeting can label and stigmatize people.

V. POVERTY AMONG TWO-PARENT FAMILIES

EX-11-1
DATE 1-5-93
S

Poverty of two-parent families is the poverty of the working poor, who get little in the way of income or medical support. We must find a way to improve the economic security of this group without putting them into a welfare system. The main causes of poverty are:

- A. Low wages. The earnings of one person working full year, full time ought to be sufficient for two-parent family to reach the poverty line. And yet, a full-time minimum-wage job does not even come close to supporting a family of three at the poverty level. Full-time working families make up 44% of the poor two-parents families.
- B. Unemployment. In roughly 35% of poor two-parent families, both parents are healthy, but no one is working fully (or the equivalent). The unemployment of poor persons is extremely sensitive to economic conditions. From 1978 to 1983, the unemployment rate went up 3.5 percentage points; during this time the number of unemployed poor persons increased by a factor of three.
- C. Disability and retirement. In a quarter of the poor families no one is working fully because the parents are ill, disabled, or retired. Many of these families receive SSI, Workers Compensation, or Veterans benefits.

The poverty of two-parent families mimics economic conditions: the poverty rate can be predicted by (a) the median income of full-year full-time workers and (b) unemployment. For this group trickle-down economics works well.

The full-time working poor are less poor than those in other categories before government transfers, however they get so little aid they are actually the poorest group after transfers. The working poor also have a general level of medical insecurity since they have the least medical protection of all.

VI. POVERTY AMONG SINGLE-PARENT FAMILIES

Roughly one-quarter of America's children live in single-parent families. Causes:

A-C. (The same as the causes listed for two-parent families.) The pay and employment problems for single-parent families are far more severe than those of two-parent families. Women's wage are unquestionably lower than men's. Women often enter the labor market late and thus have little seniority. There is not a second adult that can help out and, finally, there are the children to be cared for.

D. The need to balance the dual roles of nurturer and provider.

Do we want single mothers to behave like husbands or like

wives? Should they be forced to work full time to support their families or allowed to choose to stay at home with the children? After the children get older, part-time work seems to be reasonable expectation.

E. They are often supported by welfare system that humiliates, stigmatizes, and isolates them while offering them limited support or incentives to become independent. Welfare discourages work and often times leaves only one sensible choice: to remain on welfare and to remain poor. Single parents have three potential sources of support: their own earnings, welfare, and the absent parent. Unfortunately, only one third of all single parents receive any child support.

~~4. Highly Visible~~ In working for or poor women who are... Over 80% of all single parents who work full-time are high school graduates. However, the majority of women who do not work at all are high school dropouts. At least one quarter of AFDC recipients collect benefits for ten or more years. Almost two-thirds of the AFDC funds are spent on this group. Only about 20 percent of the exits from AFDC are directly attributable to the increased earnings of women who are single parents. Welfare typically offers no incentives, aid, or pressure to get off public assistance other than the unpleasant way recipients are treated. And trickle-down economics does not work nearly so well for single-parent families as it does for two-parent families.

VII. WELFARE REFORM

Work-welfare programs do little more than put a tiny dent in welfare caseloads. They increase the annual earnings of clients on an average of \$200-750 and welfare savings are even more modest. They are however, cost effective and they do provide the opportunity for clients to do something productive, and both administrators and clients are said to be pleased with the programs' general progress and results. The benefits of the program (including the increased earnings of recipients and the value of the work they perform in workfare plans) exceeds the costs, but work-welfare programs alone are not likely to solve the welfare "problem".

There is growing skepticism that any welfare-based solution-whether it be mixing work and welfare, instituting workfare, making welfare more humane, or providing training to welfare recipients - will every take us very far. The goal should be to replace welfare with something that gives people real options, a chance to be independent, and a real reason to work. And there should be no attempt to build work incentives into any system designed to replace welfare; work incentives alone have never done much good in welfare programs.

Five significant changes in the welfare system would improve the

plight of the poor by creating a system that encourages and rewards work and responsibility:

- A. Ensure that everyone has medical protection. There are several alternatives for this: perhaps offer a last-resort medical plan for the uninsured with premiums collected through taxes and varied by income levels.

- B. Make work pay so working families are not poor.
 - 1. Expand the earned income tax credit.
 - 2. Raise the minimum wage.
 - 3. Make the child care tax credit refundable.
 - 4. Possibly add other tax-based support.

- C. Adopt a uniform Child Support assurance plan.
 - 1. Identify every child's father and mother and record the Social Security numbers of both parents on each child's birth certificate.
 - 2. Require all absent parents to contribute a portion of their income for the care of their children. This portion would vary with the number of children they fathered or bore. Require, for example, 17 percent of the absent parent's income for one child, 25 percent for 2 children, etc.

3. Child support payments would, in all cases, be collected by employers just like Social Security taxes.
4. If the collections from the earnings of the absent parent did not meet a certain minimum level, say \$2000 per child per year, stipulate that the government would provide the average minimum.

D. Convert welfare into a transitional system designed to provide serious but short-term financial, educational, and social support for people who are trying to cope with a temporary set back. The duration of this transitional system would be from 18 months to 3 years depending upon the situation, and both single-parent and two-parent families would be eligible for the transitional assistance. People would be offered training, counseling, services, and temporary income support. The rest would be up to them.

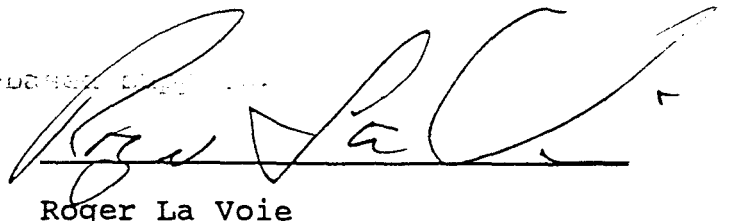
Here Provide minimum-wage jobs to persons who have exhausted their transitional support. This program would become operational for people when their transitional benefits have been exhausted. Families would always have something to fall back on even in the worst of times, but that something would be a low-paying government job-not welfare. Society would reasonably fulfill its obligation to help healthy adults if it guarantees that people who find jobs can keep a modest level of security, offers transitional assistance for those who are

1-5-93

struggling through temporary hard times, and offers jobs as a last resort.

The majority of the information described herein was taken from the book entitled Poor Support-Poverty in the American Family by David T. Ellwood.

4. Possibly used as a reference.



Roger La Voie

povwel.rlv

the absent parent's income for one child, 25 percent for



MONTANA CHILDREN'S AGENDA 1993

The original document is stored at the Historical Society,
225 North Roberts Street, Helena, MT 59620-1201. The phone
number is 444-2694.



A comprehensive legislative
agenda compiled by the Montana
Children's Alliance to promote
the health and well-being of
Montana's children.

1-5-93 3

HRDC Directors Association of Montana

c/o Judith H. Carlson
408 Washington Drive
Helena, MT 59601

January 5, 1993.

**TESTIMONY TO THE JOINT SUBCOMMITTEE ON HUMAN SERVICES
CAUSES OF POVERTY**

Human Resource Development Councils were first initiated in 1965 as part of the War on Poverty. Their sole purpose was to be in the forefront as the leaders as community action agencies in the eradication of poverty. Then as now, a wide array of causes of poverty were identified:

- low wages among the working poor
- high costs of housing and food
- high cost or lack of health care and transportation
- high cost of energy, both home heating and gasoline
- poor job market for low skill jobs
- an increasing number of low paid jobs in the service sector
- lack of adequate yet affordable child care
- illiteracy or deficient education
- poor physical or mental health
- alcohol and drug addictions
- family breakup leaving children without a breadwinner

We know what causes poverty.

The facetious response to the question is "lack of money." A similar repartee could be made to answer the question "what causes unemployment?" and the answer is "no jobs."

People can get money by earning it or by receiving it unearned. Unearned income can come from a supporting parent or spouse, from investments, from inheritances (if you're lucky), from Social Security, from lotteries and prizes, or from such benefit programs as workers compensation, unemployment compensation, AFDC, or general relief.

What we want to figure out is how to provide the opportunities for more people to be earning money and fewer people to receive unearned benefits. And we want to figure out what state policies can help the poor put more money in their pockets to feed their families and put clothes on their backs.

There are several ways we can do that:

1. We can change ~~or~~ tax laws or state policies, e.g., to exempt those earning less than \$13,000 from paying any state income tax,

such as Senator Waterman's bill is expected to do. This is a direct benefit to low-income families and will give them more disposable income. It's as good as a raise! Approximately 2 out of every 3 families living below the poverty line are families with full time workers. They need help to maintain their self-sufficiency.

A similar strategy is to enact a state earned income credit which will provide additional money in the pockets of our poor but working families. About 2/3 of poor families do have a full time worker. So it's not just folks on welfare who are poor! ~~We have~~

2. We can increase our payments for Aid to Families with Dependent Children (AFDC) and General Assistance to bring them more in line with decency and health. As you know, we now provide only 40% of the federal poverty level to our AFDC families. We expect them to be more virtuous and better money managers than the rest of us. I doubt that any of us could raise 2 children on \$390 per month - in this day and age when all of that could go to pay rent for a modest apartment, and a decent pair of tennis shoes will cost \$25.

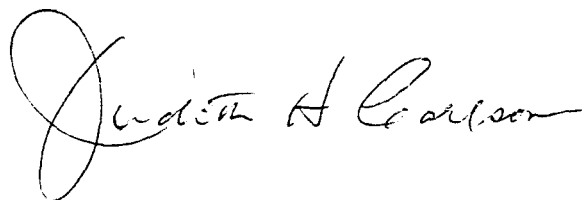
I served on an SRS committee which was to establish a reasonable "standard of need" for Montana - that is, the minimum amount needed for bare basic necessities. I have the calculations available for you, but **the total amount needed by a mother and two children was \$732 plus food stamps and fuel assistance. The poverty level for 1992 for this family was \$964. Yet, the amount she would receive on AFDC is \$390.**

There are ways we can provide services and opportunities for people to obtain higher incomes but where the money does not go directly to them. These are our favorite strategies because the money goes to people more like us, that is, landlords, teachers, doctors, social workers.

For example, a person needs a job. We pay a teacher to help her pass the GED test. We pay a social worker to give here counselling and moral support. We pay a day care provider to take care of her kids. We pay the doctor to cure her ills. We pay landlords rent subsidies. We pay Montana Power dollars to help with heating. But we don't like to pay the person who needs the money, e.g., the special session when the amount an AFDC Mom received decreased from 42 percent of the poverty level to less than 40%.

3. We can create more jobs. Governor Racicot's primary mission, according to Budget Director Lewis, is to increase Montana's per capita income. That is exactly the right mission. It's how to do it that will be controversial. Montana has slipped in its standing nationally in personal income. We have a higher percent of our population living in poverty - from about 12 percent in 1980 to 16% in 1990. We are going backwards!

The creation of higher per capita income through more jobs and better paying jobs is the best strategy for targeted the causes of poverty. But until we increase income dramatically for the 16% now in poverty, we must continue working on the other identified problems. HRDCs will be in the forefront of those activities at the local level, involving low income people as well as the public, private, and non-profit sectors.

 Judith A. Carlson

Testimony for the
Montana Legislative Sub Committee on Human Services
January 5, 1993

Causes of Poverty

My name is Elizabeth Dane.

I am the Executive Director of the Montana Chapter of the
National Association of Social Workers

I want to thank you for giving me the opportunity to share a
Social Work Perspective on the causes of poverty.

Is there a difference between the "poverty" of the wealthy
entrepreneur who overextends his or her holdings, and
declares bankruptcy and the poverty of the single mother of
three children receiving public assistance?

Of course there is!

In our society we avidly buy the Best Seller describing the
rollercoaster exploits of our captains of industry and at the
same time watch closely at the grocery checkout counter, as
the mother on AFDC exchanges food stamps for
"questionable" items.

What is this difference? What do we **hope** to learn from
the risk taking behavior of the industrialist in the
marketplace? What do we **resist** learning from those who
are poor in our society?

The factors that **cause poverty** and the factors that
perpetuate poverty relate to societal patterns and
structures, and individual capabilities and temperament.

The industrialist who picks him/or herself up after declaring
Chapter 11 Bankruptcy and goes on to start a new flourishing
business, has many supportive structures and options even
when presumably "down and out".

- Education, training, experience, professional contacts.
- Family and relatives support.

1. A
jobs
1988
too k

2. Ur
resou
socia
Too i
with
work

3. A
and
non-
over
child
choic
stres

4. St
minc
setti
The
and
and
comj

5. A
struc
unde
emoi
stab
impe
part

6. A
we c
early
we r
long
adul

- Sophisticated tax shelters and arrangements bought with the best legal minds.
- His hope and belief that once wealthy he can make it happen again.
- Governmental clemencies for risk takers who prime the economy with their investments

For the single parent receiving AFDC or the single person receiving General Assistance, the options are considerably fewer.

There are no societal rewards for managing your food stamp allotment, using your meager cash benefits wisely. When you take a job the equation of benefits drops to keep you at a marginal level. Small business loans for family maintenance do not exist!

Our society rewards the invisibility of persons and families who are poor. When we see riots and violence then poverty is not invisible, and our response is riot control. Blue Ribbon Panels, Ad Hoc Committees.

Two recent studies have come to similar conclusions that America has high poverty rates **not because we have** but because **we chose to**.

Our limited and fragmented social policies reveal that we have a tolerance for a lot more poverty than other countries. We allow a poverty rate for the elderly 4 times the average rate of other countries, and a poverty rate for children 3 times as high.

What we tend to forget is that poverty begets poverty. Neglect of the environmental conditions, and societal structures that foster poverty has brought ever worse conditions, and impacted on lives, hopes and options for many of our most impoverished citizens. Personal physical and emotional vulnerabilities are exacerbated, leaving illness and often emotional instability in their wake.

What are some of the causes of poverty?



lives, heavy users of outpatient facilities, institutions, or correctional facilities and homeless shelters.

There is no single cause of poverty and no single cure.

We have to look at:

- Societal structures and programs that we suspect perpetuate poverty.
- We have to look at individual needs and conditions that may impede self sufficiency and family independence.

Identifying the causes of poverty is a political activity. The way poverty is defined has important implications for the selection of strategies and programmatic structures to break into the progression of poverty.

Locating the causes of poverty in either **societal structures** or in **individual choice** leads us into a political quagmire, and minimize the complexity of both problems and solutions.

Our concern as social workers lies with those who have the least voice in our society. As social workers and human service professionals we have a commitment to increasing opportunities for poor persons to participate in our society as fully functioning members, to reap the benefits and make contributions.

Opportunity means access to knowledge, skills, training and education. These are the bases of human capital. This is what people have to sell in our society. (Poverty among families headed by a person with less than an 8th grade education is 40%. While only 7% of families headed by a High School graduate are in poverty.)

Opportunity requires elimination of discrimination. Even with the same educational background, many minority groups earn considerably less than whites, and are more vulnerable to being laid off from employment. Distinctions based on race, sex, age, ethnicity, or disability have no place in our society.

What happens in Montana.

I have focussed on issues for children, adolescents and families. but there are equally devastating conditions for single persons, the elderly, persons who are HIV positive,

22.6% of the state's children are living in poverty

22,369 children (0-19) are living below the poverty level. Montana ranked 41st among states in a recent national study.

During the 1992 fiscal year more than 32,000 Montanans from 10,696 families received assistance each month. Of those 20,316 were children.

AFDC payments were equal to 40.5% of the nationally established poverty level.

What are the implications of poverty and lack of comprehensive preventive program intervention among Montana's families?

- The state's infant mortality rate was 11.3% in 1989. The state ranked 42nd among all the states.
- Only 5% of the 357 pregnant women needing drug/alcohol abuse treatment in the state in 1989 actually received it. (We know the impacts on the central nervous system can be severe and life long)

•Increases among child neglect and abuse. Substantiated cases of child abuse and neglect in Montana rose 33% between 1986 and 1990.

•Disintegration of the family as a nucleus of support for all members.

The number of children in foster care in Montana rose from 2,302 to 3,310 in 1992. **a 50% increase.**

•20% of children are living in single parent families. This represents a 49% increase in the number of children in single parent families when comparing the period 1980-84 with 1987-1991. (A factor noted to contribute to a high poverty level)

• 1155 adolescents received drug or alcohol treatment in 1989, this represented only 46% of those needing it.

•Hunger- 2,726 children under the age of 12 in Montana were hungry in 1989.

• On any one day 345 juveniles were held in public and private juvenile facilities in 1989.

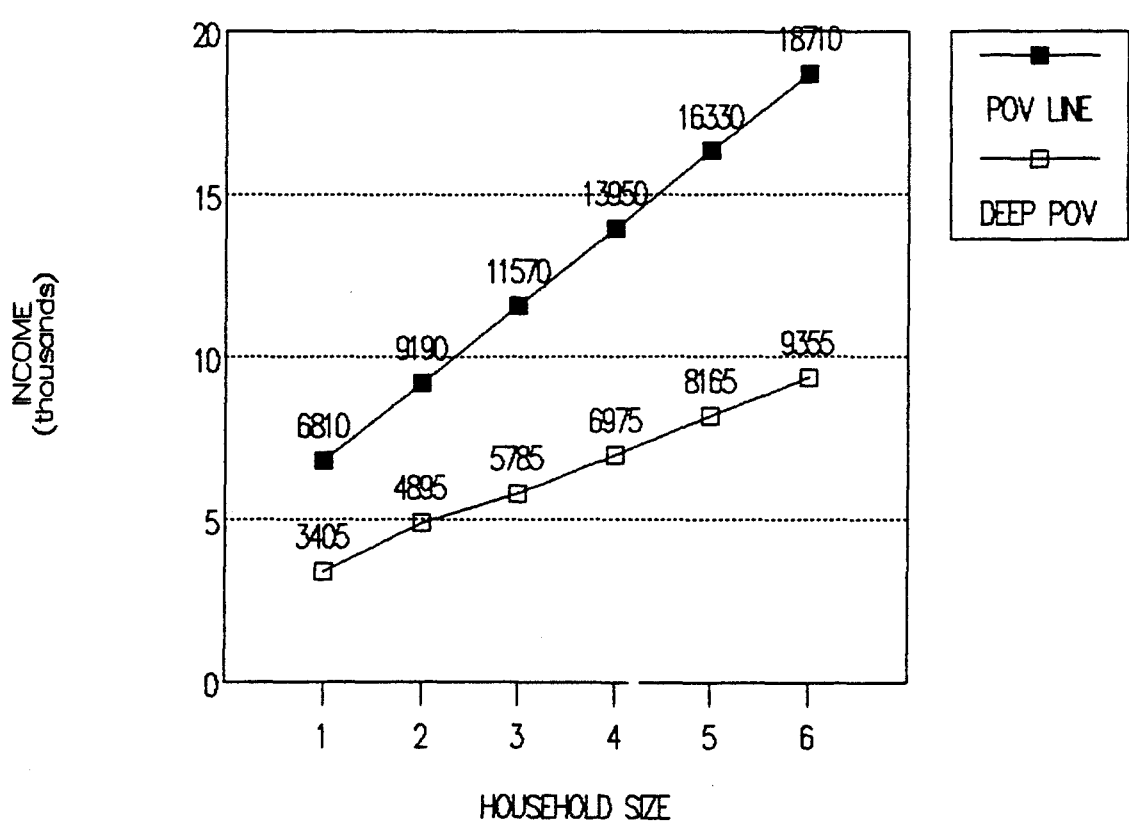
What do we want for Montanans. We have severe fiscal constraints, but we also have choices. We can make them for, or against our future.

Ultimately, We will be judged by the way we respond to our most needy constituencies.

References are available for all statistics.

5
1-5-93

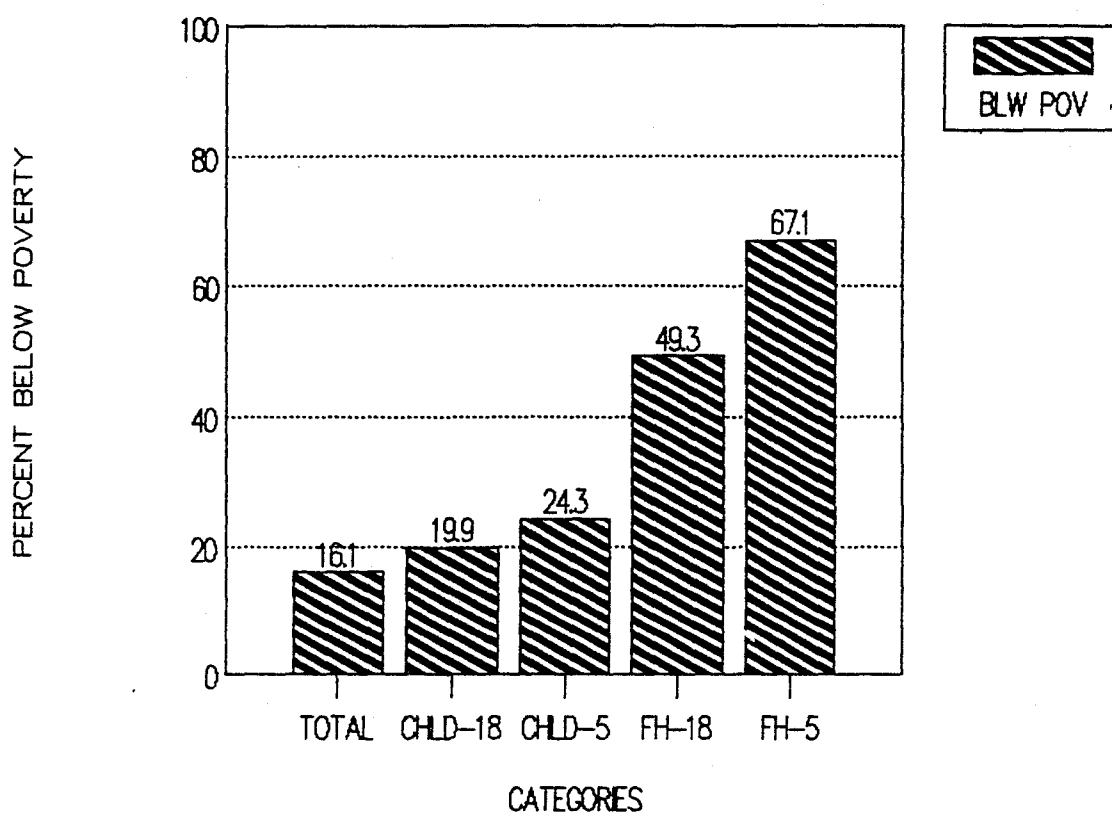
OFFICIAL POVERTY LINE AND DEEP POVERTY LINE - U.S. 1992



Source: FEDERAL REGISTER, Vol. 57, No. 50, March 13, 1992. Page 9025

MONTANA POVERTY LEVELS

1990 CENSUS



TOTAL: 124,853 of 776,793 Montanans

CHLD-18: 43,237 of 216,898 Children Under 18

CHLD-5: 13,980 of 57,600 Children Under 5

FH-18: 9,407 of 19,072 Female Headed Families With Children Under 18

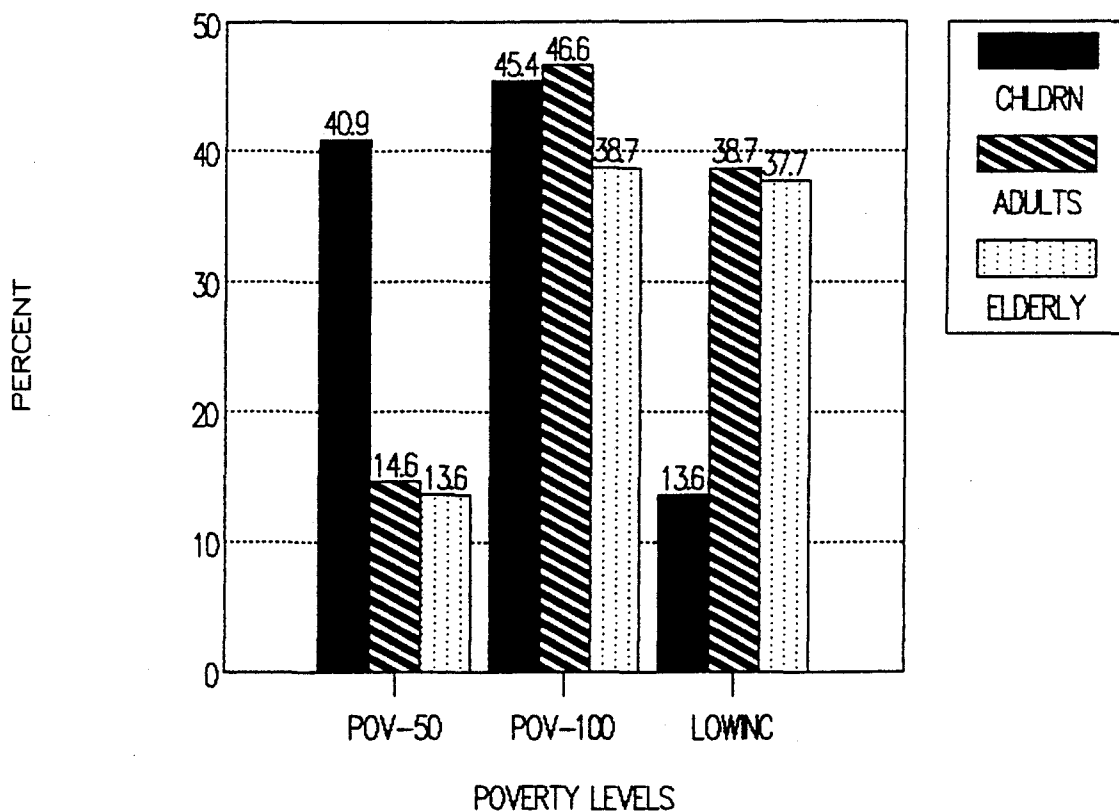
FH-5: 4,521 of 6,738 Female Headed Families With Children Under 5

Source: 1990 Census of Population and Housing. CPH-L-80. Table 3

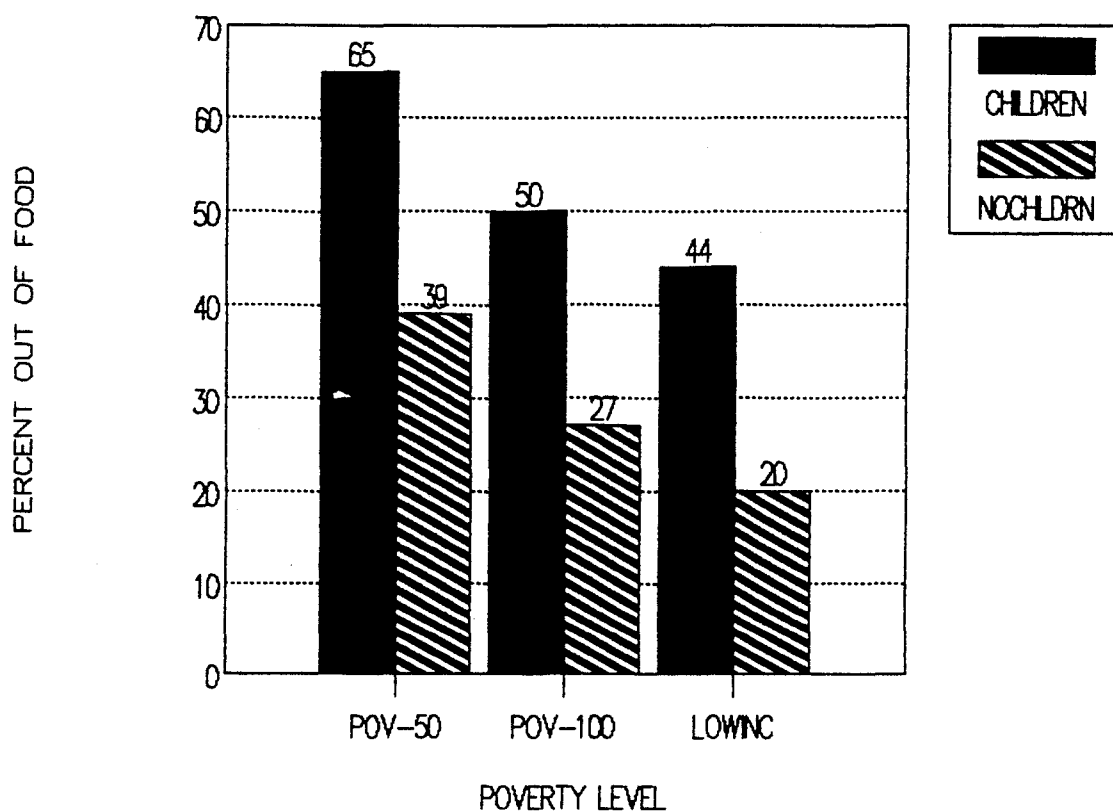
5
1-5-93

POVERTY LEVELS & FAMILY STATUS

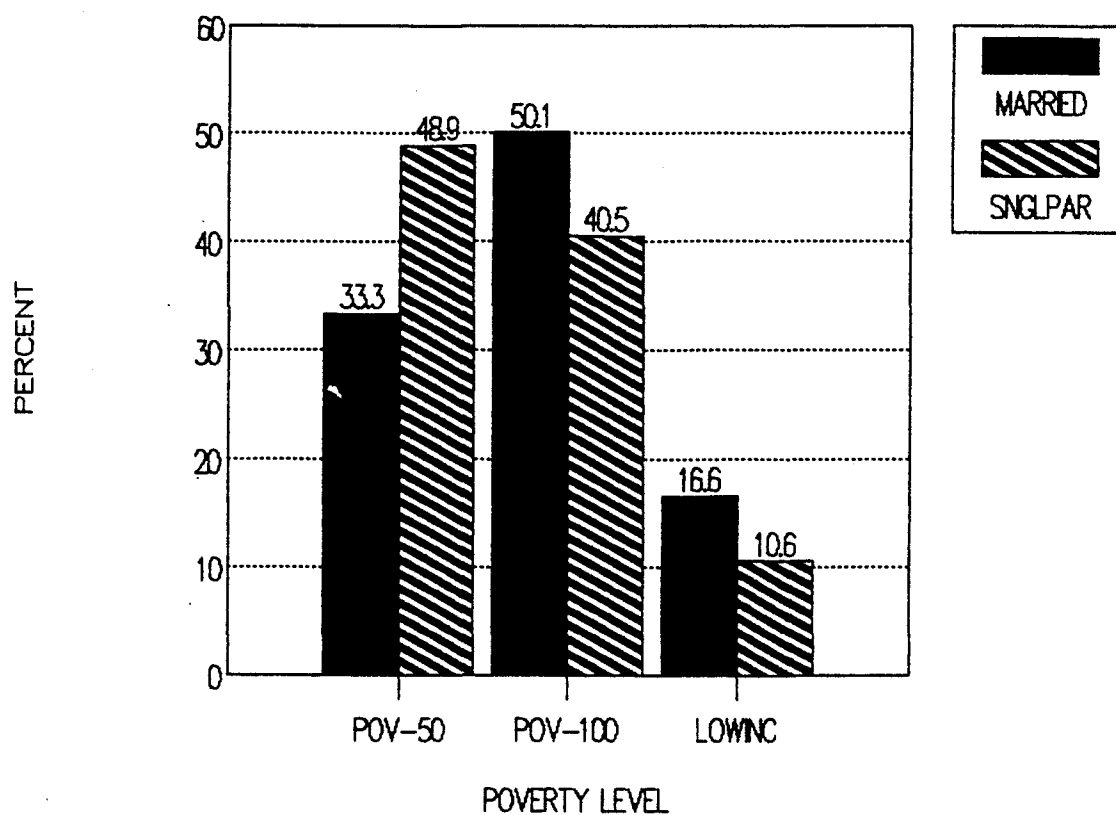
TEFAP 1992 (N=9252)



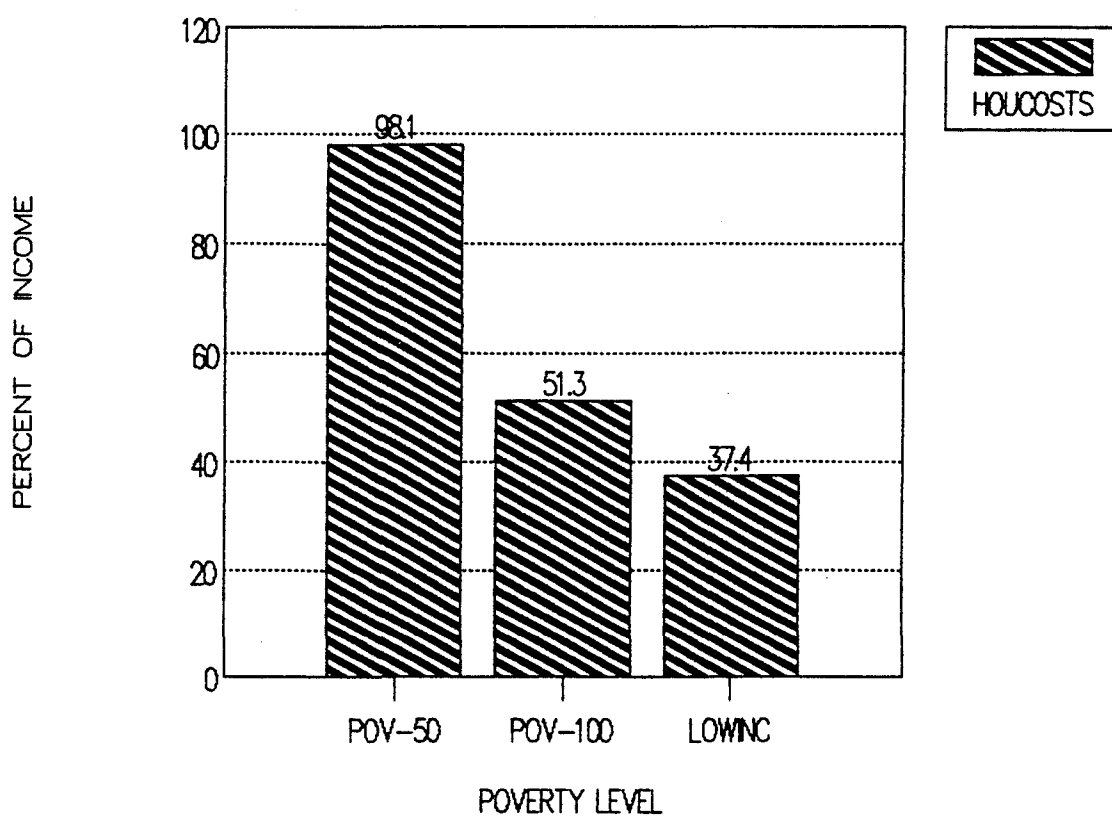
POVERTY LEVEL & FAMILIES OUT OF FOOD (TEFAP 1992; N=9252)



POVERTY LEVEL, MARITAL STATUS, FAMILIES WITH CHILDREN (TEFAP 1992)



CHILDREN, POVERTY LEVEL, HOUSING COSTS AS % OF INCOME (TEFAP 1992)



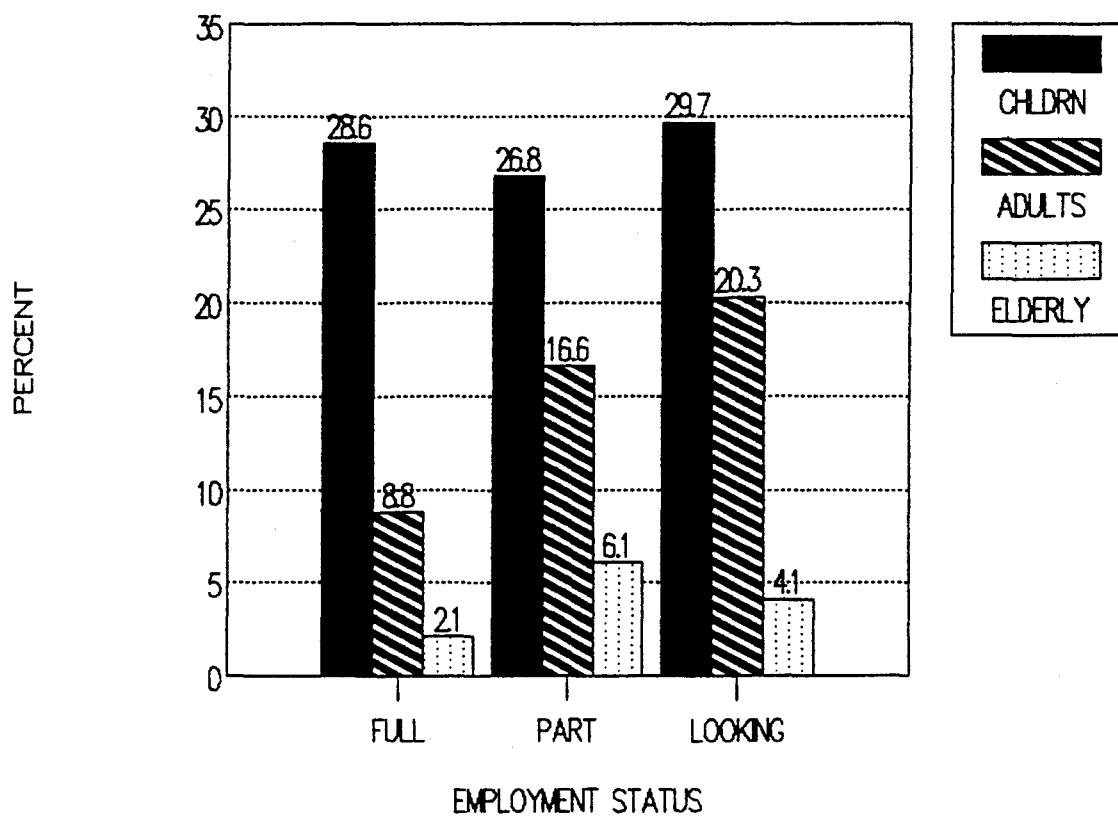
Housing Costs = rent/mortgage + utilities

5
1-5-93

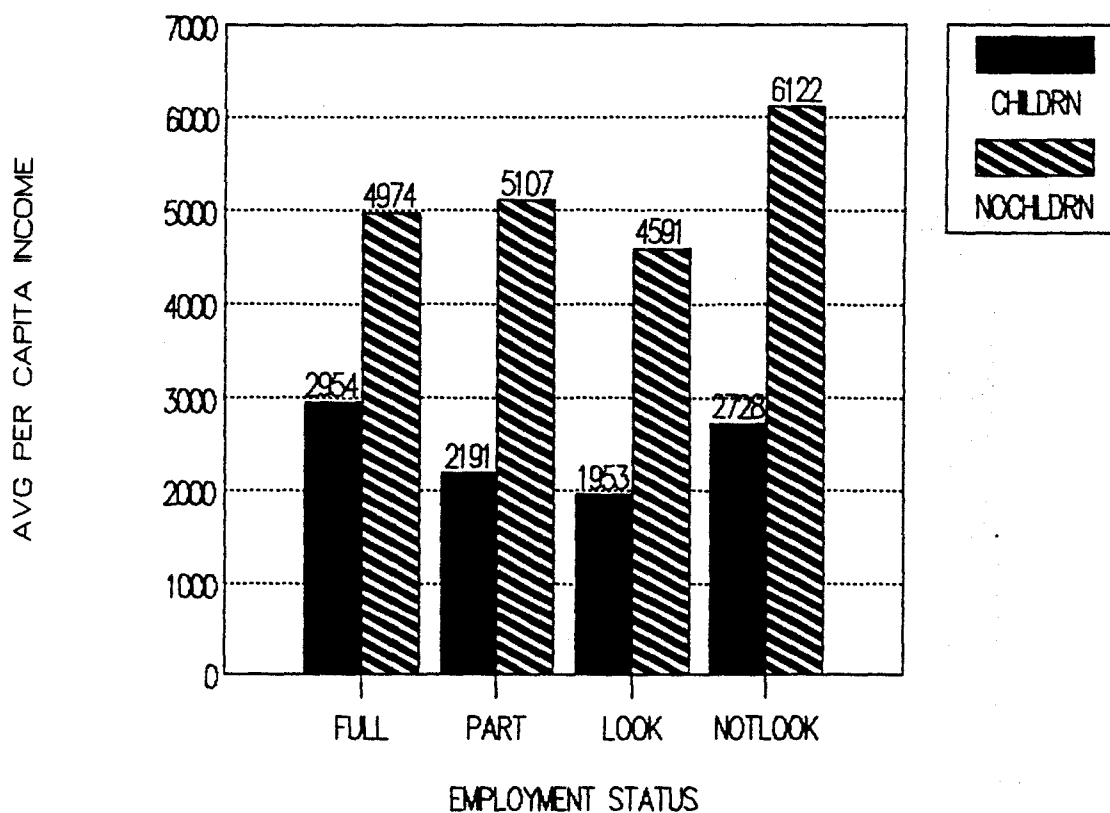
7

EMPLOYMENT AND FAMILY STATUS

TEFAP 1992 (N=9252)

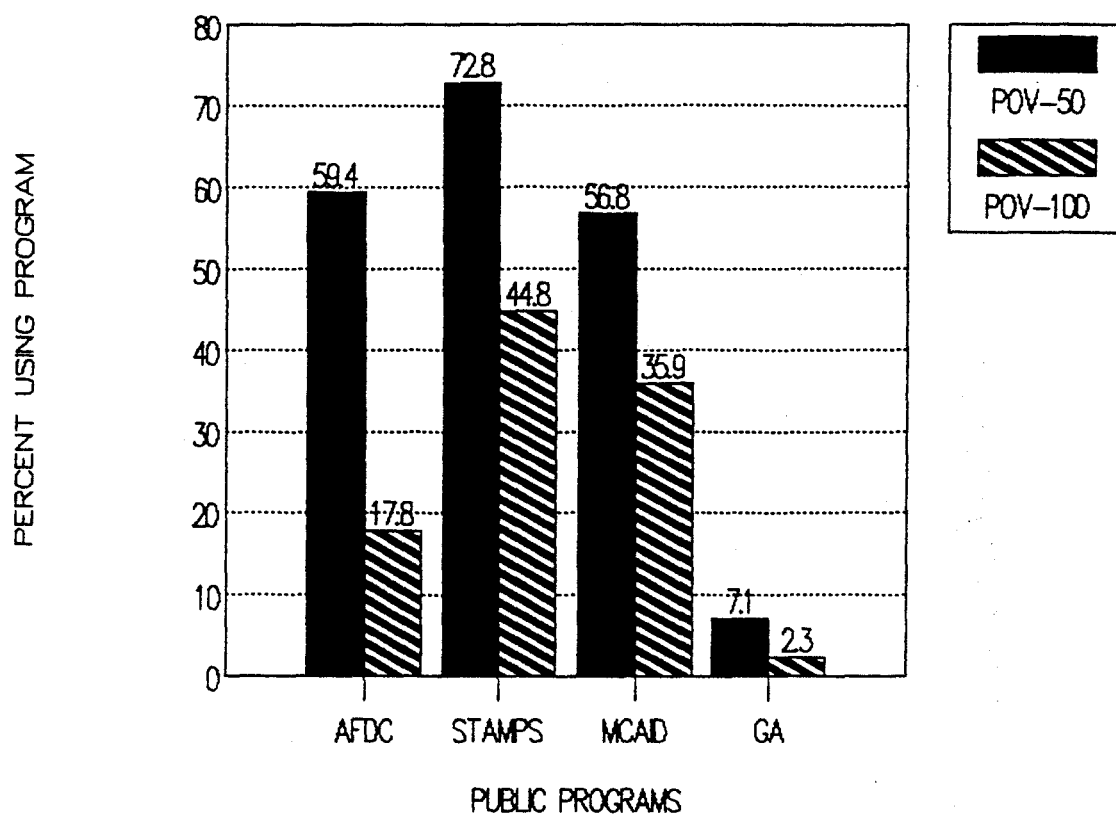


AVG PER CAPITA INC., EMPLOYMENT, & CHILDREN (TEFAP 1992;N=9252)

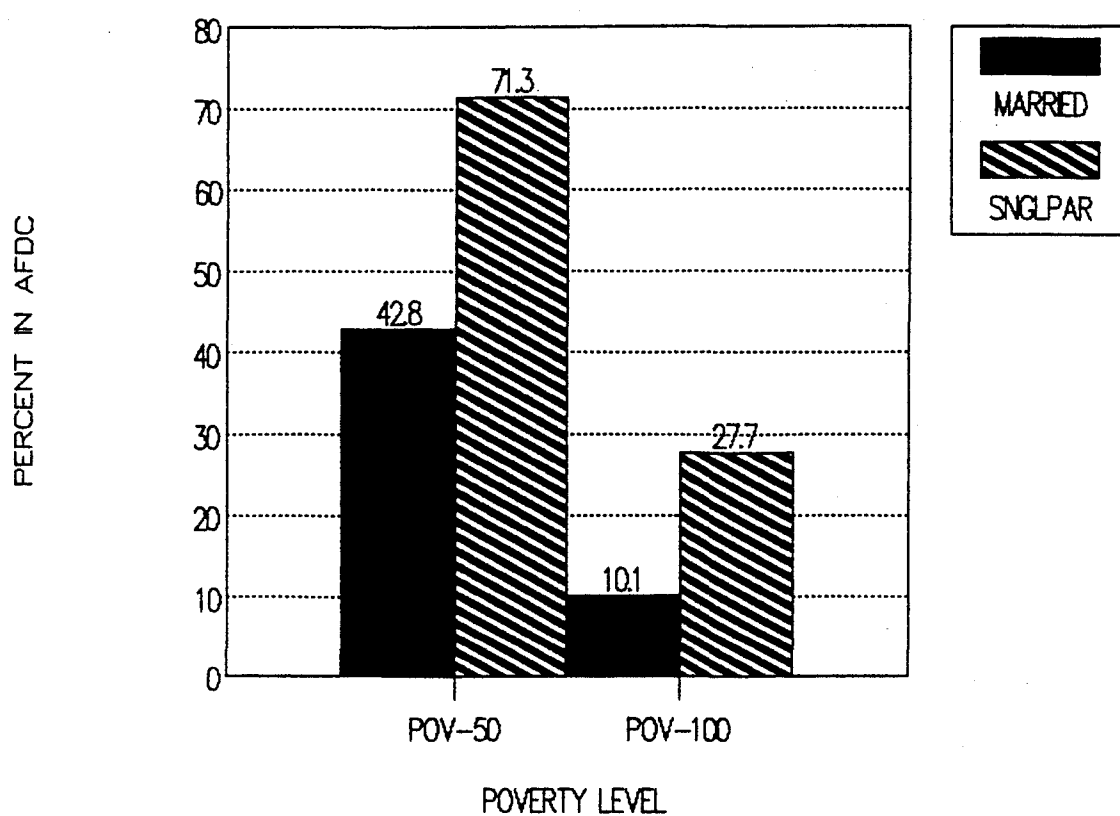


5
1-5-93

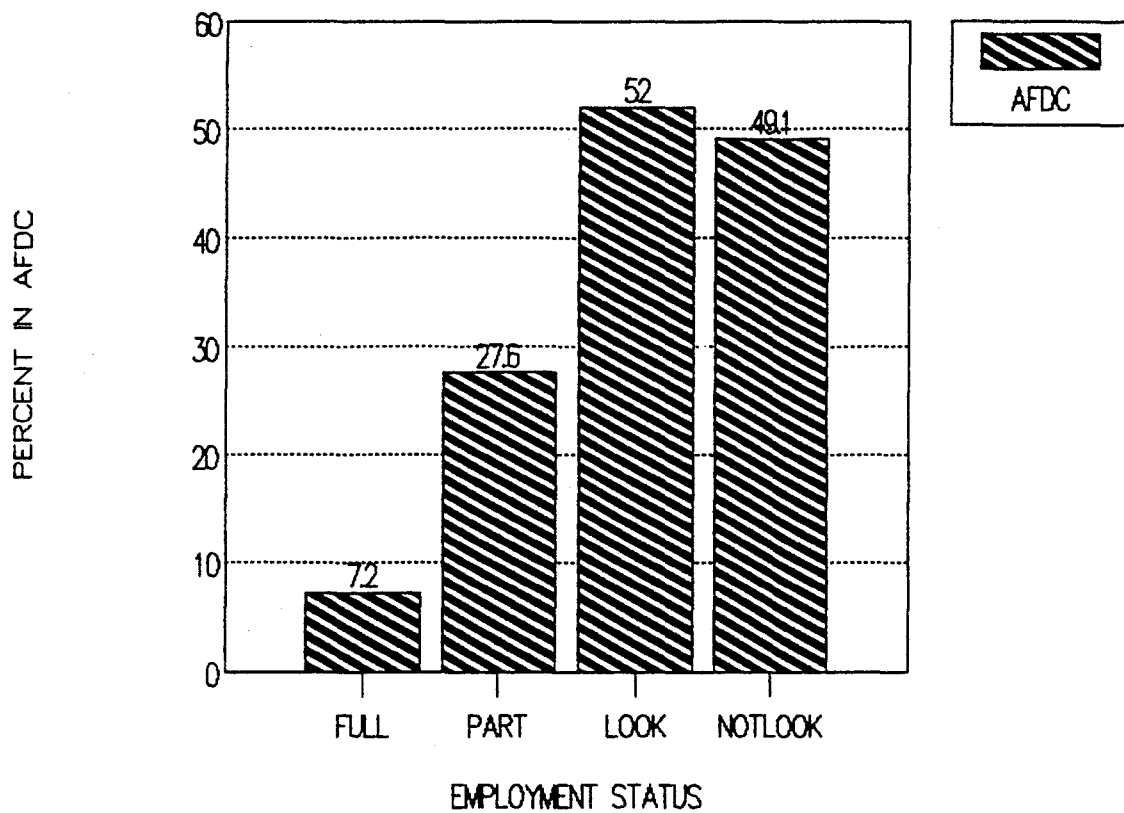
BELOW POVERTY HOUSEHOLD & PUBLIC PROGRAMS (TEFAP 1992;N=9252)



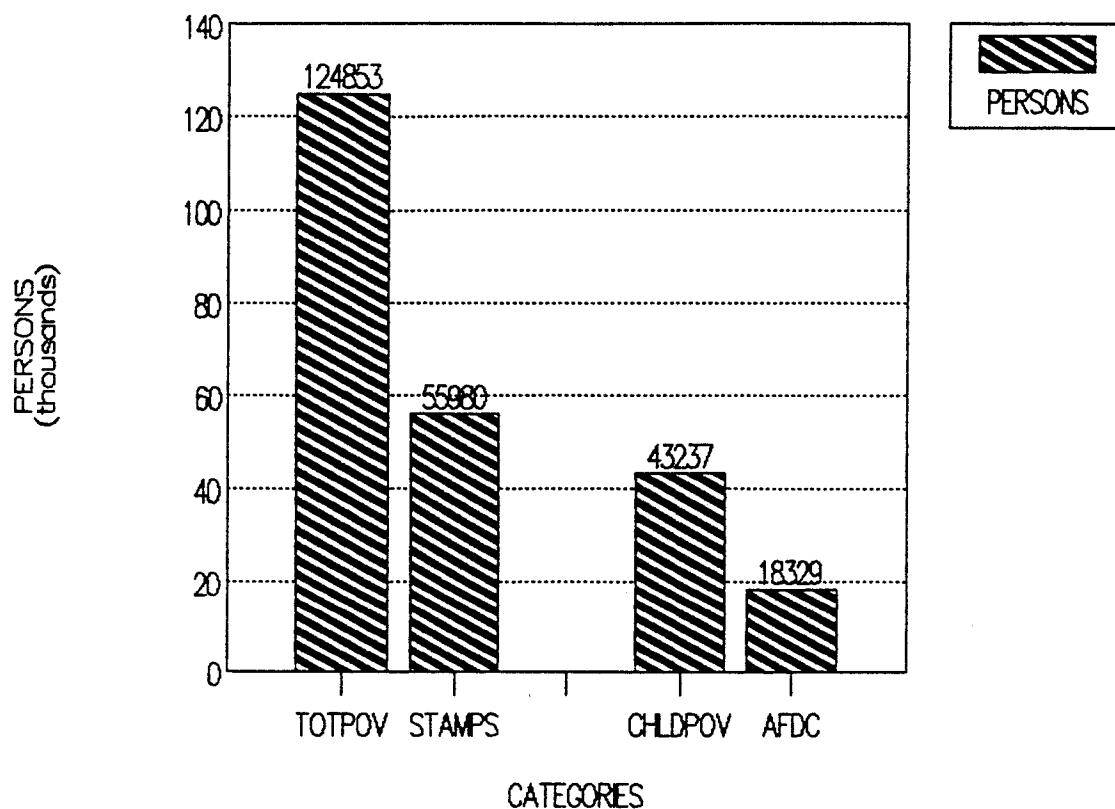
POVERTY LEVEL, MARITAL STATUS, PARTICIPATION IN AFDC (TEFAP 1992)



DEPENDENT CHILDREN, EMPLOYMENT, & AFDC (TEFAP 1992;N=9252)



POVERTY & PARTICIPATION IN FOOD STAMPS & AFDC (1990)

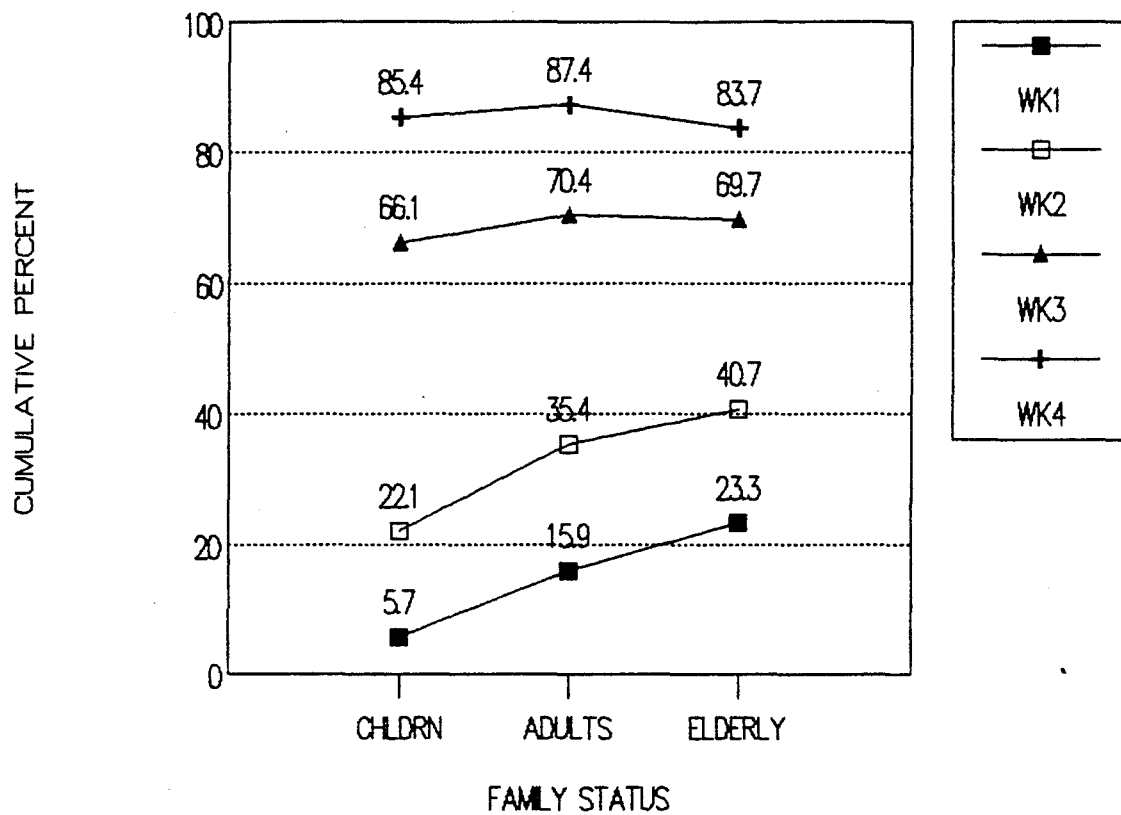


44.8 percent of all persons below the poverty line received food stamps
42.2 percent of all children below the poverty line received AFDC benefits

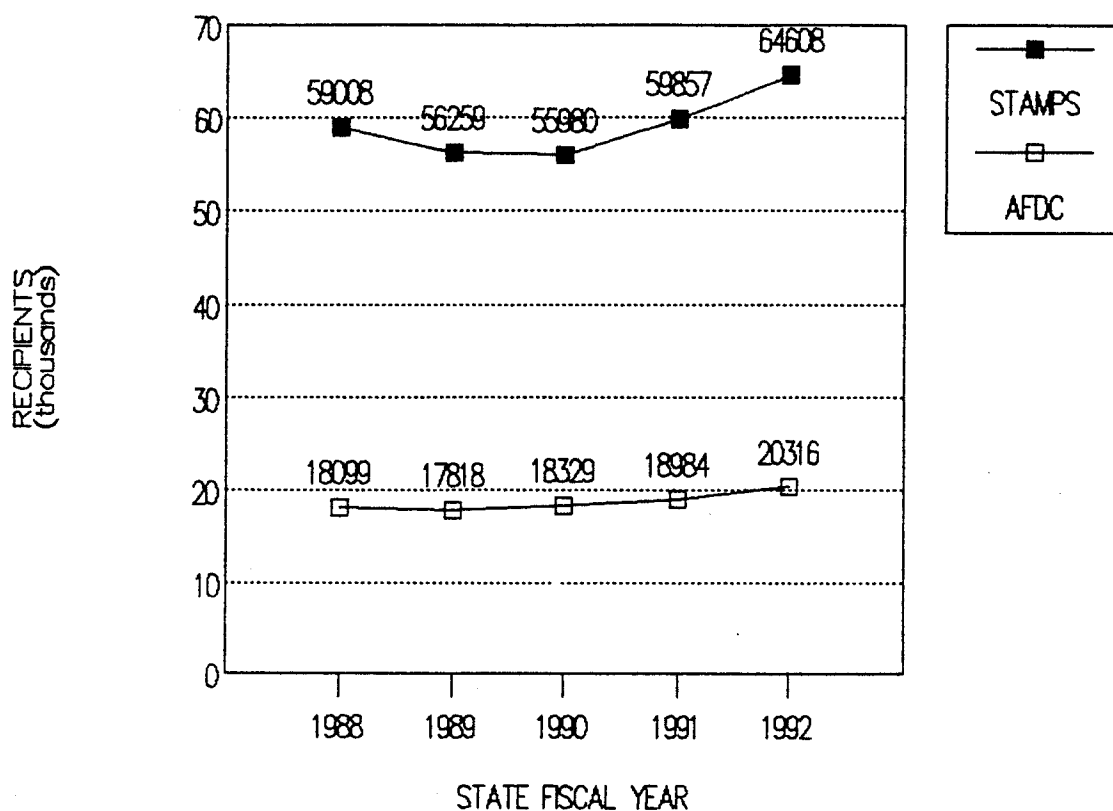
Source: State of Montana, Department of Social & Rehabilitation Services,
STATISTICAL REPORT, State Fiscal Year. 1990

5
1-5-93

WEEK OUT OF FOOD STAMPS CUMULATIVE PERCENT (TEFAP 1992)



AVG MONTHLY RECIPIENTS FOOD STAMPS & AFDC



Source: State of Montana, Department of Social & Rehabilitation Services,
STATISTICAL REPORT, State Fiscal Year. 1988 to 1992

DATE Jan 5, 1993

~~House~~

SENATE COMMITTEE ON

Penalty

JOINT SUBCOMMITTEE ON HUMAN
SERVICES AND AGING

BILLS BEING HEARD TODAY: _____

Name	Representing	Bill No.	Check One	
			Support	Oppose
<u>Don R. L.</u>	<u>SIRS</u>	<u>Penalty</u>		<input checked="" type="checkbox"/>
HARLEY WARNER	ASSOC. OF CHURCHES			
<u>Sharon Hays</u>	<u>Mont Cath Cnry</u>			
<u>Paul H. Kellerman</u>	<u>Mt Council Mch of H. Hells</u>			
<u>JUDITH CARLSON</u>	<u>HRDC DIRECTOR</u>			
<u>Elizabeth Dane</u>	<u>Nat. Assoc. of Swkrs.</u>			
<u>Susan Gerho Gebbs</u>	<u>Mt. Legal Services</u>			
<u>RICHARD DUNN</u>	<u>U. OF MONTANA</u>			
<u>John C. Bohlinger</u>	<u>HD 94</u>			
<u>DIANE SANDS</u>	<u>Mt Women's Lbly</u>			
<u>Wally Cook</u>	<u>Seniors - 40</u>			
<u>Berry Robb</u>	<u>SRS</u>			
<u>Donna L. L.</u>				
<u>Jeff RUPP</u>	<u>Dist IX HRDC</u>			
<u>DEL LANNANUS</u>	<u>MONT. ADVERTISING FED.</u>			
<u>Mike Harrington</u>	<u>MPC</u>			

VISITOR REGISTER

PLEASE LEAVE PREPARED STATEMENT WITH COMMITTEE SECRETARY