



PUBLIC HEARING

before

ASSEMBLY HEALTH AND HUMAN SERVICES COMMITTEE

ASSEMBLY BILL Nos. 4700, 4701, 4702, 4703, 4704, 4705

(AFDC Legislation)

October 22, 1991
11:15 a.m.
YWCA Building
Stratford, New Jersey

MEMBER OF COMMITTEE PRESENT:

Assemblyman George J. Otlowski, Chairman

ALSO PRESENT:

Assemblyman Wayne R. Bryant
District 5

David Price
Office of Legislative Services
Aide, Assembly Health and
Human Services Committee

* * * * *

Hearing Recorded and Transcribed by
Office of Legislative Services
Public Information Office
Hearing Unit
162 West State Street
CN 068
Trenton, New Jersey 08625



GEORGE J. OTLOWSKI
CHAIRMAN
THOMAS J. DEVERIN
VICE-CHAIRMAN
ANN A. MULLEN
HAROLD L. COLBURN, JR.
NICHOLAS R. FELICE

New Jersey State Legislature
ASSEMBLY HEALTH AND HUMAN
SERVICES COMMITTEE
STATE HOUSE ANNEX, CN-068
TRENTON, NEW JERSEY 08625-0068
(609) 292-1646

NOTICE OF PUBLIC HEARING

The Assembly Health and Human Services Committee will hold a public hearing on the following legislation:

- | | |
|---------------------------|--|
| A-4700
Bryant/Pascrell | The "Family Development Act". |
| A-4701
Bryant/Duch | Establishes comprehensive social services information hotline in DHS. |
| A-4702
Bryant/Scerni | Provides for AFDC eligibility for certain family members. |
| A-4703
Bryant | Directs the Commissioner of Human Services to revise the schedule of AFDC benefit amounts. |
| A-4704
Bryant/Baker | Directs DHS to allow full benefits for AFDC two parent families |
| A-4705
Bryant/Batten | Establishes the Council on Community Restoration. |

The hearing will be held on Tuesday, October 22, 1991, at 11:00 A.M., at the YWCA, 710 West Laurel Road, Stratford, New Jersey (609-627-9277).

The public may address comments and questions to David Price, Committee Aide and persons wishing to testify should contact Felice Astor, secretary, at (609) 292-1646. Those persons presenting written testimony should provide 10 copies to the committee on the day of the hearing.

Issued 10/7/91

ASSEMBLY, No. 4700

STATE OF NEW JERSEY

INTRODUCED APRIL 15, 1991

By Assemblyman BRYANT

1 AN ACT concerning family development, supplementing Title 44
2 of the Revised Statutes and amending P.L.1947, c.156,
3 P.L.1987, c.282 and P.L.1987, c.283.

4

5 BE IT ENACTED *by the Senate and General Assembly of the*
6 *State of New Jersey:*

7 1. (New section) This act shall be known and may be cited as
8 the "Family Development Act."

9 2. (New section) The Legislature finds and declares that
10 within New Jersey, there are counties and municipalities which
11 are experiencing high unemployment and underemployment
12 among their populations, and that these are conditions which
13 contribute to the overall economic decline of the State and
14 generally threaten the public health, safety, morals and welfare;
15 that the population within each of these counties and
16 municipalities consists of a disproportionate number of
17 economically disadvantaged and unskilled individuals who face
18 crippling barriers to employment and who are in need of special
19 training in order to become members of the productive work
20 force; that the REACH program established pursuant to P.L.1987,
21 c.282 (C.44:10-9 et seq.) has not and cannot, as it is currently
22 operating, provide the variety or intensity of services to address
23 the many and deep-rooted needs of the populations of these
24 counties and municipalities; and that the obstacles to economic
25 achievement and permanent escape from the bonds of welfare
26 dependency for these people can only be overcome through a new
27 initiative which offers intensified and coordinated services that
28 go beyond the parameters of the REACH program and address the
29 educational, vocational and other needs of the public assistance
30 recipient's family, rather than the recipient alone.

31 3. (New section) As used in this act:

32 "Benefits" means benefits received under the program of aid to
33 families with dependent children established pursuant to
34 P.L.1959, c.86 (C.44:10-1 et seq.).

35 "Commissioner" means the Commissioner of Human Services.

36 "Department" means the Department of Human Services.

37 "Program" means the "Family Development Initiative"
38 established pursuant to this act.

39 "Recipient" means a adult recipient of benefits under the
40 program of aid to families with dependent children.

EXPLANATION—Matter enclosed in bold-faced brackets [thus] in the
above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

1 4. (New section) The Family Development Initiative is
2 established in the Division of Economic Assistance of the
3 Department of Human Services. The objective of the Family
4 Development Initiative is to enable recipients of aid to families
5 with dependent children to secure permanent full-time
6 unsubsidized jobs, preferably in the private sector, with wages
7 and benefits that are adequate to support their families, and to
8 ensure that these individuals and their family members obtain the
9 necessary educational skills and vocational training, as
10 appropriate, to secure these kinds of jobs, in addition to other
11 health-related, social, educational and vocational services that
12 may be necessary to assist the family.

13 The commissioner shall initially establish the program in the
14 three counties which have the largest numbers of recipients,
15 during the first year of the operation of the program. During the
16 two succeeding years, the commissioner shall phase in the
17 program in the remaining counties Statewide. As the program is
18 implemented in each county, the fiscal and personnel resources of
19 State, county and municipal government agencies which are being
20 utilized by the REACH program established pursuant to P.L.1987,
21 c.282 (C.44:10-9 et seq.) shall be transferred to the program, and
22 the REACH program shall be terminated in that county.

23 5. (New section) a. A recipient whose youngest child is two
24 years of age or older shall participate in education, vocational
25 assessment and training, or employment activities, or a
26 combination thereof, under the program.

27 b. A recipient whose youngest child is less than two years of
28 age shall participate in counseling and vocational assessment
29 activities and the development of a family plan pursuant to
30 section 7 of this act, and may voluntarily participate in
31 education, vocational training or employment activities, or a
32 combination thereof, under the program.

33 6. (New section) A recipient who without good cause fails or
34 refuses to enroll and actively participate in the program, which
35 includes failure to attend or make satisfactory academic progress
36 in educational or vocational training classes under the program,
37 according to rules and regulations adopted by the commissioner,
38 shall thereupon, as determined by the commissioner, be subject to
39 a reduction in benefits of at least 20%, or shall become ineligible
40 for benefits for a period of at least 90 days. The period of
41 ineligibility shall commence at the end of the current benefit
42 period, and at the end of the period the recipient shall again
43 become eligible for benefits, if the recipient complies with all
44 requirements of the program as determined by the commissioner
45 or shows a willingness to do so. For a subsequent failure or
46 refusal to enroll and actively participate in the program without
47 good cause, the recipient may be subject to a termination of
48 benefits.

1 7. (New section) a. Services shall be provided to each
2 participant in the program according to a family plan which
3 includes a written contract. The contract shall be signed by the
4 participant and a program representative who shall act as a case
5 manager, advocate and broker of services for the participant and
6 the participant's family, and shall set forth the specific mutual
7 obligations of the participant and the program and a detailed plan
8 for the participant and the participant's family. The family plan
9 and contract, which shall explicitly state the services that the
10 program will provide to the participant, shall be reviewed by both
11 the participant and the program representative at least once a
12 year and may be revised from time to time according to the
13 needs of the participant, the participant's family and the
14 program.

15 b. The services to be provided under the program shall include,
16 but not be limited to: job development and placement in
17 full-time permanent jobs, preferably in the private sector;
18 counseling and vocational assessment; intensive remedial
19 education, including instruction in English-as-a-second language;
20 job search assistance; community work experience; employment
21 skills training focused on a specific job; and on-the-job training
22 in an employment setting.

23 c. The program shall be designed to ensure that each
24 participant and member of the participant's family, as age
25 appropriate, has attained the equivalent of a high school degree,
26 before assigning that person to a vocational-related activity
27 under the program.

28 d. The program shall assign one or more persons in each county
29 which is participating in the program to be responsible, on a
30 full-time basis, for job development for persons who have
31 completed their educational or training activities under the
32 program, with an emphasis on finding and creating permanent
33 full-time unsubsidized jobs, preferably in the private sector,
34 which offer wages and benefits that are adequate to support
35 recipients and their families.

36 e. The commissioner, in consultation with the Commissioner of
37 Commerce, Energy and Economic Development, shall seek to
38 recruit private sector employers in each county to offer
39 employment to persons who have completed their educational or
40 training activities under the program.

41 f. The commissioner, in consultation with the Chancellor of
42 Higher Education, shall develop a scholarship program to provide
43 tuition and related financial assistance, as needed, to each
44 program participant or other family member who has been
45 accepted into an institution of higher education or a
46 post-secondary vocational training program, according to
47 standards established by the commissioner.

48 g. The program shall provide supportive services to a program

1 participant as a last resort when no other source is available
2 therefor and when these services are included in the family plan.
3 The supportive services shall include, but not be limited to, one
4 or more of the following:

5 (1) day care services for the participant's child, to be
6 purchased through a voucher issued to the participant by the
7 program, which may be used to obtain care at a State licensed
8 child care center or school age child care program, or at a family
9 day care home approved by the department, that accepts the
10 voucher;

11 (2) transportation services, to be provided directly by the
12 program or through an allowance or other means of subsidy by
13 which the participant may purchase transportation; and

14 (3) health insurance coverage, to be provided by a participant's
15 employer, or through a continuation of Medicaid benefits
16 pursuant to P.L.1968, c.413 (C.30:4D-1 et seq.) for up to one year
17 if the participant becomes ineligible for financial assistance
18 under P.L.1959, c.86 (C.44:10-1 et seq.) as a result of earned
19 income.

20 8. (New section) In each county, the designated representative
21 of the commissioner responsible for the development of a family
22 plan for a participant in the program shall conduct an assessment
23 of the health-related, social, educational and vocational needs of
24 the participant's family unit in preparing the family plan for the
25 participant. If the designated representative determines that the
26 participant faces multiple barriers to employment, is not eligible
27 for the services of the Division of Vocational Rehabilitation
28 pursuant to P.L.1955, c.64 (C.34:16-20 et seq.), or needs special
29 individualized services in order to be able to maintain steady
30 employment after participation in the program, or that any of the
31 other family members require educational services or vocational
32 training, then the designated representative shall include in the
33 family plan a requirement that the participant, or the other
34 family members, as appropriate, receive special services in
35 addition to the other services provided to the participant
36 pursuant to this act. The designated representative shall then
37 arrange for the provision of these services. These special
38 services may include: individual counseling; family counseling;
39 parental skill training and development; individualized job
40 training services; substance abuse counseling; individualized
41 remedial educational or tutorial services for the participant or
42 other family members based upon the assessment of the family's
43 educational needs; and any other health-related, counseling,
44 educational or vocational training services determined by the
45 commissioner to be necessary to provide each family member
46 who is eligible for benefits with the basic skills that are
47 necessary to secure and maintain gainful employment, and to
48 prepare the program participant for steady employment following

1 participation in the program.

2 The special services shall be provided to program participants
3 in accordance with guidelines established by the commissioner, in
4 consultation with the Commissioners of Health, Labor, Education,
5 Community Affairs, and Commerce, Energy and Economic
6 Development, and with the implementation plans established for
7 each county pursuant to this act.

8 9. (New section) The commissioner shall establish a program
9 office in each of the three counties with the largest number of
10 recipients, to be designated as a family resource center. The
11 center shall provide all program enrollment and case management
12 services, including counseling and health-related, social,
13 educational and vocational needs assessment services, to program
14 participants and their families in a single setting within the
15 county, in order to facilitate their access to these services.

16 10. (New section) The commissioner shall take such actions as
17 are necessary to reorganize the services provided by the Divisions
18 of Economic Assistance, Youth and Family Services, and Mental
19 Health and Hospitals of the department, the county welfare
20 agencies and private nonprofit agencies and organizations with
21 which the department contracts to provide services, and to
22 promote innovative approaches to the delivery of program
23 services through partnerships between public and private entities,
24 and between nonprofit and for-profit entities within the private
25 sector, in order to provide for the most effective and efficient
26 use of public and private resources in the implementation and
27 operation of the program.

28 11. (New section) a. The commissioner shall establish a
29 planning council in each county to determine the most effective
30 way to organize and administer the program in that county. The
31 planning council shall include no less than 12 and no more than 15
32 persons and shall, at a minimum, include: the director of the
33 program in each county, who shall be designated by the
34 commissioner; the director of the county welfare agency; a
35 member of the board of chosen freeholders; a representative of
36 the county human services advisory council; a representative of
37 the local Private Industry Council established pursuant to the
38 "Job Training Partnership Act," Pub.L.97-300 (29 U.S.C. §1501 et
39 al.), or of a successor entity as may be provided by federal law; a
40 representative of a child care agency in the county; a
41 representative of the local community college; a representative
42 of the county vocational school; a representative of private
43 business or industry in that county; a recipient of aid to families
44 with dependent children residing in that county; a representative
45 of the commissioner; and a representative of the Division of
46 Youth and Family Services.

47 b. The council shall develop a program implementation plan
48 for the county which shall ensure that training and education

1 participation in the program.

2 The special services shall be provided to program participants
3 in accordance with guidelines established by the commissioner, in
4 consultation with the Commissioners of Health, Labor, Education,
5 Community Affairs, and Commerce, Energy and Economic
6 Development, and with the implementation plans established for
7 each county pursuant to this act.

8 9. (New section) The commissioner shall establish a program
9 office in each of the three counties with the largest number of
10 recipients, to be designated as a family resource center. The
11 center shall provide all program enrollment and case management
12 services, including counseling and health-related, social,
13 educational and vocational needs assessment services, to program
14 participants and their families in a single setting within the
15 county, in order to facilitate their access to these services.

16 10. (New section) The commissioner shall take such actions as
17 are necessary to reorganize the services provided by the Divisions
18 of Economic Assistance, Youth and Family Services, and Mental
19 Health and Hospitals of the department, the county welfare
20 agencies and private nonprofit agencies and organizations with
21 which the department contracts to provide services, and to
22 promote innovative approaches to the delivery of program
23 services through partnerships between public and private entities,
24 and between nonprofit and for-profit entities within the private
25 sector, in order to provide for the most effective and efficient
26 use of public and private resources in the implementation and
27 operation of the program.

28 11. (New section) a. The commissioner shall establish a
29 planning council in each county to determine the most effective
30 way to organize and administer the program in that county. The
31 planning council shall include no less than 12 and no more than 15
32 persons and shall, at a minimum, include: the director of the
33 program in each county, who shall be designated by the
34 commissioner; the director of the county welfare agency; a
35 member of the board of chosen freeholders; a representative of
36 the county human services advisory council; a representative of
37 the local Private Industry Council established pursuant to the
38 "Job Training Partnership Act," Pub.L.97-300 (29 U.S.C. §1501 et
39 al.), or of a successor entity as may be provided by federal law; a
40 representative of a child care agency in the county; a
41 representative of the local community college; a representative
42 of the county vocational school; a representative of private
43 business or industry in that county; a recipient of aid to families
44 with dependent children residing in that county; a representative
45 of the commissioner; and a representative of the Division of
46 Youth and Family Services.

47 b. The council shall develop a program implementation plan
48 for the county which shall ensure that training and education

1 services provided by the program in that county reflect local
2 needs and resources and that supportive services provided to
3 program participants utilize existing local arrangements
4 wherever possible. The plan shall also designate a county agency
5 to coordinate services provided by the program and to report to
6 the commissioner on program implementation and effectiveness,
7 according to criteria and standards established by the
8 commissioner.

9 12. (New section) The commissioner shall reimburse a county
10 for 100% of the reasonable costs associated with administration
11 of the program and program services which are not reimbursed by
12 the federal government.

13 13. Section 8 of P.L.1947, c.156 (C.44:8-114) is amended to
14 read as follows:

15 8. The State shall provide, through each municipality, public
16 assistance to the persons eligible therefor, residing therein or
17 otherwise when so provided by law, which assistance shall be fully
18 funded by the State and administered by a local assistance board
19 according to law and in accordance with this act and with such
20 rules and regulations as may be promulgated by the commissioner.

21 [As hereinafter provided, employable persons] An employable
22 person who is receiving public assistance shall be required, except
23 when good cause exists, to [perform such public work as shall be
24 assigned to them by the Division of Employment Services in the
25 Department of Labor or, in the manner described herein, by the
26 director of welfare of the municipality providing public
27 assistance.

28 The division shall provide for the establishment of public work
29 programs for the assignment of employable persons in receipt of
30 public assistance. Public work may include the performance of
31 work for the municipality providing public assistance, or the
32 performance of work in the operation of or in an activity of a
33 nonprofit agency or institution pursuant to a contract with the
34 municipality. Public work projects to which employable persons
35 are assigned by the division may include work for other levels of
36 government besides the municipality, and shall be approved by
37 the Commissioner of Labor. If a recipient is injured while
38 performing work assigned by the division or a municipal welfare
39 director pursuant to this act, liability for such injury shall be
40 assumed by the State, pursuant to the Workers' Compensation
41 Act, R.S.34:15-1 et seq. No State agency, municipality or any
42 governmental or nonprofit agency or institution which has
43 contracted with the division or a municipality pursuant to this
44 act, or its employees, shall be liable in a civil suit for damages
45 for any injury sustained by a recipient while performing work
46 required by this act.

47 The director of welfare in the municipality shall notify the
48 division of persons in receipt of public assistance who, in his

1 judgment, and in accordance with the regulations established by
2 the Commissioner of Human Services, are able to perform work.
3 From the time that he has so notified the division until such time
4 as the division shall assign such persons to a public work project,
5 the director of welfare shall assign such employable persons to
6 perform public work if such work is available, and shall notify the
7 division. The division may approve any such employment assigned
8 by the director of welfare without further need for assignment or
9 reassignment or may make another assignment. In assigning
10 public work, the director of welfare or the division, as the case
11 may be, shall be satisfied that such employable persons will not
12 be used to replace any regular employees of any department or
13 unit of such municipality.

14 In assigning persons to public work in a nonprofit agency or
15 institution, the division or the director of welfare, as the case
16 may be, shall also be satisfied that such assignment will not
17 result in the displacement of regular employees of the agency or
18 institution.

19 The Commissioner of Labor shall establish regulations
20 concerning the appropriateness of work-site assignments.

21 Persons performing such work assigned by the division or the
22 director of welfare shall work only the number of hours equal to
23 the amount of their grant divided by an hourly wage rate
24 commensurate with beginning regular employees similarly
25 employed. Performance of such work shall result in payment to
26 the person of his public assistance grant] enroll and actively
27 participate in the Family Development Initiative established
28 pursuant to P.L....., c..... (C.....) (now pending before the
29 Legislature as this bill).

30 Each person receiving public assistance who is required to
31 participate in the Family Development Initiative shall receive a
32 health-related, social, educational and vocational assessment and
33 those services, as appropriate, which are provided to other
34 participants in that program pursuant to P.L....., c.....
35 (C.....) (now pending before the Legislature as this bill).

36 Any person who without good cause fails or refuses to [report
37 for or to perform work to which he has been assigned by the
38 director of welfare or the division] enroll and actively participate
39 in the Family Development Initiative, which includes failure to
40 attend or make satisfactory academic progress in educational or
41 vocational training classes under the program, according to rules
42 and regulations adopted by the commissioner, shall thereupon, as
43 determined by the commissioner, be subject to a reduction in
44 benefits of at least 20%, or shall become ineligible for public
45 assistance for a period of at least 90 days, which shall commence
46 at the end of the current benefit period and at the end of which
47 the person shall again become eligible for public assistance;
48 provided that he [reports for and performs work to which he has

1 been assigned] complies with all requirements of the Family
2 Development Initiative as determined by the commissioner or
3 shows his willingness to do so. For a subsequent failure or refusal
4 to enroll and actively participate in the program without good
5 cause, the person may be subject to a termination of benefits.

6 [Good cause for failure or refusal to report for or to perform
7 work shall include, but shall not be limited to: working conditions
8 which are a substantial risk to health and safety; physical
9 inability to engage in a particular type of work; or lack of a
10 reasonable means of transportation.

11 Willingness to report for or to perform work shall be
12 demonstrated by maintaining a current registration with the
13 division; by reporting to a division office upon request and
14 providing all required information; by reporting for employment
15 interviews as scheduled by the division; by accepting employment
16 or better employment when offered, whether or not the offer is
17 made through or referred by the division; by accepting training
18 for employment as offered when the person is unemployed; and by
19 continuing in employment training, unless the person has good
20 cause to fail or refuse to report for or to perform the work to
21 which the person has been assigned.]

22 (cf: P.L.1990, c.66, s.17)

23 14. Section 11 of P.L.1987, c.282 is amended to read as follows:

24 11. This act shall take effect immediately[, but shall remain
25 inoperative until the enactment into law of Senate Bill No. 2047
26 or Assembly Bill No. 4182 of 1986-1987 or a similar bill; and
27 sections 1 through 8, inclusive, and section 10 shall remain
28 inoperative until the submission by the commissioner to the
29 Senate Revenue, Finance and Appropriations Committee and the
30 General Assembly Appropriations Committee, or their successor
31 committees, of the REACH program implementation report
32 required pursuant to subsection a. of section 9 of this act] and
33 shall expire three years after the effective date of P.L.....
34 c..... (C.....) (now pending before the Legislature as this
35 bill).

36 (cf: P.L.1987, c.282, s.11)

37 15. Section 1 of P.L.1987, c.283 (C.30:4D-6b) is amended to
38 read as follows:

39 1. The Legislature finds and declares that: the protection
40 afforded recipients of aid to families with dependent children
41 (AFDC) pursuant to P.L.1959, c.86 (C.44:10-1 et seq.), through
42 the provision of health care coverage under the Medicaid
43 program, established pursuant to P.L.1968, c.413 (C.30:4D-1 et
44 seq.), is a major disincentive to public assistance recipients who
45 are considering employment; and while the federal government
46 has recognized the relationship between medical coverage and
47 successful employment initiatives through its policy of allowing
48 limited extensions of Medicaid to former AFDC recipients who

1 lose eligibility for both programs as a result of employment, only
2 10% of those entering employment receive Medicaid extensions
3 for more than four months because of the strict income eligibility
4 requirements.

5 The Legislature further finds and declares that: New Jersey's
6 welfare reform program[, known as REACH,] aims to transform
7 the present AFDC program, which is a payment system, into an
8 employment and training program the goal of which is to assist
9 New Jersey's welfare families to realize self-sufficiency; and,
10 therefore, it is necessary to extend Medicaid coverage for a
11 period of up to 12 months to those AFDC recipients who lose
12 eligibility for AFDC and Medicaid as a result of employment
13 obtained through the welfare program.

14 (cf: P.L.1987, c.283, s.1)

15 16. (New section) The commissioner, in consultation with the
16 Commissioners of Health, Labor, Education, and Commerce and
17 Economic Development, and the Chancellor of Higher Education,
18 shall report to the Governor and the Legislature no later than
19 three years after the effective date of this act, and annually
20 thereafter, on the effectiveness of the program in meeting its
21 objectives, accompanying that report with any recommendations
22 for changes in the law or regulations governing the program that
23 the commissioner deems necessary.

24 17. There is transferred \$10,000,000 from the Grants-In-Aid
25 account for the Realizing Economic Achievement (REACH)
26 Program within the General Fund to provide the funds necessary
27 to implement the Family Development Initiative.

28 18. The commissioner, pursuant to the "Administrative
29 Procedure Act," P.L.1968, c.410 (C.52:14B-1 et seq.), shall adopt
30 rules and regulations to carry out the provisions of this act.

31 19. This act shall take effect on the 90th day after the
32 effective date of this act, except that the commissioner may
33 take such actions prior to the effective date as are necessary to
34 effectuate the purposes of this act.

35
36
37 **STATEMENT**

38
39 This bill establishes the "Family Development Initiative" in the
40 Department of Human Services. The Commissioner of Human
41 Services shall initially establish the program in the three counties
42 with the largest numbers of aid to families with dependent
43 children (AFDC) recipients during the first year of the program's
44 operation. The other counties will be phased in during a
45 subsequent two-year period. The REACH program established
46 pursuant to P.L.1987, c.282 (C.44:10-9 et seq.) is to be phased out
47 on a county-by-county basis as the Family Development
48 Initiative is implemented in that county, with the fiscal and

1 personnel resources of public agencies which are being utilized by
2 the REACH program transferred to the Family Development
3 Initiative. The bill provides for the expiration of P.L.1987. c.282
4 three years after the effective date of the bill.

5 The REACH program has failed to provide a viable
6 programmatic approach to the increasing problem of welfare
7 dependency in New Jersey, with its attendant features of broken
8 families and wasted lives. A new more comprehensive approach
9 to addressing the needs and responsibilities of public assistance
10 recipients is required, with an emphasis on strengthening
11 families, remedying basic deficiencies in educational skills,
12 developing real private sector job opportunities with a future, and
13 providing meaningful penalties for noncompliance.

14 The Family Development Initiative created under this bill will
15 expand the range and intensity of services available to
16 participants in the existing REACH program and enlarge the
17 programmatic focus to include the entire family and its
18 health-related, social, educational and vocational needs, while
19 emphasizing the role of private sector employers in the job
20 creation and training components of the program. In addition,
21 the new program will expand the mandate of the REACH program
22 to include recipients of general public assistance administered by
23 the municipalities as program participants. The bill stipulates
24 those penalties to be imposed on AFDC and general public
25 assistance recipients who fail to comply with program
26 requirements without good cause, as determined by the
27 Commissioner of Human Services.

28 The Family Development Initiative will be designed to ensure
29 that each participant and member of the participant's family, as
30 age appropriate, has attained the equivalent of a high school
31 degree, before assigning that person to a vocational-related
32 activity under the program.

33 The program will be required to assign one or more persons in
34 each county which is participating in the program to be
35 responsible, on a full-time basis, for job development for persons
36 who have completed their educational or training activities under
37 the program, with an emphasis on finding and creating permanent
38 full-time unsubsidized jobs, preferably in the private sector,
39 which offer wages and benefits that are adequate to support
40 participants and their families.

41 The bill directs the Commissioner of Human Services, in
42 consultation with the Commissioner of the Department of
43 Commerce, Energy and Economic Development, to seek to
44 recruit private sector employers in each county to offer
45 employment to persons who have completed their educational or
46 training activities under the program.

47 The bill transfers \$10 million from the budget for the REACH
48 program to cover the costs of implementing the Family

1 Development Initiative.

2 Finally, the bill requires that the Commissioner of Human
3 Services, in consultation with the Commissioners of Health,
4 Labor, Education, and Commerce and Economic Development,
5 and the Chancellor of Higher Education, report to the Governor
6 and the Legislature no later than three years after the effective
7 date of the bill, and annually thereafter, on the effectiveness of
8 the Family Development Initiative.

9

10

11 HUMAN SERVICES

12

13

Designated the "Family Development Act."

ASSEMBLY, No. 4700

STATE OF NEW JERSEY

DATED: September 12, 1991

Assembly Bill No. 4700 of 1991 establishes the "Family Development Initiative" (FDI) in the Department of Human Services to replace the Realizing Economic Achievement (REACH) program. FDI would initially be established in the three counties with the largest numbers of Aid to Families with Dependent Children (AFDC) recipients. During FDI's 2nd and 3rd years, other counties would be phased in. The REACH program would be phased out on a county-by-county basis as FDI is implemented in that county. The fiscal and personnel resources of public agencies being utilized by the REACH program would be transferred to FDI. The REACH program would expire at the end of the 3rd year when all counties are involved in FDI.

FDI would expand the range and intensity of services available to participants in the existing REACH program and enlarge the programmatic focus to include the entire family and its health-related, social, educational and vocational needs, while emphasizing the role of private sector employers in the job creation and training components of the program. FDI expands the mandate of the REACH program to include recipients of general public assistance administered by the municipalities as program participants. The bill stipulates those penalties to be imposed on AFDC and general public assistance recipients who fail to comply with program requirements without good cause, as determined by the Commissioner of Human Services.

The bill requires that counties be reimbursed for 100 percent of their reasonable administrative costs which are not reimbursed by the federal government. The bill transfers \$10 million from the REACH Grants-In-Aid appropriation to cover the costs of implementing FDI in the initial three counties.

The Department of Human Services and the Office of Management and Budget have not provided any fiscal information on this legislation.

The Office of Legislative Services estimates that a minimum of \$14 million would have to be transferred from the REACH Grants-In-Aid appropriation in order to implement the program in the three counties with the largest number of AFDC recipients--Camden, Essex and Hudson--based on expenditure patterns in the three counties during the July 1990 - March 1991 period.

This legislative fiscal estimate has been produced by the Office of Legislative Services due to the failure of the Executive Branch to respond to our request for a fiscal note.

This fiscal estimate has been prepared pursuant to P.L.1980, c.67.

STATE OF NEW JERSEY

INTRODUCED APRIL 15, 1991

By Assemblyman BRYANT

1 AN ACT establishing a comprehensive social services information
2 hotline in the Department of Human Services and
3 supplementing Title 30 of the Revised Statutes.
4

5 BE IT ENACTED by the Senate and General Assembly of the
6 State of New Jersey:

7 1. a. The Commissioner of Human Services, in consultation
8 with the Commissioners of Community Affairs, Health and Labor,
9 shall establish and maintain on a 24-hour daily basis a
10 comprehensive social services information toll-free telephone
11 hotline service, operating through one of the existing telephone
12 hotline services of the department. The hotline service shall use
13 a computerized Statewide social services data bank to be
14 developed by the Department of Human Services. The hotline
15 service shall receive and respond to calls from persons seeking
16 information and referrals concerning agencies and programs
17 which provide various social services, including but not limited
18 to: child care, child abuse emergency response, job skills
19 training, services for victims of domestic violence, alcohol and
20 drug abuse, home health care, senior citizen programs, rental
21 assistance, services for persons with developmental disabilities,
22 mental health programs and services for the deaf, as well as
23 information about public assistance, Medicaid, Pharmaceutical
24 Assistance to the Aged and Disabled, Lifeline, Hearing Aid
25 Assistance for the Aged and Disabled, food stamps and home
26 energy assistance.

27 b. The Commissioner of Human Services, in conjunction with
28 the Commissioners of Community Affairs, Health and Labor,
29 shall take such actions as are necessary to consolidate existing
30 State telephone hotline services into the comprehensive social
31 services information toll-free telephone hotline service, and
32 thereby eliminate duplicative telephone hotline services.

33 2. This act shall take effect immediately.
34
35

36 STATEMENT
37

38 This bill establishes a 24-hour social services information
39 hotline in the Department of Human Services to serve as a
40 comprehensive information and referral source for social service
41 programs and agencies throughout the State. This new hotline
42 will serve to consolidate and expand the information and

1 referral resources that are currently available through a number
2 of telephone hotlines being provided by the State, and thereby
3 offer greater convenience to persons who may have multiple
4 social service needs and are seeking information and assistance
5 about one or more different kinds of agencies or programs.
6

7

8

9

10

11 Establishes comprehensive social services information hotline in
the Department of Human Services.

ASSEMBLY, No. 4701

STATE OF NEW JERSEY

DATED: September 12, 1991

Assembly Bill No. 4701 of 1991 establishes a 24-hour social services information hotline in the Department of Human Services to serve as a comprehensive information and referral source for social service programs and agencies throughout the State. This new hotline will serve to consolidate and expand the information and referral resources that are currently available through a number of telephone hotlines being provided by the State.

The Department of Human Services and the Office of Management and Budget have not provided any fiscal information on this legislation.

The Office of Legislative Services is unable to determine the added costs of a 24-hour social services information hotline or the potential savings to be realized by consolidating the various hotlines currently provided by the State in the absence of specific information provided by the department. However, any additional costs the new hotline may involve or any savings the new hotline may produce should not be significant in light of total departmental administrative costs.

This legislative fiscal estimate has been produced by the Office of Legislative Services due to the failure of the Executive Branch to respond to our request for a fiscal note.

This fiscal estimate has been prepared pursuant to P.L.1980, c.67.

STATE OF NEW JERSEY

INTRODUCED APRIL 15, 1991

By Assemblyman BRYANT

1 AN ACT concerning benefits under the program of aid to
2 families with dependent children and supplementing P.L.1959,
3 c.86 (C.44:10-1 et seq.).
4

5 BE IT ENACTED by the Senate and General Assembly of the
6 State of New Jersey:

7 1. As used in this act:

8 "Benefits" means benefits provided under the program of aid to
9 families with dependent children established pursuant to
10 P.L.1959, c.86 (C.44:10-1 et seq.).

11 "Eligible parent" means a person who is or would be eligible for
12 benefits based upon the income of that person and the person's
13 natural children.

14 2. a. The Commissioner of Human Services shall, no later than
15 the 90th day after the effective date of this act, revise the
16 schedule of benefits in accordance with the provisions of
17 subsection b. of this section.

18 b. An eligible parent who is married to a person who is not the
19 parent of one or more of the eligible parent's children shall not
20 be eligible for benefits if the household income exceeds the State
21 eligibility standard for benefits; however, the eligible parent's
22 natural children shall be eligible for benefits according to a
23 sliding income scale established by the commissioner which does
24 not take into account the income of the eligible parent's spouse.
25 if the total annual household income does not exceed 150% of the
26 official poverty level, adjusted for family size, established
27 pursuant to section 673 (2) of Subtitle B, the "Community
28 Services Block Grant Act," of Pub.L.97-35 (42 U.S.C. § 9902 (2)).
29 The spouse of the eligible parent and the spouse's natural child,
30 if any, who is not the eligible parent's natural child, who is living
31 with the family shall not be eligible for benefits.

32 3. The Commissioner of Human Services, pursuant to the
33 "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-1 et
34 seq.), shall adopt rules and regulations to implement the
35 provisions of this act.

36 4 This act shall take effect immediately.
37

38 STATEMENT
39

40 This bill directs the Commissioner of Human Services to revise
41 the rules and regulations governing the program of Aid to
42 Families with Dependent Children (AFDC) for a family, in which

1 the income of one parent and that parent's natural children does
2 not exceed the State eligibility standard for the program.

3 The bill provides, for example, that if an AFDC-eligible
4 mother (based upon her income and that of her natural children)
5 is married to a person who is not the parent of one or more of the
6 mother's children, the mother shall not be eligible for AFDC
7 benefits if the household income exceeds the State eligibility
8 standard for benefits; however, the mother's natural children
9 shall be eligible for benefits according to a sliding income scale
10 established by the commissioner which does not take into account
11 the income of the mother's husband, if the total annual household
12 income does not exceed 150% of the official poverty level. The
13 mother's husband and his natural child, if any, who is not the
14 mother's natural child, who is living with the family would not be
15 eligible for benefits.

16 This bill is intended to encourage marriage and family stability
17 among AFDC recipients, by enabling the natural child of a
18 recipient to receive benefits after the recipient marries, provided
19 that the father's income does not exceed 150% of the poverty
20 level, while ensuring that fathers meet the financial
21 responsibilities of supporting their spouses and their natural
22 children. The promotion of two-parent families among AFDC
23 recipients should enable more recipients to become economically
24 self-sufficient.

25 26 27 HUMAN SERVICES

28
29 Provides for AFDC eligibility for certain family members.

ASSEMBLY, No. 4702

STATE OF NEW JERSEY

DATED: September 12, 1991

Assembly Bill No. 4702 of 1991 directs the Commissioner of Human Services to revise the schedule of benefits for households participating in the Aid to Families with Dependent Children (AFDC) program as follows: (a) an eligible parent who is married to a person who is not the parent of one or more of the eligible parent's children shall not be eligible for benefits if the household income exceeds the State eligibility standard for benefits; (b) the eligible parent's natural children shall be eligible for benefits according to a sliding income scale which excludes the income of the eligible parent's spouse if the total annual household income does not exceed 150 percent of the official poverty level; and (c) the eligible parent's spouse and the spouse's natural child who is not the eligible parent's natural child, who is living with the family shall not be eligible for AFDC benefits.

The Department of Human Services and the Office of Management and Budget have not provided any fiscal information on this legislation.

The Office of Legislative Services is not able to estimate the fiscal impact of this legislation on State/county expenditures in the absence of detailed data from the department concerning the number of AFDC households affected and the potential additional households which may become eligible for AFDC benefits. It is noted that a waiver from existing federal law and regulations would be required in order to implement the program. For example, current federal law precludes assistance to households whose gross family income exceeds 185 percent of the State's payment level. The legislation would permit household income of up to 150 percent of the poverty level, in certain situations. Thus, under the bill a three person household could have income of up to \$16,710 and still be eligible for assistance, whereas under federal law household income could not exceed \$9,413. Allowing such households to be eligible for AFDC, in the absence of a federal waiver, would result in a denial of federal reimbursement for such individuals and a corresponding loss of federal reimbursement for administrative costs related to such individuals. The State and county would have to assume such costs in the absence of federal reimbursement.

This legislative fiscal estimate has been produced by the Office of Legislative Services due to the failure of the Executive Branch to respond to our request for a fiscal note.

This fiscal estimate has been prepared pursuant to P.L.1980, c.67.

ASSEMBLY, No. 4703

STATE OF NEW JERSEY

INTRODUCED APRIL 15, 1991

By Assemblyman BRYANT

1 AN ACT revising benefits under the program of aid to families
2 with dependent children and supplementing P.L.1959, c.86
3 (C.44:10-1 et seq.).
4

5 BE IT ENACTED *by the Senate and General Assembly of the*
6 *State of New Jersey:*

7 1. The Commissioner of Human Services shall, no later than
8 the 180th day after the effective date of this act, revise the
9 schedule of benefits to be paid to a recipient family under the
10 program of aid to families with dependent children (AFDC)
11 established pursuant to P.L.1959, c.86 (C.44:10-1 et seq.), by
12 eliminating the increment in benefits under the program for
13 which that family would otherwise be eligible as a result of the
14 birth of a child during the period in which the family is eligible
15 for AFDC benefits, or during a temporary period in which the
16 mother or family is ineligible for AFDC benefits pursuant to a
17 penalty imposed by the commissioner for failure to comply with
18 benefit eligibility requirements, subsequent to which the family is
19 again eligible for benefits. The commissioner shall provide
20 instead that a recipient family in which the mother gives birth to
21 an additional child during the period of her eligibility for AFDC
22 benefits, or during a temporary penalty period of ineligibility for
23 benefits, may receive additional benefits only pursuant to section
24 2 of this act, except in the case of a general increase in the
25 amount of AFDC benefits which is provided to all program
26 recipients.

27 2. In the case of an AFDC recipient family in which the
28 mother gives birth to an additional child during the period in
29 which the family is eligible for AFDC benefits, or during a
30 temporary penalty period of ineligibility for benefits subsequent
31 to which the family or mother again becomes eligible for
32 benefits, the Commissioner of Human Services, subject to federal
33 approval, shall provide that in computing the amount of financial
34 assistance which is eligible for federal reimbursement to be
35 granted to that family, the following shall be deducted from the
36 monthly earned income of each employed person in the family:

37 a. those earned income disregards provided for under federal
38 law as set forth at N.J.A.C.10:82-4.4; and

39 b. an additional amount earned by each employed person
40 which, at a maximum, is equal to the difference between the
41 amount of subsection a. of this section and 25% of the monthly

1 payment of financial assistance, adjusted for family size.

2 3. The Commissioner of Human Services, pursuant to the
3 "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-1 et
4 seq.), shall adopt rules and regulations to implement the
5 provisions of this act.

6 4. This act shall take effect immediately.

7
8
9 STATEMENT

10
11 This bill directs the Commissioner of Human Services to revise
12 the schedule of benefits to be paid to a recipient family under the
13 program of Aid to Families with Dependent Children (AFDC).
14 The bill would eliminate the increment in AFDC benefits for
15 which a family would otherwise be eligible as a result of the birth
16 of a child during the period in which the family is eligible for
17 AFDC benefits, or during a temporary period in which the family
18 is ineligible for AFDC benefits pursuant to a penalty imposed by
19 the commissioner for failure to comply with benefit eligibility
20 requirements, subsequent to which the family again becomes
21 eligible for benefits, and provide instead that a recipient family
22 in which the mother gives birth to an additional child during the
23 period in which the family is AFDC-eligible, or during the
24 penalty period, may receive additional benefits only through an
25 increased earned income disregard. The family would still be
26 entitled to receive additional benefits as a result of any general
27 increase in the amount of the monthly grant for all AFDC
28 recipients.

29 The bill would increase the earned income disregard for
30 employed AFDC recipients to an amount up to 25% of the
31 monthly AFDC grant, adjusted for family size.

32 This bill is intended to discourage AFDC recipients from having
33 additional children during the period of their welfare dependence,
34 while at the same time giving an incentive to work to those
35 families that do have additional children by allowing them to earn
36 up to 25% of their monthly grant and still retain their eligibility
37 for AFDC benefits.

38
39
40 HUMAN SERVICES

41
42 Directs Commissioner of Human Services to revise schedule of
43 AFDC benefit amounts.

LEGISLATIVE FISCAL ESTIMATE TO

ASSEMBLY, No. 4703

STATE OF NEW JERSEY

DATED: September 12, 1991

Assembly Bill No. 4703 of 1991 directs the Commissioner of Human Services to revise the schedule of benefits to be paid to a household under the program of Aid to Families with Dependent Children (AFDC). Specifically, the bill eliminates the additional AFDC benefits a household would receive as a result of the birth of a child while the household is receiving AFDC benefits or during a temporary period in which the family is ineligible for AFDC benefits pursuant to a penalty imposed by the commissioner for non-compliance with a benefit eligibility requirement. Instead, such households and other AFDC households would be entitled to an earned income disregard of up to 25 percent of their monthly AFDC grant.

The Department of Human Services and the Office of Management and Budget have not provided any fiscal information on this legislation.

In the absence of data from the department as to the number of AFDC households with earned income and the number of additional households which may now qualify for AFDC and Medicaid as a result of the increase in the earned income disregard, the Office of Legislative Services cannot estimate the cost of the legislation. It is noted that the State would have to obtain a waiver from the federal government in order to increase the earned income disregard as federal law specifies the manner in which earned income is disregarded for program purposes. Without such a waiver, federal reimbursement for assistance to such households would not be available and federal reimbursement for related administrative costs would not be available. The State and county would have to assume such costs in the absence of federal reimbursement. Additionally, though there are approximately 20,000 births annually to persons on AFDC, the size of the household in which such births occur is not known. Therefore, how much would be saved by not providing AFDC benefits for the child cannot be readily determined. Also, the State may have to obtain a waiver from the federal government to deny AFDC benefits to such infants.

This legislative fiscal estimate has been produced by the Office of Legislative Services due to the failure of the Executive Branch to respond to our request for a fiscal note.

This fiscal estimate has been prepared pursuant to P.L.1980, c.67.

STATE OF NEW JERSEY

INTRODUCED APRIL 15, 1991

By Assemblyman BRYANT

1 AN ACT concerning benefits to certain families under the
2 program of aid to families with dependent children and
3 supplementing P.L.1959, c.86 (C.44:10-1 et seq.).
4

5 BE IT ENACTED by the Senate and General Assembly of the
6 State of New Jersey:

7 1. The Legislature finds and declares that:

8 a. This State has established welfare reform as one of the
9 major priorities of State government, with the intended goal of
10 achieving a substantial reduction in the number of residents of
11 this State who are enrolled in the program of aid to families with
12 dependent children (AFDC) established pursuant to P.L.1959, c.86
13 (C.44:10-1 et seq.).

14 b. The primary obligation to support children enrolled in the
15 AFDC program rests with the family and not the State; however,
16 the welfare system as it currently operates in this State
17 undermines family unity by reducing AFDC benefits for families
18 which have able-bodied fathers of AFDC-enrolled children living
19 in the home, even if the family's income, including the father's
20 earnings from full or part-time employment, falls below the
21 State AFDC eligibility standard.

22 c. The welfare system in this State should be designed to
23 promote family stability among AFDC recipients by eliminating
24 the incentive to break up families created by AFDC program
25 regulations, which undermines the ability of AFDC-enrolled
26 mothers to achieve economic self-sufficiency and thereby
27 perpetuates their dependence, and that of their children, on
28 welfare.

29 2. The Commissioner of Human Services shall, no later than
30 the 180th day after the effective date of this act, revise the rules
31 and regulations governing the AFDC program to permit the
32 program to provide full benefits to a family, whose income does
33 not exceed the State eligibility standard, in which the parents are
34 married and reside in the same household, without placing
35 restrictions on the employment of either parent.

36 3. The Commissioner of Human Services, pursuant to the
37 "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-1 et
38 seq.), shall adopt rules and regulations to implement the
39 provisions of this act.

40 4. This act shall take effect immediately.

STATEMENT

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20

This bill directs the Commissioner of Human Services to revise the rules and regulations governing the program of Aid to Families with Dependent Children (AFDC) to allow full AFDC benefits to be paid to families, whose incomes do not exceed the State AFDC eligibility standard, in which both parents are married and reside in the same house, without placing restrictions on the employment of either parent. Currently, these families suffer a reduction in their AFDC benefits, which serves as a disincentive to maintaining family unity and, by promoting the breakup of family units, makes it more difficult for them to achieve economic self-sufficiency and thereby work their way off the AFDC rolls.

HUMAN SERVICES

Directs Commissioner of Human Services to allow full benefits for two-parent families in AFDC program.

ASSEMBLY, No. 4704

STATE OF NEW JERSEY

DATED: September 12, 1991

Assembly Bill No. 4704 of 1991 directs the Commissioner of Human Services to allow full benefits in the Aid to Families with Dependent Children (AFDC) program to families in which both parents are married and reside in the same home, without placing restrictions on the employment of either parent, whose income does not exceed the State's AFDC eligibility standard.

The Department of Human Services and the Office of Management and Budget have not provided any fiscal information on this legislation.

In the absence of data from the department as to the number of households potentially affected by the legislation, the Office of Legislative Services cannot estimate the cost of the legislation. It is noted that the legislation in question would require a waiver from the federal government as the program would be more extensive than what is currently authorized under federal law. If adopted without federal approval, the State's AFDC programs would not be in compliance with federal law and federal reimbursement could be withheld for those persons who qualify under State law. Related administrative costs would also be denied federal reimbursement.

The State currently operates two programs for households in which the two adults are married. One program (serving 6,700 persons in 3,100 households) qualifies for federal reimbursement while the other program (serving 4,100 persons in 3,200 households) does not qualify for federal reimbursement, as it covers households which do not meet the federal AFDC "unemployment" requirement. The latter households receive 2/3rds of the AFDC benefits that other households receive under federally supported AFDC programs.

This legislative fiscal estimate has been produced by the Office of Legislative Services due to the failure of the Executive Branch to respond to our request for a fiscal note.

This fiscal estimate has been prepared pursuant to P.L.1980, c.67.

STATE OF NEW JERSEY

INTRODUCED APRIL 15, 1991

By Assemblyman BRYANT

1 AN ACT establishing the Council on Community Restoration and
2 supplementing Title 52 of the Revised Statutes.

3
4 BE IT ENACTED by the Senate and General Assembly of the
5 State of New Jersey:

6 1. a. There is established in the Department of Community
7 Affairs the Council on Community Restoration.

8 b. The council shall be composed of:

9 1) a director, to be appointed by and to serve at the pleasure
10 of the Governor:

11 2) the Commissioner of Community Affairs, or his designee, ex
12 officio;

13 3) the Commissioner of Human Services, or his designee, ex
14 officio;

15 4) the Commissioner of Commerce, Energy and Economic
16 Development, or his designee, ex officio;

17 5) the Commissioner of Labor, or his designee, ex officio;

18 6) the Attorney General, or his designee, ex officio;

19 7) the Commissioner of Transportation, or his designee, ex
20 officio;

21 8) the Commissioner of Health, or his designee, ex officio;

22 9) the Commissioner of Education, or his designee, ex officio;

23 10) a representative from and designated by the Economic
24 Development Authority;

25 11) a representative from and designated by the Health Care
26 Finance Authority;

27 12) a representative from and designated by the Housing and
28 Mortgage Finance Authority; and

29 13) five members from the private sector representing
30 nonprofit organizations and professional service providers,
31 appointed by the Governor, with the advice and consent of the
32 Senate, to serve staggered three-year terms. Of the members
33 first to be appointed three shall be appointed for a term of one
34 year each, one for a term of two years, and one for a term of
35 three years. The successors of the members first appointed shall
36 be appointed for three-year terms. Vacancies other than by
37 expiration of terms shall be filled for the unexpired term. Any
38 member may be reappointed.

39 c. The director shall employ a person to serve as secretary to
40 the council. The secretary shall not be a member of the council.

41 d. All members of the council shall serve without
42 compensation but shall be reimbursed for their actual expenses in
43 attending the meetings of the council and in the performance of
44 their other duties.

TABLE OF CONTENTS

	<u>Page</u>
Brenda L. Hollway Mayor Somerdale, New Jersey	5
Maria B. Greenwald Freeholder Camden County, New Jersey	8
Judith Whitney Private Citizen	17
Marsha Palmquist REACH Participant	18
Geraldine Atkins REACH Participant	18
Ruth Hagerty REACH Participant	25
Vallerae Adams REACH Participant	25
Artrice Williams Private Citizen	27
Reverend Philip C. Hirsch Camden Lutheran Parish Camden, New Jersey	31
Parrise Hughes Camden Center Director YWCA	50
Alice Kohler Executive Director YWCA	50

TABLE OF CONTENTS (continued)

	<u>Page</u>
APPENDIX:	
Statement plus attachment submitted by Freeholder Maria B. Greenwald	1x
Statement submitted by Reverend Philip C. Hirsch	13x

* * * * *

mjz: 1-54

ASSEMBLYMAN GEORGE J. OTLOWSKI (Chairman): We are going to call this meeting to order. We will go through some preliminaries while Wayne Bryant -- Assemblyman Bryant -- gets ready. In the meantime what I would like to do, is to introduce the people who are here, so the Majority Leader can catch his breath for a minute.

David, do you want to begin with you? Let's tell everyone who you are so that they don't mistake you for some kind of an intruder.

MR. PRICE: If they haven't already. I am David Price. I am the Committee Aide to the Assembly Health and Human Services Committee for the Office of Legislative Services.

MR. GANGES: I'm Kelly Ganges from the Assembly Health and Human Services Committee, representing the Assembly Majority Office.

ASSEMBLYMAN OTLOWSKI: I'm George Otlowski, Chairman of this Committee. This is Wayne Bryant, Majority Leader, and the sponsor of the present legislation before us.

I would like to point out to you that this is the fourth in a series of hearings we have been holding throughout the State. It is my understanding that this is the last of the hearings. We are going to close them out today. The hearings have been well attended. As a matter of fact, the testimony has been excellent. I think, too, that one of the things that has been very evident is the fact that Wayne Bryant, the sponsor of this legislation, has taken a very, very broad and unusual step in the kind of legislation he is proposing.

I want to point out something that I said at the last hearing. I remember being a member of the National Association of Counties when we held a meeting in California about 35 years ago, and we were talking about this same thing. But it took Wayne Bryant to come this far with it after 35 years; looking at the whole structure of welfare and welfare assistance and how the individual can maintain his dignity; how he can also be

brought into the mainstream; how he can be brought into the work force. This is what Wayne is trying to do with this legislation.

But let him speak for himself on that. I just want to point this out: For me to be the Chairman of these hearings has been one of the exciting experiences I have had, because I have complete faith and commitment to this legislation. As a matter of fact, when it comes up on the floor, I hope to be one of the people, of course, who will be in the vanguard in supporting it.

With that, I want to present Wayne Bryant, the Majority Leader. As I have indicated, he has had the courage, the boldness, the foresight, and the total commitment for the positive aspects of these bills. With that, Wayne Bryant.

ASSEMBLYMAN BRYANT: Thank you, Chairman Otlowski. Let me first say that I am indebted to you for taking the time out to take your Committee all over this State, from north to south, to get input on what I consider some very, very important legislation.

I think to kind of set the tone of what this legislation is about, I am convinced -- and no one has proven otherwise -- that the welfare system as we know it in, not only New Jersey, but in America, is bankrupt. It keeps people deprived and depressed, and it does not really give people an opportunity to matriculate and have what I call "self pride."

I worked on approximately three concepts that started out with this legislation. The first was that there is a moral imperative in America that the family is important -- the nuclear family, husband, wife, children -- and yet we have a system that basically penalizes people for not having a family unit; they would receive 30% less. Therefore, the first thing we must do if, in fact, we believe in the family, is, we must allow the family to stay together as a unit, without having any monetary difference when the family does stay together.

Secondly, we know from our educational system, the Labor Department, and everywhere else that education is the key to the way out, and that those who are not educated cannot get what I call "well paying and cost-efficiency" jobs. Therefore, this legislation requires that people participate in education. Then, there should be job training for those who finished their high school education, to be prepared for a job. But it also allows those who we are going to find are very smart, very intellectual to continue their education through county colleges or four-year State colleges.

What does it do also that is different? It puts the responsibility on government to provide these services through developing family plans -- individual family plans -- child, mother, father, each and every person in that family. That plan must be a plan to take them from poverty into self-sufficiency. But on the side of the recipient, the recipient also must be responsible. They must participate; they must try, in terms of education and job responsibility.

What we have tried to accomplish is one concept. Some folks call it "penalties." I call it "the American way," because if you don't go to work, you don't get paid. Those who don't want to do the things that are required in the system-- They are not penalties; they are responsibilities.

Secondly, it is my belief that we cannot take care of people from cradle to grave. It is unfair to have a system that basically takes generation after generation, locks them into a poverty system, and asks them to be nonproductive; and then says that we have a system of productivity. We involve them in a system that tells them that the only way they can receive their income is to be nonproductive.

Lastly, and probably the most controversial piece, is the piece where I say that we will take people into the welfare system, and as they come into the system-- As inaccurately reported in The Gloucester County Times -- they said it was two

children-- There is no limit on the number of children. You can come in with two, five, ten, fifteen. But what we are saying to you is, from that point on, you will be empowered to make decisions like all the rest of us whether, in fact, you want to have more children or not. Any additional children will not increase the benefits.

It is not a strange concept. When you are at work and you and your husband decide to have another child, your employer does not come to you and say, "I am going to give you a raise just because you decided to have another child." So what I am trying to do is make our system of welfare more in line with where we say we want to get them. We want them to matriculate into the mainstream, and therefore adopt the policies we have as their policies.

Let me say at the outset, since I am in Camden County -- and, Mr. Chairman, hopefully you will take this-- I happened to have worked with Freeholder Greenwald and I guess then the Director, Rob Andrews, in developing a REACH system here. In that system-- We had to get, I guess, close to 60 to 70 waivers from the REACH system. Therefore, it is a different type of system than you have anyplace else in the State -- that and in Gloucester County. They have a lot of different waivers also. But still, I think they will both tell you this: They can't keep the family together. That is not something you can do under welfare. I think they will tell you that there is a rush to get folks who really seek and begin to have a thirst for education and force them out before they feel they are prepared or ready to go. There is no way of allowing them -- if in fact they are, as I know you will find, some of our next doctors, our next technicians, our next nurses, our next engineers -- to continue college as a way out.

So, there are improvements that can be made, even though Camden County probably has the best demonstration project there is.

Mr. Chairman, I think that is really the impetus from which this program is designed.

ASSEMBLYMAN OTLOWSKI: Thank you very, very much.

All right, now we will begin. Kelly has the first one here. Brenda Hollway, Mayor of Somerdale. Mayor, it's good to start with you. I think we are on the right track.

M A Y O R B R E N D A L. H O L L W A Y: Good morning, Mr. Chairman, and thank you.

ASSEMBLYMAN OTLOWSKI: Let me just say this for all of those who are going to follow: For the purpose of the record, will you please give your name, who you represent, and your official position, if any, so the hearing reporter who is taking a record of all this to prepare a transcript will have that basic information.

Mayor, we are ready for you.

MAYOR HOLLWAY: Thank you, Mr. Chairman. I came this morning in support of this legislation. I want to commend Assemblyman Bryant for his foresight and his bold initiative here.

I think many of us are aware of the destruction of the American family in this country. Unfortunately, the economy being what it is, average families have to have two paychecks in order to survive. The welfare rolls have bulged over the years and have made people dependent generation after generation. We know the system we have now doesn't really work to help people to be self-sufficient. It is a dependency program that propagates itself.

This legislation, which I am hoping the Legislature will support and the Governor will sign, gives welfare mothers an opportunity to come back into the nucleus of a core family. A lot of the problems we have with our young teenagers today, whether it is welfare mothers or just society in itself, are because there is not a male factor in the family. One out of

two families divorce, and children are being raised in one-parent households.

I see this legislation as an innovative way to help establish the family unit that is so crucial in the upbringing of our next generations. We have punished welfare mothers by handicapping them from having legitimate relationships through marriage by taking the financial resources away from them. If you have a welfare mother who is having the opportunity to receive education and training through such programs as the REACH program, you have to remember that that mother cannot go out to work unless there is adequate day care available for her.

There has to be a support system for health care for them until it is established. So many of our private employers do not provide health care, and I think it is very important that we look at a holistic -- take a holistic approach to what needs to be done in order to fortify the American family. I think New Jersey and Assemblyman Bryant have brought us to the point where we can certainly take this pilot program in three counties, see where it leads us in three years, and--

ASSEMBLYMAN OTLOWSKI: Mayor, excuse me. Will you please-- I am told that they cannot hear you in the back of the room. Is this an applifier?

MR. PRICE: No, it is not.

ASSEMBLYMAN OTLOWSKI: Will you speak a little louder, Mayor, please?

MAYOR HOLLWAY: Okay. I think this program has so much potential to change welfare dependency and to encourage people and private industry to help society promote itself. So I want to commend Assemblyman Bryant and the Committee for your time this morning. I look forward to speedy passage of this legislation.

ASSEMBLYMAN OTLOWSKI: Mayor, the Majority Leader may have some questions he may want to ask you. Do you have any questions of the Mayor?

ASSEMBLYMAN BRYANT: No, not at this point. I think the Mayor hit some of the things. The family, I think, is important.

Mayor, let me ask you this question, because you did point out two things which I did not point out initially. Do you believe day care and health insurance, or insurance to take care of children, are very important?

MAYOR HOLLWAY: Absolutely.

ASSEMBLYMAN BRYANT: Let me assure you that in this legislation we take care of both of those areas, because we realize that in order for folks to be productive and to be involved in the educational or training part, they need both health and day care.

Let me ask you another question: This legislation also requires that job development be done by the private sector, as opposed to government. Do you think that is a good move? Do you have a view on that?

MAYOR HOLLWAY: I think the private sector realizes that it has to become more involved in the educational process of its future employees. Unfortunately, business has not been involved in our school systems. We are not producing the type of individuals who are corporate ready. Through private sector involvement, I think we can generate the type of future employees they need. The reality of it is that, although we are in a recession now and there is a lot of unemployment, the good times of the '80s found a lot of employers looking for viable people to fill slots they had. I think if they become more involved in the educational process, not only through the school system, but through the work group -- as you mentioned before -- they are going to get better employees who are more qualified for the positions they need filled.

ASSEMBLYMAN BRYANT: Thank you.

ASSEMBLYMAN OTLOWSKI: Do you have anything else you would like to add, Mayor?

MAYOR HOLLWAY: No, that's it.

ASSEMBLYMAN OTLOWSKI: Mayor, thank you very, very much.

May we hear from Freeholder Maria Greenwald of Camden County? Is this an invasion of women here today?

F R E E H O L D E R M A R I A B. G R E E N W A L D: This is an enlightened county. (laughter)

Thank you for affording me this opportunity to speak to you. Assemblyman Bryant and I go back a very long way. In fact, in 1979, when the Assemblyman first ran for public office, we ran together for the seat of Freeholder. We have had a long public life together, and I certainly have admired him. I am always proud of what he does, but today particularly so, because not only are we talking about good legislation, but certainly we all understand that we are talking about legislation that takes courage. For that I applaud you, Wayne.

I am going to submit testimony and some background on our REACH program, but I also wish to speak to you. I am submitting my testimony for inclusion into the record. However, I wish to speak and summarize my thoughts on Assembly Bill Nos. 4700 through 4705 and the REACH program as it exists in Camden County.

I do applaud Assemblyman Bryant's efforts on behalf of true welfare reform through the Family Development Act and its emphasis on education. Those of us who have been involved in human services are acutely aware of the need to help people become gainfully employed, thereby raising their self-esteem and their hopes for the future. As a matter of fact, Assemblymen, I am a Freeholder, but I am also in charge of all of the human service programs in Camden County. So across my desk and through my office come all of the various, sometimes counter-opposing objectives of the various human services communities. I also see, I guess more than maybe any other single person, the tremendous need that exists in this county,

which happens to be the home of probably one of the poorest cities in this nation. So, I am acutely aware of the challenges and the obstacles inherent in attaining these goals.

It is my belief that the REACH program has the same goals, and indeed is similar to the Family Development Act. The REACH program has been very successful in Camden County. It has many of the same components as the FDI, such as employment development/placement, skills training, transportation reimbursements, health care, a planning council, and English as a second language.

I also know that we in Camden County have had a sterling record. I also know that that record does not exist throughout the State. But I certainly would offer, as time goes on, to utilize some of the chief people at our REACH program -- and I know the Assemblyman will -- in an advisory capacity. Certainly I stand ready to do that with you, because I believe that although it may not have reached Utopia, and certainly not to the level that your bill includes, it has a very strong foundation.

In my testimony I have detailed for you a very good description of our REACH program, which substantiates the similarities to FDI.

I feel it is important that whatever decisions are made on this pending legislation that we not dissolve a positive program that has not been a failure in this county. Indeed what I would suggest instead is that we look at the standards of this county, dovetail that with FDI, and encourage that kind of success throughout the State. Certainly FDI goes further with its Council on Community Restoration, which would identify neighborhoods for community development projects, including: facility rehabilitation and renovation; infrastructure improvement; expanded economic development; and neighborhood revitalization.

This is certainly innovative and would serve to reinforce the message of hope for the future that we wish to impart. One need only ride through some of the streets of North Camden and wonder how any of those children, any day of their lives, could wake up and realize that they are Americans, because indeed it is worse than any third world country you will see. It is impossible to imagine how some of those children realize that this is the American dream, because for them it is a nightmare.

However, once again, the most important part of its success will be the ability to monitor and be ever vigilant that the appropriate people are FDI recipients of the housing program.

I have had a long history in government -- 10 years as Mayor of Cherry Hill Township. During that time we implemented a low- and moderate-income housing program. The first five years we spent trying to bring the developers into compliance. It was so easy for them to try to put their chosen people into their developments. We had to constantly find new ways to stay one step ahead of them, so we could implement a program that was fair and find that the housing was indeed being delivered to the people for whom it was intended. That is what I mean when I say to you, "We must be vigilant." If this part of the legislation is enacted, we must have people who will assure that this housing goes to our recipients -- FDI people -- and not to some developers and landlords who live in New York City, as we have so often seen. The Act's intent of housing for the working poor must be met.

In regard to A-4703, candidly I have to say to you that I understand both philosophies on this controversial bill. Certainly I understand yours, Wayne. I have heard you eloquently explain it many times. However, you know me well enough to know that I would be somewhat hampered by religious views and recognition of an individual's personal desire to

have children. To in any way feel that that is being limited-- I know that is not your intent, so what I say here to you is: My heartfelt opinion -- and you have known me long enough to know that this has taken a lot of time and thought on my part -- is that this section needs additional work. It is not a bad thing, but it needs to be better explained to all of our people so they will know that we are not trying to hurt them or, indeed, regulate the personal -- the most personal times of their lives.

I would certainly support the section that increases income disregard to 25%, and I respectfully suggest that it be increased to 50%. Why should we punish people for upward mobility? Nowhere else in this nation or, indeed, in this world do we punish people for wanting to get ahead. In fact, in the marketing field, where one sells, the more you sell, the more you get. There is no one who says: "The more you sell, the less you get." So certainly I would approve raising that as high as possible until these people reach what we consider a fair income level, and then hopefully would be on their own.

We should never impede the desire to earn a higher income. It is a well-known fact that people on welfare, after meeting their general expenses, find their AFDC grant reduced or are deterred from working. If you put someone to work these days for even \$5 or \$6 an hour, the classic dilemma is that after they just pay to get to work, and maybe pay their utilities or their rent, they still don't have enough money to clothe their children, to buy their food, to do the normal things that each and every one of us should have the right to do.

A-4704 revises a regulation that I believe has destroyed the basis of our society -- the family unit -- by restricting the employment of either parent. Furthermore, under present law, the AFDC family wishing to live together is penalized by receiving smaller monthly payments -- as much as

30% less -- than if they were separated. Imagine! We pay people to live separately from their children and their loved ones. It has taken us too long to figure out that this is wrong, and on that particularly, Wayne, I applaud you.

I support this provision which supports the nuclear family. There is often greater love in a family living under poverty conditions, and most certainly a stronger need for pulling together. When I talk about the streets of Camden, I know them well. I was born and raised one block from the Delaware River, in probably what is one of the poorest sections anywhere in this United States. I never knew we were so poor, because my immigrant grandparents and my mother, without any education, taught us one thing, and gave us one strength; that together we could do anything. We were so loved we never knew we were poor. So certainly what we should do is give people incentives to stay together.

There has been a similar problem with our senior citizens, and I hope someday we will look to this. They have, in certain situations, found it more economically feasible to separate than to remain together, as incredible as that sounds.

In closing, I would ask that Assemblyman Bryant mesh the programs he proposes with what has a wonderful foundation in this county, the REACH program, because indeed in this county that program is alive and well. I can tell you from personal experiences that as I travel throughout the county -- I live in Cherry Hill and I have a business in Cherry Hill -- the REACH program in this county has achieved such a reputation that business owners call me. I can cite, for instance, a pharmaceutical company, certain textile companies, and some of the high-tech companies that call me when they are looking for people to work at entry levels that provide upward mobility, and they often say, "Can you send me someone from your REACH program?" I think that says it all.

What I see as one of the greatest deterrents -- and I know it is addressed, but I hope you will give it your full attention-- One of the greatest problems we have is the lack of transportation. I know in your bill you talk about transportation subsidies, but subsidies are not enough. You just can't get there from here. That is the most basic problem. We have to find not only subsidies, but a vanpooling or a form of transportation that picks our people up at their core center and brings them to their various places of work. That is crucial to their success. From personal observation I can tell you that many of our people begin their jobs, or begin their training at our college or at one of our technical schools, only to find after two or three weeks that they just can't get there. Transportation is a horrendous problem.

I believe my goals and the goals of the REACH program, and the human services community, are compatible with Assemblyman Bryant's desire to encourage and empower AFDC recipients to attain economic parity with our society, and indeed to realize the American dream. They should have every opportunity which those of us have had in the history of this country.

Thank you.

ASSEMBLYMAN OTLOWSKI: Thank you very, very much. As a matter of fact, I just want to commend you for the breadth of your testimony, its scope, and its depth. Undoubtedly it is based upon your experience in public office, which has been varied and long, from your testimony; also from your association with city life, your early beginnings.

FREEHOLDER GREENWALD: Yes.

ASSEMBLYMAN OTLOWSKI: You speak not only in-depth and from scope, but you speak from experience.

I just want to ask you this question: When you are talking about transportation -- which I agree is very, very important to those people who are looking for work, who want to

get into the work force and have no way of getting there-- Some of the corporations are providing transportation for their people from the inner cities to get them to the outskirts of their particular location. There is a strong possibility that this program that Wayne is introducing could even enhance that and encourage that, so there is a partnership between the public sector and the private sector to provide that kind of transportation, because it is in the interest of the corporate structure to get the kind of help that is out there, once you provide the avenue for them to get there.

The other thing I think you point out is that your REACH program-- You are happy with it. I think -- and I will let Wayne speak for himself -- one of the things that anybody would be hesitant to do is to abandon something that is working; something that is good. I think this could be something, of course, which could enhance this very thing you are so romantically attached to.

In any event, I just want to point out that your testimony has been very, very positive. I am so happy that both you and the Mayor started this hearing off today, because I think we are off to a good start.

With that I will ask the Majority Leader if he has any questions?

ASSEMBLYMAN BRYANT: I think I want to basically say to Freeholder Greenwald that the stuff of your convictions says it all in your testimony. What I have proposed has a lot to do with the work we did together in terms of developing not only REACH here, but also the Gloucester County REACH, and really challenging the system to provide the kinds of things that I have talked about in the Family Development Act. I stress family because I believe America is built on the family. For us to stress anything besides the family, I think, is treating those, the least of us, in a most negative way.

Secondly, I think you would probably find only about a 30% change in REACH. We would inculcate REACH and add to it, by allowing the male-- We would be educating the male. By that I am talking about what we would be doing as far as the recipient is concerned; allowing them to reach their full potential. I know in your REACH program you have folks who want to go to the county college, who want to go to a four-year college. All I am saying is, we are going to find at the fork in the road, as folks get their education in high school, that some are going to go into job training, but some are going to have that light bulb go off in their heads to say, "I could be a nurse, or a doctor." They should have that opportunity, too.

What I have done also, in terms of transportation and education, is stop the State from what I call "double billing" the poor. When one rides a bus -- and I asked this question of New Jersey Transit-- We actually send New Jersey Transit a voucher. They actually get paid. So I asked New Jersey Transit this one simple question: Do you add a new bus or bus driver for those individuals? No. So unless they can demonstrate to me how much it costs for a person of 150 pounds to ride on a bus, there should be no charge. That bus is going to ride past that corner everyday, no matter what. So, why should we be making that a part of the system? The same way with education.

In our four-year colleges, we provide anywhere from 68% to 70% of all the dollars to those colleges. If I allow these individuals to go to college, they shouldn't have to pay tuition. We are paying it already. As they immerse themselves in an accounting class or an engineering class or a sociology class-- You're talking about one, two, three people, and they are not going to hire a new professor. The only thing that costs anything is books. If we become more creative with our resources, we can even make it better.

I look at this REACH program and the Gloucester County REACH program -- for those counties to just enhance what is already going on. I think the main thing is to bring the family together.

Lastly, one of the most important things that people miss is, I want individual family plans done. We have all of these resources in human services, and you have to be a magician to figure out where to go to help your kid. Why shouldn't we-- When you come there, they should speak to you, your children, and then talk about the resources, and bring those resources to you. I mean, why shouldn't the bureaucracy come to the recipients and their families? I think you said it best. We ought to build upon what we have, and here in Camden County you have done a great job. Your sensitivity toward these issues over the last 10 or 12 years, and even beyond, goes without saying.

I would just like to thank you for your testimony. Keep up the good job you have been doing.

FREEHOLDER GREENWALD: Thank you, Wayne. Thank you, Assemblyman Otlowski.

ASSEMBLYMAN OTLOWSKI: Thank you very much.

FREEHOLDER GREENWALD: Will I leave this with you? (referring to written material)

ASSEMBLYMAN BRYANT: Yes. It will be part of the record.

ASSEMBLYMAN OTLOWSKI: Yes, that will be included in the record.

Again I would like to request, Kelly, can I get a copy of this? Would you make one for me? (affirmative response)

Now we would like to hear from Ms. Judy Whitney, of the Camden County REACH program. She is going to have other people testify on that very subject. Judy, would you tell us who some of these people are before you begin -- their names --

so we will be ready for them; also, what association they have with the REACH program?

J U D I T H W H I T N E Y: Okay. First of all, I would like to establish that I am, in fact, Judy Whitney. I supervise the child care component of REACH, Camden County's welfare reform program. But I have punched off the clock today. I am here as Judy Whitney, private citizen, former welfare recipient.

One of the things that has always been a major concern of mine is the welfare system as it presently exists. I believe there is a large segment of our society that really has a vested interest in people remaining poor, the family being divided, and dads not having the opportunity to take their rightful place at the head of the table. I believe there is a major change about to take place in our society, and I believe that this welfare reform bill is it. I think if we start from the premise that the scales are never balanced equally in our society-- People don't want a handout, they want a hand up, because they want the same things for their children that we want for ours.

One of the strengths which I, as a black woman, have always had, has been strong family roots. One of the things we were raised to believe was, there is no shame in being poor, but you must have pride. We need to give people back their pride. We need to give people back their dignity. We need to have people see success stories. When they go into agencies, we must see a population that is working with us that looks like the population they are receiving their paycheck on. We need to make job training and education available to fathers. We must allow children the freedom and the dignity of calling daddy "Daddy," not Uncle So and So because it might mean a reduction in our welfare check. We must allow people to dream. We must believe in the validity of dreams, and we have a moral obligation to make sure that those dreams come to fruition.

So, I am here today as Judy Whitney, private citizen, who had the privilege of working with the population that I also happened to reside with in Camden City. Wayne, I salute you for making the tough decision that really needed to be made, and not what is a politically popular decision. I admire you tremendously. You certainly have my support on this magnificent venture that is going to put the backbone back in family life for families in America.

On that note, it is my pleasure to introduce to you two REACH participants. Their names are Geraldine and Marsha, and I would like you to listen to what they have to say.

ASSEMBLYMAN OTLOWSKI: Will you sit there when they come up here, please? Will you sit with them? Geraldine, where are you?

MS. WHITNEY: Sure, but these two sharp ladies really don't need me up here.

ASSEMBLYMAN OTLOWSKI: Oh, they don't need you?

MS. WHITNEY: But by all means, I would be more than glad to.

ASSEMBLYMAN OTLOWSKI: Again, I just want to commend you for your testimony.

ASSEMBLYMAN BRYANT: It could not have been said more succinctly.

ASSEMBLYMAN OTLOWSKI: And with the conviction that it was said.

Would you introduce yourselves, please -- your name and your address -- so we will have that for the record? (indiscernible comment here) Just the first name? Do you want to do it by just your first name? It is entirely up to you.

M A R S H A P A L M Q U I S T: My name is Marsha Palmquist, and I live in Haddon Heights.

G E R A L D I N E A T K I N S: My name is Geraldine Atkins. I live in Camden.

ASSEMBLYMAN OTLOWSKI: Good. All right, who wants to go first?

MS. ATKINS: I'll go first.

ASSEMBLYMAN OTLOWSKI: Good, thank you.

MS. ATKINS: I think the REACH program is excellent. I know for a fact that when-- I was always the type of person who had to be motivated. I had to be pushed into something. When I was told that I had to go into the Life Skills Program-- Well, they told me, because otherwise I would not have done anything. We have been in the class about three weeks now. I can truly say that the participants -- all of us -- have become friends. We have come to know each other, and each of us motivate one another.

The teachers are excellent. They do not look at us as if, "You're all on welfare," or anything like that. They treat us like we are human beings. They make us establish a purpose for life. They actually give us a reason to get up every morning. Whether it's raining or cold outside, it doesn't matter. They give us a reason to get up every morning and get there. They make us feel like we are people, and that we are a part of this society.

I have to give that to the REACH program. It is excellent; it is really excellent. None of us there-- I can speak for all of us in the class because we all know each other. None of us there are looking for a handout.

We are there because we want our children to have the life we never had. I can speak for myself. When my mother was bringing us up, my mother was on welfare. My mother did the best that she could do, but the way we grew up-- I would never allow my children to go through the things that I had to go through. I am not pleased to be on welfare, but if that is all I have for right now, I really do appreciate it. However, I refuse to let my kids grow up the way I grew up. With the

REACH program-- I know for a fact that my children are going to have the life that I never had, and I really appreciate it.

The REACH program is excellent.

ASSEMBLYMAN BRYANT: Let me ask you a question: What it appears you are saying to this Committee is that prior to going into the REACH program, you were allowed to be completely nonproductive as an individual. When you say "getting up in the morning, whether it is raining--" Now you feel good about yourself as an individual, because now you are being productive. You see your own self-worth and you know you have a lot more to offer--

MS. ATKINS: Yes.

ASSEMBLYMAN BRYANT: --than was allowed under the other system.

MS. ATKINS: Yes.

ASSEMBLYMAN BRYANT: I don't want to put words in your mouth.

MS. ATKINS: No, you're not. That is exactly what I am saying, yes.

ASSEMBLYMAN BRYANT: Therefore, you see a better tomorrow for your children.

MS. ATKINS: Yes.

ASSEMBLYMAN BRYANT: I think that is important, very important.

MS. PALMQUIST: She said about exactly what I was going to say, but I want to add something about the transportation issue. There are a lot of people who are having a hard time getting in there. I notice a lot of the students are walking in. I don't know if they live around the corner, but, you know, some mornings it is getting pretty cold out there. I think there should be something like a shuttle, you know, just for REACH participants or women who are going to school trying to get an education.

This REACH program-- If it wasn't -- I wouldn't say handed to me, but-- I really didn't want to go in the beginning. I thought they were just trying to find out what was going on in your background. But they really show you a lot of stuff in the class. You are interested in what they have to say. I really enjoy the speakers who come in.

As far as child care goes, the YWCA I think is great for child care because it gives the child extracurricular experiences, and I think that's great. I think this REACH program is one of the best things around. I just heard about REACH last year. I had never heard about it before. I think it is great that they are doing this. I have gotten a lot out of it in the last three weeks.

ASSEMBLYMAN OTLOWSKI: Let me ask you a question in that connection, if I may: In your testimony you wax so enthusiastic about the program and about yourself, about how you feel. Do you see a difference in the feeling of your children as a result of this, too -- as a result of your change?

MS. ATKINS: Yes. My children watch me a lot. Whatever I do, they do. I was the type of person where if I didn't feel like getting up in the morning, I just didn't get up. My children would have the tendency to either lay there in the bed with me, or they -- "Okay, I can get up and do what I want to do."

Since I have been going to the REACH program, my children-- We can sit down together and do homework. My two boys are in school. I have homework; they have homework. We have a chance now to interact with each other. We are always together now. When I get out of school, they get out of school, and we just do everything together. They don't see Mommy just laying in the bed doing nothing anymore. They see that, "Okay, Mommy does want something. She does want to do something with her life, so let me help her out," especially my

oldest little boy. He is very intelligent, and he always says stuff like that to me.

ASSEMBLYMAN BRYANT: Let me follow-up on that. We just passed what we call the Quality Education Act. Therefore, in 30 of our urban districts, that is more money in education for young people. Part of why I think this welfare reform is important is because if, in fact, I have parents who are also educating themselves, it brings about sort of an energy of parents working on education and kids -- instilling that value of education all at one time. Is that what you are really telling us?

MS. ATKINS: Yes.

ASSEMBLYMAN BRYANT: Do you actually see that happening in your home?

MS. ATKINS: That is actually happening, yes.

ASSEMBLYMAN OTLOWSKI: And that, in itself, has a tremendous value.

MS. ATKINS: Yes.

ASSEMBLYMAN OTLOWSKI: That, in itself, has a tremendous value. Is there anything else you would like to add to what you have said?

MS. ATKINS: No.

ASSEMBLYMAN BRYANT: Let me ask you about your self-worth. Do you feel better about yourself?

MS. PALMQUIST: Oh, yes, definitely.

ASSEMBLYMAN BRYANT: Let's take prior to going into REACH, or prior to going into some family development: Do you feel better about yourself and your vision about where you can be in this society?

MS. PALMQUIST: Right. Back when I was in school-- I quit school when I was 16, and back then I didn't pay attention. You know, I just didn't care. But in this program, I write notes. I never did that stuff before. I write notes. I write everything down. I listen to what everybody has to say.

I go home and I tell-- My daughter is around the age when I wasn't thinking about school; I hated it. She is at that age now, and I see myself in her. I see that she is going through the same thing that I went through. She sees me coming home and doing this work and she says, "Mom, what are you, teacher's pet? You know, how come you have all these notes down?" I know what she is going through, and I am trying to teach her: If I can do it, she can do it. I think it is giving her the incentive to do work, because I just got a progress report from one of her teachers saying that she is doing very well. She has been doing all of her homework. That makes me feel really good, to know that she is, you know--

ASSEMBLYMAN OTLOWSKI: One thing-- Of course, I think the contribution you are making to this hearing is very, very important. Overall -- overall -- with the changes that appear to be taking place in your lives and the lives of your families, what do you see for yourself down the road? How do you see yourself fitting into, say, a work force? Do you see yourself fitting in? Do you see some kind of a door opening up; some kind of a career shaping up for you, making you a little different person than when you started? Can we start with you, Geraldine?

MS. ATKINS: Yes. I have to say that I always said-- Okay, I want to open up my own business. I never took any steps to do that. When I came into the Life Skills Program, we had a lot of speakers there and they really taught us a lot. They were excellent. They have actually given me the motivation to go ahead and take that step, and to go ahead, get my education, do whatever I have to do so that when all of that is over with, I can have my own business. That is what I think of my future. I really see that. I have been making arrangements. I have been writing things down. This is going to happen; this is going to be a fact. That is what I think of myself.

ASSEMBLYMAN OTLOWSKI: And you, Marsha?

MS. PALMQUIST: I want to go back for my GED. That is something I have always wanted to do. Through the years I have noticed that I talk to kids a lot, like kids who are in trouble or kids who are having problems, and I usually talk to the teenage kids. A friend of mine-- We were sitting around a table, and a friend of mine said to me, "You know, Marsha, you would be really good at doing something like that, if you ever thought of going into counseling." That is what I am going to do. I am going to go to school for teenage counseling of troubled children. So, it did motivate me.

ASSEMBLYMAN BRYANT: Let me ask a question, because both of you are talking about an area that we might be making an improvement upon. As you are learning and growing, are your goals-- Everybody's goals change. Do you see possibly going to county colleges or even a four-year college--

MS. ATKINS: Yes.

MS. PALMQUIST: Yes.

ASSEMBLYMAN BRYANT: --which you may not have seen six months ago before you started?

MS. ATKINS: Exactly, yes.

ASSEMBLYMAN BRYANT: And you would like to have that opportunity?

MS. ATKINS: Yes.

MS. PALMQUIST: Yes.

ASSEMBLYMAN BRYANT: Thank you very much. Let me tell you, you have basically told the story, I think, that needs to be told. What you really want is a hand up. I don't know how to put it any more simplistically. Given that opportunity-- I have listened to both of you. You are very bright young ladies who have a lot to offer our society, if we will only give you an opportunity to do that.

ASSEMBLYMAN OTLOWSKI: It is a story that has to be repeated, repeated, repeated. It's great. Really, it has been a pleasure to meet with you this morning and to hear you.

Is that the whole crew? Where is the rest of the crew here?

MS. WHITNEY: We do have a few more.

ASSEMBLYMAN OTLOWSKI: Let's get a couple of more up.

MS. WHITNEY: Ruth?

ASSEMBLYMAN OTLOWSKI: Are we ready? Will you please be seated? Just for the purpose of the record, give us your name, if you will, and your address.

R U T H H A G E R T Y: My name is Ruth Hagerty, and I live in Runnemede, New Jersey.

V A L L E R A E A D A M S: My name is Vallerae Adams, and I live in Lindenwold.

ASSEMBLYMAN OTLOWSKI: Do you want to start with your testimony, Ruth?

MS. HAGERTY: Basically, it is just about what the other girls said.

ASSEMBLYMAN OTLOWSKI: Push that microphone closer to you, because that is to the recorder.

MS. HAGERTY: All right. Basically what the other girls were saying is exactly how I feel. The program is great. I, myself, have been really motivated. Like Marsha was saying about schooling and all, it has given me a purpose in my life. I actually want to be off the system and able to care for my kids my way. I could come home knowing that when I am paying these bills, it is my hard-earned money and it is me who is doing it, and not somebody helping me to do it.

I feel that basically what those girls said is exactly true. The program is great; the people are great. There are all these girls that I have never known, and it is like one big family. We all get along very well; it's great.

ASSEMBLYMAN OTLOWSKI: When did you leave school -- grade school, high school, when?

MS. HAGERTY: I finished ninth grade.

ASSEMBLYMAN OTLOWSKI: The ninth grade?

MS. HAGERTY: I did go back and get my GED.

ASSEMBLYMAN OTLOWSKI: Oh, you did?

MS. HAGERTY: Yes, but that was a long time ago.

ASSEMBLYMAN OTLOWSKI: Now the programs you are taking are really special education, aren't they; special just to--

MS. HAGERTY: Yes. I dropped out of school because I had a child. I went for my GED hoping it would lead to something. But I got married and it didn't work out. I had more kids, and it just kind of held me back. Now all of my kids are in school, and I feel that there is something out there for me, and for my kids'--

ASSEMBLYMAN OTLOWSKI: You feel that confident that there is something out there for you?

MS. HAGERTY: Yes, very; yes, very.

ASSEMBLYMAN OTLOWSKI: And that it is only a question of time before you will be able to work yourself up?

MS. HAGERTY: I am hoping that within the next year I am actually going to be off the system or, you know, at training or going to college, doing something. I want to do something. Like, after these four weeks are up, I am not stopping there. I am going to keep going. I am not going to go home and say, "Oh, my four weeks are done, that's it." No, I am going to go further, and just keep on going until I, you know -- for the rest of my life, as far as I am concerned.

ASSEMBLYMAN OTLOWSKI: Thank you. May we hear what you have to say, please? Would you push that microphone over so this lady -- so that we can have the benefit of her words for the purpose of our record?

MS. ADAMS: Well, I quit school in the tenth grade, and that was because of my daughter. Then I tried to go back, and I got pregnant again. I just had a son. I went into the REACH program, and I am glad I did, because I want to get my GED.

I would like to say that if it weren't for the REACH day care, there are a lot of us who couldn't do it, because you have to pay for day care and everything. I am thankful that you all pay for it to allow us -- to give us the chance to go.

ASSEMBLYMAN BRYANT: Are you looking forward to having some job skills so that you can be self-sufficient?

MS. ADAMS: Yes.

MS. HAGERTY: Yes, very much.

ASSEMBLYMAN BRYANT: I think people ought to understand -- and you said it in your own words -- that it is no fun having government on your back.

MS. ADAMS: No, it's not.

MS. HAGERTY: No, it's not.

ASSEMBLYMAN BRYANT: Do all of you agree with that? I mean, I don't want to put words in your mouth. It is no fun having them in your back pocket everyday, so you want to learn -- acquire some type of training that allows you to be self-sufficient and pay for your kids and whatever else.

MS. HAGERTY: No simple job like working in Shop N' Bag, or anything. We want a job that is a real job, I guess. I don't know how to put it into words.

ASSEMBLYMAN BRYANT: Where there is upward mobility. In other words, where you can start out somewhere and keep moving up.

MS. HAGERTY: Upward, yes, that is the word.

ASSEMBLYMAN OTLOWSKI: Would you mind pushing that microphone to the next lady? May we have your name and address for the record, please?

A R T R I C E W I L L I A M S: Certainly; yes, of course. Good afternoon, gentlemen. My name is Artrice Williams. I, too, work with the REACH program, but I am here today as a former single parent who received AFDC at one time -- seven years ago. As these ladies have mentioned, it is very difficult when you are in a situation where you lack the

motivation, you lack the knowledge as to where you can go and who you can go to, to help yourself to get into a better situation for you and your child.

Fortunately, I had a caseworker at the Board of Social Services who saw that there was something in me that created a need for her to extend my life to the community. So, with her help, I was able to reach within myself and create my own job. I was fortunate enough to graduate from college. I think a lot of people have the misconception that most single mothers who are receiving public assistance are people who lack motivation, high school diplomas, or whatever, particular job skills or training. But here I was, I had a four-year college degree with some graduate studies, but I was in transition. I needed help. I was 27 years old, pregnant, and in bad health.

The system was there for me as a woman in transition. After that first year of my child's life, like I said, I had a caseworker who took a very strong interest in me as a person, because she knew I had the capabilities to do things. After her 13 months, I was able to create my own job. I was able to find day care for myself. I am really grateful for that, because I know-- As I tell my parents when they come to me -- I am a child care counselor; I help them to locate the services they need while they try to undergo their REACH activities -- as a parent, I know how difficult it is to undergo an activity, even if you are working, if you don't have proper day care. That is a really major concern -- to extend ourselves to the community, to locate the services these parents need, whether it is transportation--

A lot of times I tell them, "I would really love to have day care for you in your own backyard. There's nothing like it." But when you are struggling with a baby in your arms, one on your hip, and one in your hand, and you are trying to get out here and you don't know which way to go in terms of transportation, it is very difficult for them.

ASSEMBLYMAN BRYANT: Let me ask you a question: Doesn't it make sense, then, to have individual family plans? I mean, you just talked about how you came to the system with a four-year college education.

MS. WILLIAMS: Yes.

ASSEMBLYMAN BRYANT: By a caseworker dealing with you and your family in an individual way, they could develop a path whereby you could become self-sufficient. Part of what my legislation tries to do is develop individual family plans, because I think every family comes to the system for different reasons and in a different shape. Therefore, we ought to be trying to tailor programs which will start to work to make that family productive and allow that family to be free from welfare at some point in time.

Basically that is what you are telling me; that that is what happened to you, by some luck of the draw, at that point in time; not as a mandate that everyone who comes in--

MS. WILLIAMS: Oh, of course not.

ASSEMBLYMAN OTLOWSKI: I think in this connection that one of the things that Wayne has been talking about in the course of these hearings is what you said about, you know, the luck of the draw as it is at the present time, where a caseworker makes a big difference in your whole life, by the fact that he or she takes a particular interest in you and gets you back on track.

One of the things about this legislation -- as Wayne indicates -- is the fact that I think there are stronger and more definite provisions for the caseworker to be there and to become a part of the person who is reaching out. I think that is so important because in many cases, in my experience, a caseworker can make a difference in your life.

There are three things we are talking about here, I think, too, that are important -- and we have been talking about this this morning. One, I think the caseworker is very

important, very, very important. Two, the other thing, of course, is the availability of day-care centers. Again, I hope that corporate America is going to join with the public sector in making sure that day-care centers become a part of our lives.

The other thing, of course, and I agree with Wayne, is transportation. Many of the buses that I see now are driving empty.

ASSEMBLYMAN BRYANT: Empty.

ASSEMBLYMAN OTLOWSKI: There is such a great need for them. The trick is to find out how to get better utility out of those buses for the kind of money we are spending.

So, I think that these are some of the important things that you have emphasized. As a matter of fact, in your case, if I may just emphasize the importance of a caseworker-- There are times, no matter who you are, when you are reaching out for somebody and nobody is there. If the caseworker is there, it is the beginning of a new turn.

To the three of you, thank you very, very much. You have been very helpful.

ASSEMBLYMAN BRYANT: Thank you.

SEVERAL WITNESSES AT ONCE: Thank you. Thank you, sir.

ASSEMBLYMAN OTLOWSKI: It has been suggested by Kelly Ganges that we take a break for a moment because he wants to get some names. Kelly, would you point out what you want to do?

MR. GANGES: We need to know how many more people are going to testify.

ASSEMBLYMAN OTLOWSKI: We want to get a handle on how many more people are going to testify. Let's take a break for about five minutes, all right?

(RECESS)

AFTER RECESS:

ASSEMBLYMAN OTLOWSKI: We are going to call the hearing back to order. We are going to call on the Reverend Philip Hirsch, Pastor of the Camden Lutheran Church. Reverend, we are ready for you, please. Reverend, did I identify you correctly?

R E V E R E N D P H I L I P C. H I R S C H: Yes, I believe so.

ASSEMBLYMAN OTLOWSKI: Reverend Philip Hirsch, Pastor of the Camden Lutheran Church.

REVEREND HIRSCH: Lutheran Parish, yes.

ASSEMBLYMAN OTLOWSKI: The Lutheran Parish?

REVEREND HIRSCH: Yes.

ASSEMBLYMAN OTLOWSKI: All right, Reverend, you're on.

REVEREND HIRSCH: All right. I have a statement I would like to give you for the record.

ASSEMBLYMAN OTLOWSKI: Whatever you want to do, and however you want to do it-- It is entirely up to you.

REVEREND HIRSCH: Okay, very good; very good.

As was stated, my name is Philip Hirsch, and I am the Pastor of the Camden Lutheran Parish in Camden, New Jersey. The Parish is a coalition of five different churches, each based in a different neighborhood of the City of Camden. The churches are very much representative of both the ethnic and the social makeup of the people of Camden. In so being, there are many who are poor and many who are welfare recipients. I spend my full days on the streets and in the houses of the people of Camden, and I have a pretty good idea of a lot of what is going on with these people, particularly with the welfare recipients, because that is what we are here to talk about today.

In response to the needs of our people, our churches have set up: an emergency food distribution program; a housing

corporation; a homeless shelter for men, women, and children; and, most recently, a program to find people places to live. It is my contention that one of the measures of the greatness of any society is in how it treats its most vulnerable -- the children, the elderly, the mentally ill -- those who cannot care for themselves independently.

In Camden, as you must know, the majority are children. I think that over 50% are under the age of 21, or under the age of 18. There are also a great many elderly. The children, in my experience, when I have been there, are living in really deplorable conditions. If there is anything I have seen more in Camden than anything else, it is the plight of the children, and it is one of my major concerns. A lot of our elderly are absolutely terrified to come out, even in the daytime, even in broad daylight. They live in constant fear. Our children live in a constant environment of violence. Very many of them, because of drugs -- in particular crack cocaine -- wind up raising themselves. I have children who get up in the morning on Sunday and get themselves dressed and bring themselves to church. Between five- and ten-year-old children do that because their mother, or their parents, are not around, or they don't care.

I am particularly concerned because I believe the welfare and economic systems have failed many of these people who are my parishioners. Most welfare recipients I spoke to agree with the need for change, and I am very much an advocate for the need for change in the welfare system. I applaud Assemblyman Bryant for initiating a process of reform.

Having said that, I would like to raise a few concerns which I have about the bills, which have been raised to me as I spoke to my parishioners about this welfare reform act.

Under section 6 of A-4700, I have a question for you, and I wish Assemblyman Bryant were here to hear it.

ASSEMBLYMAN OTLOWSKI: He will be here in a while.

REVEREND HIRSCH: Okay.

ASSEMBLYMAN OTLOWSKI: Just ask the question, and we will make sure that he gets to him. He'll answer it.

REVEREND HIRSCH: My question is: Would the proposed possible reduction in benefits include food stamps? If so, who will feed the children for the proposed 90 days that the benefits would cease? Irresponsible mothers and an overburdened DYFS could add up to further malnutrition and possible starvation for a lot of children. What will happen when they can't pay their rent for a period of time, if their benefits are cut -- if they are cut by 20% if they do not participate in the mandatory program? Will that mean-- Who will pick up the slack if the food stamps are cut for the hungry? It is the children in particular I am concerned about. Who will take care of the families who have irresponsible mothers who do not participate in the system and don't have the funding to continue to pay their rent? Who will take care of them when they are not in their houses?

MR. PRICE: A point of clarification in response to your question, if I may, Mr. Chairman?

ASSEMBLYMAN OTLOWSKI: Yes.

MR. PRICE: The term "benefits" which is used in that section is defined in section 3 to mean benefits that are provided under the AFDC program, so that would not include food stamps. It pertains only to AFDC.

REVEREND HIRSCH: So it would just be the AFDS cash grant. Okay, very good.

In section 7b. of A-4700, the idea of working is neither foreign nor unwelcome to many welfare recipients I spoke to. They would welcome the opportunities that have been described. What are lacking are good jobs which pay more than minimum wage and provide benefits to the worker and his family. Without such benefits, it is not viable for a parent to go to work and risk losing the Medicaid benefits.

ASSEMBLYMAN OTLOWSKI: That wouldn't happen.

REVEREND HIRSCH: How so?

ASSEMBLYMAN OTLOWSKI: Go ahead, I'm sorry.

REVEREND HIRSCH: Furthermore, it is not possible for a family to live off of minimum wage. While section 3g. proposes this, I see no realistic proposal for funding. A few employers will voluntarily provide health insurance for their minimum wage employees; that is, employers like McDonald's. Even the lower positions, for instance, at the New Jersey State Aquarium-- For the people who are making the minimum wage, I don't see how a business would voluntarily provide health insurance, for instance.

In regard to A-4703, I was first outraged at the proposal to cut AFDC to families having more children. I am assuming here again that food stamps are not involved. However, after speaking to many AFDC mothers and grandmothers-- I spoke to one grandmother who had 19 children herself, who has been on welfare since her birth, and whose grandchildren are now going on welfare. She, and many others-- Their overwhelming consensus was that this particular benefit program was providing incentive to some young women to have more children. Many know that if they have a child, they will get a check. It seems like a lot of money to them, but when they actually get the check, they then realize it is not nearly enough to take care of the children they have. So it provides a false, in some ways, to the people I talked to-- To the welfare recipients I talked to, it provides a false sense of security when they think they are getting this money if they have another child, or if they have a child; particularly to young women this is happening. To the others, the checks were so minimal that it wasn't a great concern to them. I just wanted to represent that to you.

Generally I commend Assemblyman Bryant and the House for raising the issue of welfare reform, which I think is so

desperately needed. However, I am concerned about the sweeping nature of the bills. I don't think that funding sources and feasibility measures are thought through quite well enough. Please remember that we are dealing with the survival of thousands of people, and that many of them are children.

I recommend that these bills be used as a starting point for more serious consultations and more specific reform measures developed with the aid of many more who work with the underprivileged. But I think the implementation of these bills, as they are, would risk making a serious mistake and could have enormous repercussions on the human plain, particularly with the people of my Parish in Camden.

For instance, I would recommend that you take a hearing like this, or take a proposed bill into Camden. Talk to a lot of welfare recipients. I think you will find them to be -- a lot of them -- as articulate as the people who have come here today; people who I think have good ideas, because these are the people who have been receiving welfare for generations. I think they would have a lot of valuable input to the process.

ASSEMBLYMAN OTLOWSKI: Reverend, first of all, we have tried to reach as many people as we possibly could who are part of the welfare system. How successful we have been with all of the hearings the record will show, when the record is finally made. That has been one of the efforts of the Committee.

Before I answer some of the questions you raise, and they are good questions, questions that are of tremendous concern, let me just ask you-- First of all, the makeup of the population here that you are talking about is of African descent, Asiatic, Hispanic?

REVEREND HIRSCH: You name it. It's African-American, Hispanic, white--

ASSEMBLYMAN OTLOWSKI: It runs the whole gamut.

REVEREND HIRSCH: Yes.

ASSEMBLYMAN OTLOWSKI: So, they are not limited to any particular group; it runs the whole gamut.

REVEREND HIRSCH: Absolutely.

ASSEMBLYMAN OTLOWSKI: The Lutheran Church, of course, has made great strides, particularly in the area of housing for the elderly. What have they done-- Have they done anything in Camden for housing generally?

REVEREND HIRSCH: The Lutheran Church?

ASSEMBLYMAN OTLOWSKI: Yes.

REVEREND HIRSCH: Yes.

ASSEMBLYMAN OTLOWSKI: What have they done, just off of the top of your head?

REVEREND HIRSCH: The Camden Lutheran Housing Corporation has been-- We are currently redeveloping, rehabing, I believe it is 12 to 15 housing units on State Street.

ASSEMBLYMAN OTLOWSKI: You are rehabing units for occupancy?

REVEREND HIRSCH: Yes, and they are already about 70% completed. I believe six families have moved in.

ASSEMBLYMAN OTLOWSKI: Did you just start doing that?

REVEREND HIRSCH: No.

ASSEMBLYMAN OTLOWSKI: It's ongoing?

REVEREND HIRSCH: Yes, it has been ongoing.

ASSEMBLYMAN OTLOWSKI: That also includes a program for the elderly, doesn't it -- the housing, the Lutheran Church's--

REVEREND HIRSCH: No, no. We have a Lutheran Home in Moorestown which is concerned with the elderly, but we don't have any specific programs.

ASSEMBLYMAN OTLOWSKI: You have a number of them in Pennsylvania?

REVEREND HIRSCH: Yes, throughout the country.

ASSEMBLYMAN OTLOWSKI: Where people from New Jersey go?

REVEREND HIRSCH: Yes.

ASSEMBLYMAN OTLOWSKI: What about day-care centers? Is the church pushing day-care centers?

REVEREND HIRSCH: Yes. In one of our churches -- the Epiphany Lutheran Church -- we are working-- We have an agreement with the Camden Urban Women's Center, which has been trying to get a program off the ground to provide day care for -- particularly and specifically for single mothers, so they can go to work and leave their children. It would be in the basement of one of our churches.

ASSEMBLYMAN OTLOWSKI: Now specifically, Reverend, let me just go into some of the questions you raised, which are, you know, legitimate questions of concern. I think the bills address them, maybe not as completely as you would want them to be addressed. Again, I think Wayne Bryant would be the first to say that this is not cast in stone; that obviously time and experience will be constantly changing this concept. The truth is, the concept is such that a door would be kept open all the time to make the kinds of changes that would be necessary with time.

The sad thing about the present system is the fact that it was frozen for a long, long time and did a lot of damage in that freezer compartment it was in. It is only recently, for example, that you had the REACH program. That is only of recent vintage. But in any event, let's take the food stamps you raise. This bill would not destroy that concept. It would provide for the food stamps.

The good jobs-- You know, I just want to tell you something about good jobs. We didn't talk about that this morning. With the economy being as it is and the layoffs as tremendous as they have been in the private sector-- You know, it is not unusual for 16,000 people to be laid off with AT&T. It is not unusual for 10,000 people to be laid off with IBM. It is not unusual with General Motors to have a layoff of

6000. It is not unusual in the present day economy. An engineer today who has been let go in the defense industry-- One of the defense industries in New Jersey is planning to let 10,000 go, many of whom are engineers. It is not unusual for an engineer to say, "I want a job and, as a matter of fact, do you know of anyplace they are looking for somebody at a gas station to pump gas?" This is an engineer now that has lost his job. So, you are in this kind of an economy today where jobs, of course, are not easy to come by.

What we are talking about with the welfare recipients-- It would be a terrible thing for the concept to go out that the only thing they should be interested in is good jobs. The concept that Wayne is advocating is the fact that any job -- any job -- brings dignity to a person who is holding that particular job. But at the same time, there has to be hope left that you can better yourself.

The concept that Wayne is advancing here doesn't punish the person who takes a job in a fast food place for \$5 an hour. That is the wonderful thing about this bill. It does not punish that person. It does not deny him the benefits of the welfare system. Not only that, since they are not being denied the welfare system, their health care is still covered by Medicaid, you know. The sad part about our health system today is that it doesn't cover the working people as it does cover the people who are on Medicaid. Medicaid is primarily designed for the poor people. So I don't see any great effect this would have on Medicaid, but again the concept of this bill is always to keep the door open.

The other thing you pointed out was something about your being afraid that many people could be hurt by this. The truth is -- at least it is with Wayne, who is fathering this bill-- He is saying that this is just a starting point to unfreeze the frozen position that welfare people have been in for generations.

The second thing, or the primary thing he is concerned about is strengthening the family, so there won't be a denial of the man in the house; as one of the girls testified here today, so that a child won't refer to somebody as his uncle, but will refer to him as his father. It is this concept that Wayne is trying to reestablish. All of these bills head in that direction.

There is no doubt that this is a bold venture and, as all bold ventures, there are always danger points about it. But if you recognize that from the beginning, that it is a bold venture, that there are many swamps that you are going to have to traverse-- If you recognize that and the concept is sold on that basis, so that the door is always open for change, I think that is the wonderful thing about it.

The other thing, too, I think -- and it was said here today-- For me, I have been a part of public service for more years than I want to admit, because they want to throw all the old guys out-- But in any event, the truth is, in the welfare system, as was indicated today, even the caseworkers have come to regard their positions as jobs -- the caseworkers, as jobs. And the caseworker is so vital to persons on welfare; so vital in making changes in their lives and giving them a concept of returning dignity and, yes, being an inspiration to them. That has been lost in this whole concept.

What Wayne is trying to do, as I see this, is to change that very concept. Once we do that, then the things that you have expressed some fears about I think can be dealt with as the bills become law, as we experience the shortcomings. No one is saying at this point that there will not be shortcomings about this. As I mentioned to you, in any bold venture there are always shortcomings.

But in any event, I just wanted to answer some of the fears you have. They are legitimate fears and, as a matter of

fact, there should be a constant watch that some of the things you are concerned about do not happen.

REVEREND HIRSCH: Well, let me just comment that one of the reasons why this is a fear of mine-- The system, as it is right now, is woefully inadequate. I don't think anyone would have a beef with that. But, who picks up the slack when a family is unable to feed their children during the last week of the month? Who picks up the slack when they are kicked out of their house and they are looking for another place to live? It is so often, at least in Camden, in my experience, the church. It is the church which has provided the Good Samaritan Center as a place to receive emergency food, and it is the church that is so often, I think-- When the system doesn't work, it is us who are picking up when we see hungry children or homeless people -- picking up the slack in that regard.

So it is my concern, particularly since it is going to be me who is going to be running around if this doesn't work, or if there are children who do wind up hungry. It is going to be me who is running around making sure people have enough food, and it is going to affect me and my Parish so directly.

Again, I absolutely commend you. I haven't heard anyone speaking about reforming the welfare system, and it so desperately needs to happen. The people in my Parish and in my church applaud this in terms of an effort to move, and it needs to happen. Like you said, it has been stagnant for so long, but hear our concerns. Know that it seems like some of the things need to be thought through a little bit further before we put them in. As it is right now, most people are managing to survive. When you toy with that in any way, even if you are trying to make it better, you run the risk of some people not making it. It seems to me that it just needs to be thought through a little bit further.

ASSEMBLYMAN BRYANT: Let me--

ASSEMBLYMAN OTLOWSKI: Let me just say this first: Let's do this, so that Wayne knows where you are coming from. I tried to answer some of the questions the Reverend raised. What he raises, first of all, is, he is afraid these people will be placed in a position where there are minimal jobs. My answer to that was, at least it will be a job, and it will not hurt their position on welfare -- the minimum wage, you know.

Then he is concerned about health insurance for them. Of course, what we have said right along, to the Reverend -- and you were the first to admit this -- is, sure there are going to be holes in this thing, but time is going to tell that. Of course, it will be a matter of correcting the thing.

These are some of the things he relayed, and I thought maybe you ought to answer them yourself since, as I indicated to him, you know, these are your bills. You are the father of them, and I am sure that the father doesn't want to hurt the children. All right?

ASSEMBLYMAN BRYANT: Yes, that is exactly right. I think under the bills-- Let's deal with health care first. Medicaid will cover them if they are in poverty. That is a nonissue in terms of even folks who will have children after they are on the welfare program.

Number two, I think what I am really after is, you are saying that people are barely surviving. I don't believe they are surviving at all. I believe we have set up a system to keep people permanently impoverished. You're saying, "Well, who pays for it?" We pay for destroying the family. Prisons are full of it. I am saying, as an African-American, I will not tolerate anyone having my people disproportionately in a system that is going to keep them permanently in poverty, without them having some responsibility. A system that is built on being nonproductive and nonresponsible is a detriment to those who receive. That has to be radically changed. People, I believe, will be responsible.

We cannot use children as a total shield. If not, I would ask you, then what do we do to the parents who fail to be responsible to their children?

REVEREND HIRSCH: That's a good question.

ASSEMBLYMAN BRYANT: The next issue might be-- I don't know whether you are indicating that you think they should be penalized, but possibly they should be penalized. But I am convinced that today -- and no one raises this, and I say this to you most humbly -- there are folks who qualify for welfare today who are never going to apply. What do we do to them, and whether their children are eating or not?

Therefore, we cannot continue to operate a system that sets up a set of norms which are almost completely contrary to the norms of the rest of our society, and expect those individuals, any day, to ever be productive in our society, because you have now taught them a pattern of life which is different than how to become successful, responsible, and self-sufficient in our society.

I guess to break it down -- and I didn't start the expression -- what you have done is feed them fish so they can eat for a day, but you haven't taught them to be fishermen so they can eat for a lifetime. I am trying to get folks to be fishermen so they can eat for a lifetime. That comes with responsibility. There is no other way to get around it. Some folks call it "penalties," then I say, "Our democracy is a penalty," because you don't get paid if you don't come to work. I don't get paid if I don't come to work. So, it is either a penalty or it is responsibility. If I leave early, just walk off the job, I lose revenue. It is either a penalty, or it is a lack of responsibility.

This I must also inculcate in those who are the least of us. I believe it is, as the Chairman says, an evolving system. I believe that most folks would work in their own best interest. For us to have this materialistic, or paternalistic

attitude that from cradle to grave we must figure out everything for adults, and that because they are poor they have no pride in themselves, I think is a mistake.

REVEREND HIRSCH: I am certainly not saying that. I am not even coming close to saying that. You know, in regard to what is happening within the system--

ASSEMBLYMAN BRYANT: This has been well-thought-out. I have thought about this for 10 years--

REVEREND HIRSCH: Yes.

ASSEMBLYMAN BRYANT: --have examined this program. I mean, I get a little testy when folks say we ought to rethink what, you know -- that it is not well-thought-out.

REVEREND HIRSCH: No, I am not saying to rethink--

ASSEMBLYMAN BRYANT: For 10 years I have looked at this system, examined this system, and have taken the warts out of this system and said, "Let us start to produce a system that really produces producers and winners, as opposed to all losers." Right now, you have a system that is bankrupt and produces nothing but losers--

REVEREND HIRSCH: I agree with you.

ASSEMBLYMAN BRYANT: --including our children.

REVEREND HIRSCH: I agree with you. I deal with it every day. Every day I am on the streets. Every day I am in people's houses. Every day I bring food to people who don't have enough, because of the system, and every day I deal with the hopelessness and the helplessness. I know it very, very, very well, and I know how much it needs to change. I applaud you for bringing forth the emphasis to change.

All I am saying is, we need to be cautious in our approach. All I am saying is to take a look at a couple of the things within the bills and relook at those things. No plan is perfect; no plan will ever be perfect.

ASSEMBLYMAN BRYANT: But it is going to evolve; a constant evolving, I agree.

REVEREND HIRSCH: Okay. I think another thing that may be helpful to do is to come into a place like Camden with the bills and with the measures and talk to the people. You said you did have people come, and I think that is great, but I would encourage more of that.

Part of my defensiveness is because if it doesn't work, it is people like me who are going to be taking up the slack. So I really want to work together to make sure it does work. It is in my best interest, and in the best interest of the church and of the City of Camden to see it work. I absolutely want to do it.

ASSEMBLYMAN BRYANT: But it is in full bankruptcy now -- full bankruptcy.

REVEREND HIRSCH: Right, absolutely. So let's do it, but let's be cautious about it.

ASSEMBLYMAN BRYANT: I agree.

REVEREND HIRSCH: And take a look at, particularly-- I think out of everything, this is one of the most important things. I was mentioning getting a good job with benefits. I am particularly concerned with the health care. This is not just a concern for the poor. This has become a concern for the middle class and everyone else. But, if somebody is going to-- Right now, if someone is on welfare and they get a job-- Most of the people I work with who get a job, even with some training, are still going to get pretty close to a minimum wage job, which will not provide the benefits. Where will the benefits, particularly for health, come from when they get a minimum wage job?

ASSEMBLYMAN BRYANT: I know it is in the bill; it is already in the bill. We are going to end up extending their Medicaid benefits.

REVEREND HIRSCH: Up to what point?

MR. PRICE: Right now it is 12 months.

ASSEMBLYMAN BRYANT: Twelve months, but I have recommended that they extend it to 24, which would make it two years.

REVEREND HIRSCH: Up to what point of them making money, though? To which income? To whatever income they are able to make?

ASSEMBLYMAN BRYANT: See, you make the assumption -- and I don't make that assumption -- that all they will be qualified for is a minimum wage job.

REVEREND HIRSCH: Oh, I am not saying that; I am not saying that is all they are qualified for. I am saying that very often that is all they will be able to get. We run a jobs program within my church. We have placed 500 people in jobs in the last couple of years. I'm saying that is very often what they are able to get. They don't get very well-paying jobs. That is just a reality.

ASSEMBLYMAN BRYANT: That is because-- Part of what I am trying to do is educational skills, because we have never done an evaluation of their educational skills. My bill says that you must first strengthen their educational skills, because if you are going to get a decent job, it is going to come through education. That is a major difference in my program, where before we allowed folks to go right to job training. You're right, they would go into dead-end jobs.

I'm saying, you educate first. You find the weaknesses, and strengthen the weaknesses so they can be productive, before giving them job training. Then I give a fork in the road. You are going to find some who will go to county colleges or a four-year college, and I am going to allow that -- and still receive benefits. A difference; a major difference. Then I put the job training in the private sector -- those who create the jobs. So we are talking about real jobs with real upward mobility. Those two major differences really mark where I am trying to stop the trend toward dead-end

jobs, by actually developing educational skills for folks so, assuming they get a job, they can use those skills to go on.

I think that is our promise. That is our responsibility from government. That has to be our promise. What does their promise have to be? To take advantage of it; to come to school and to try. Failure to do either one, yes, you do have a lack of responsibility, which will get you some demolition.

REVEREND HIRSCH: Sure, sure. Part of the concern following that through a little bit is, again, how do you-- If you don't perform, then, of course, it is like in anything else. You don't receive. In doing that, how do you ensure the welfare of the children, particularly -- and I will be real specific -- of mothers who are addicted to crack cocaine, which is such an endemic problem in the place where I work and live; who are irresponsible and will continue to be irresponsible until they break that cycle? How do you ensure the welfare of those children, when the mother will not be able to participate?

ASSEMBLYMAN BRYANT: The same way we ensure the welfare today. How do we ensure today? If you tell me we don't ensure, then that has to be fixed.

REVEREND HIRSCH: Well, in part, we don't. In part we do and in part we don't. It is DYFS' responsibility, but--

ASSEMBLYMAN BRYANT: DYFS will continue to have the responsibility.

REVEREND HIRSCH: Yes, but as it is right now they are already overburdened. I mean, that's-- My concern in implementing this is that we don't over-overtax them. Do you see what I'm saying?

ASSEMBLYMAN BRYANT: Let me tell you: I want to be very candid. My bill was not to readdress all of the social ills within our society.

REVEREND HIRSCH: Right.

ASSEMBLYMAN BRYANT: There is no way I was going to be able to hit the broad brush of all the social ills in our society. I am attempting to take people to what I consider what welfare ought to be -- a transitional system, and not a permanent poverty system, which it is today. Therefore, you have to view it differently.

Are there going to be people who fall through the cracks? Yes. There are people today who do not deal with welfare. There are going to be people who are going to say, "I do not want to do what government believes we ought to do," and they will walk away from it.

REVEREND HIRSCH: Right.

ASSEMBLYMAN BRYANT: I can't stop that today. What I say to folks is, "Don't expect me to put into legislation a requirement that we don't require today." I don't require folks to step to the plate on welfare today. I am not saying they have to step to the plate in this program either. They can decide, "I opt out." That right now is a personal family decision.

ASSEMBLYMAN OTLOWSKI: Reverend, you talked a while ago about the fact-- First of all, I just want to say this to you: Your testimony, of course, comes from deep observations, being a part of the-- You are a part of the thing. You are not some pastor who came here from the pulpit and is, you know, preaching. You are a guy who is out in the streets. You are a part of it. You see it; you feel it. Your testimony shows that you are not just some guy who jumps up out of a Cracker Jack box with some trick, you know, to solve-- You're there.

For example, when you talk about the five-year-old whose parents are on crack and he comes to church by himself. The parents are no part of him. They are no part of him because they are living in a different world. And yet, that kid evidently wants to hold onto something.

What you are talking about-- As Wayne just said, this bill was never intended to solve all of the social problems that have descended upon this country, particularly those resulting from drugs. One of the biggest problems, you know -- as a matter of fact, it is not a problem; it is a plague -- is the drugs. But that is such a deep-seated problem that it has to be dealt with separately. The nation not only has to marshal its forces, but the nation also has to have some kind of reawakening of its spirit. And excuse me for getting into your domain, but in any event, that has to happen.

So, what I think Wayne is talking about -- and this is why I admire him so much-- He is taking such a bold step, but yet at the same time I think he is wise enough -- if you will forgive me for saying this -- not to be too bold. He sees some of the pitfalls you are talking about, and the bills provide a method of dealing with them. When you testified that you thought everything was black and white; that there wasn't anything in between-- I think the bills recognize some of the pitfalls and deal with them.

But by the same token, I think the big thing about the bill -- as I have said before -- is that it is opening up the freezer where we put all of those welfare people for all of these years and then locked the door. If this does nothing but thaw that whole thing out, you know, with this new concept he is doing, then I think it is a beginning. I think he is the first guy to say that this is a beginning. I think he is the first guy to say that.

Then, of course, it is going to be up to people like you to watch, so that when there are big pitfalls, when there are big mistakes we are headed for, you can start making sure that they are corrected.

ASSEMBLYMAN BRYANT: I want to thank you for your testimony also. I think you're right. I mean, it is an endangered population. It is population that needs to be given

sensitivity. What it needs-- I say this very truthfully: There are very few people who want to spend their mental time thinking about this, or their energy.

Up until this time, they were the throwaways of our society. But today they might be our work force, in order to keep us competitive in the year 2000. I don't see how we can -- and I say this often -- deal with this community in what I call such a piecemeal manner. I mean, we want to do things in education for their kids. We don't want to do anything with the mothers or the fathers or the families in that community. It is about time for America, and New Jersey especially, to start to deal with that whole group holistically. It is easy for a middle-class family to sit back and talk about education, because they go home and talk about their children. It is different to go into a poverty family where education is not talked about at all, and then they wonder why the child doesn't study. It is going to be different if they are going to come home and study; then the child has to study. People don't realize that with a lot of these parents, education was so poor -- the educational systems we provided for them -- that they cannot help their children after fourth grade.

REVEREND HIRSCH: Right.

ASSEMBLYMAN BRYANT: We have to strengthen those kinds of things. That is why I deal with evaluation. I am not going to just go out there and run with it. Evaluate what is happening with individuals. You are going to find-- Tragically, do you know what some people don't want to know? We are going to tragically find out that a lot of these folks have a very difficult time reading, and yet they might have a high school diploma from some of our school districts. You are going to start to say, "My God, do you mean that this person is reading at the third grade level and he has a high school diploma?" So when we do their family plan, it might just mean giving them the ability to read, and write -- get an education for a change.

That might be all we do in the first year, but I think that is important. It would give them some self-worth about themselves.

ASSEMBLYMAN OTLOWSKI: Reverend, just before you leave, I just want to commend you. Speaking for myself, I have been tremendously impressed with your testimony, with your sincerity, with your convictions and, as a matter of fact, with the kind of work you are doing out there, you know, where the action is. It is evident that you are in there; that you are a part of it. I just wanted to commend you for it, because, frankly -- if you don't mind my saying so -- the church needs a lot of people like you.

On that note, thank you very, very much.

REVEREND HIRSCH: Well, thank you very much. I look forward to seeing what happens with this, and to working with you in bringing it about.

ASSEMBLYMAN OTLOWSKI: Thank you very much, Reverend. Thank you.

ASSEMBLYMAN BRYANT: Make sure that Reverend Hirsch's testimony is made part of the record.

ASSEMBLYMAN OTLOWSKI: Parrise Hughes, Director of the YWCA of Camden?

P A R R I S E H U G H E S: Right here.

ASSEMBLYMAN OTLOWSKI: Parrise, before we do anything, thank you for the accommodations and thank you for having us.

MS. HUGHES: Oh, no, you should thank our Executive Director, Alice Kohler.

A L I C E K O H L E R: (speaking from audience) Parrise runs our Camden Center.

ASSEMBLYMAN OTLOWSKI: Thank you very, very much.

ASSEMBLYMAN BRYANT: We thank all of you who are involved with the YWCA.

ASSEMBLYMAN OTLOWSKI: Thank you very, very much.

MS. HUGHES: You're welcome.

ASSEMBLYMAN OTLOWSKI: It is the first time I have used the ladies room, but in any event--

ASSEMBLYMAN BRYANT: Unisex. (laughter)

ASSEMBLYMAN OTLOWSKI: --thank you very much.

MS. HUGHES: You're welcome.

Gentlemen, I am here to talk to you about one of the support services that I feel is key to the success of your initiative, or any other initiative, and that is child care. In this economy, parents cannot rely on extended families -- family members -- to provide child care for their children when they are going to school, when they are involved in an initiative, or when they are working. They rely on child-care programs, and that could take any form from family-based child care to center-based child care, for profit or not for profit.

At the Y, we provide both. We provide for-profit slots or fee-for-service slots, and we provide subsidized child-care slots. But there are some resources that are needed, in particular for subsidized child-care centers, before we can begin to be a partner in providing you the support services you need for the success of this initiative.

Some things that I would ask that you consider are resources that are needed for capital concerns. Most of us who run subsidized child-care programs -- and, Assemblyman Bryant, I am sure you have heard this over and over again -- are in buildings that are old, run-down, cannot meet fire codes, can't meet licensing codes. We are holding on by the skin of our teeth, just to keep our licenses and keep our buildings open.

We have problems with staff retention. Child care is notorious for paying low salaries and in retaining staff. I have been doing this for 18 years, 13 for the YWCA, but I am not the rule. I am the exception. There are other child-care staff who would like to stay in child care, but just can't because we cannot compete with the for profits in salaries or benefits.

In addition, I would hope that you would consider as part of your initiative consumer education for the parents in how to select a child-care center that meets our child-care situation; that meets the needs of the child; that meets the needs of themselves. Some parents feel more comfortable in family-based situation; some feel more comfortable in center-based situations, but they have to know what to look for when they go into any situation, so they can provide the best possible situation for their child.

Also, I am concerned about a plan for continued support, or a bridge for child-care support. I have had situations, particularly at this site, the site you toured today. A parent may come in under an initiative. The initiative is paying for their child care to the tune, for an infant, of perhaps \$95 to \$100 a week. We have some subsidized slots out here, but they are so few that the waiting lists are years long. So, when that parent goes through an initiative and is out into the working world, their support is over and then they are faced with the choice -- they can't get in on subsidized slots because there are no openings -- of paying \$100 a week for child care, as opposed to perhaps paying their rent or buying food, because they want to continue to work.

Child care is very expensive. We do not have enough subsidized child-care slots. In Camden City, we have 12 infant/toddler slots in our particular program, and a waiting list of 90. Some of those children will never come into our program. We have had parents who have quit their jobs because they can't afford to pay the going rate on the market for child care.

I ask that you just consider some of those things. I don't know how we could find the resources to make it ideal for everyone. I don't think we can, but we do need some help because we do want to be partners in this effort.

ASSEMBLYMAN OTLOWSKI: Thank you very much.

MS. HUGHES: You're welcome.

ASSEMBLYMAN OTLOWSKI: As a matter of fact, I think we were talking this morning, you know, about the importance of child-care centers. Part of this program is dependent, to a large extent, on how good they are, how effective they are, how available they are. This is one of the things that we are going to have to deal with as this bill unfolds, as it develops, and as we can put our hands--

The other thing -- and I keep saying this -- I just hope that corporate America gets more involved in the child care, because more and more women are part of the work force.

MS. HUGHES: Absolutely.

ASSEMBLYMAN OTLOWSKI: It is important, as Wayne said, with the concept of change that is taking place in the whole work force.

In any event, thank you very, very much. You have been very kind in making the place available to us. You made us feel at home, and I just want to express my appreciation. I'm sure Wayne will want to conclude this hearing. This is the last hearing.

MR. GANGES: Maybe there is someone else.

ASSEMBLYMAN OTLOWSKI: Is there anyone else? (no response) If anyone stands up, we are going to have Kelly stay with them here after we leave. (laughter)

Thank you very, very much. Wayne, do you want to wrap this up?

ASSEMBLYMAN BRYANT: Mr. Chairman, I just want to wrap it up by thanking you for going all over the State opening up the hearings so that we could get some much-needed information to strengthen these bills, to make them even better.

I think the witnesses have been very forthright, very forthcoming. I think out of it we will be able to have bills that will really help the population which we want to serve. I

commend you, as Chairman of this Committee, for an outstanding job.

ASSEMBLYMAN OTLOWSKI: Wayne, just this; I've got to say this: You have done something here-- You probably don't realize what you have done, but you have opened a door, you have opened a window and, as a matter of fact, it took a guy like you to do it, and I just wanted to say so. All right?

On that note, let's quit.

(HEARING CONCLUDED)

APPENDIX

Remarks of Freeholder Maria B. Greenwald
For Public Hearing Re: Welfare Reform

Ladies and gentlemen, I am submitting my testimony for inclusion into the record. However, I wish to speak and summarize my thoughts on Assembly Bills A-4700 through A-4705 and the REACH program.

Let me say I applaud Assemblyman Bryant's efforts on behalf of true welfare reform through the Family Development Act and its emphasis on education. Those of us who have been involved in human services are acutely aware of the need to help people become gainfully employed thereby raising their self-esteem and their hopes for the future. We are also acutely aware of the challenges inherent in attaining these goals.

It is my belief that the REACH program has this same goal, and indeed is similar to FDI. The REACH program has been very

successful in Camden County. It has many of the same components of FDI such as employment development/placement, skills training, transportation reimbursements, health care, a planning council and English as a second language.

In my testimony I have included a very detailed description of the REACH program which substantiates the similarities to FDI.

I feel it is important that whatever decisions are made on this pending legislation that we not dissolve a positive program that has not been a failure in Camden County.

Certainly FDI goes further with its Council on Community Restoration that would identify neighborhoods for community development projects which would include facility rehabilitation and renovation, infrastructure improvement, expanded economic development and neighborhood revitalization.

This is extremely innovative and would serve to reinforce the message of hope for the future that we wish to impart. However, once again the most important part of its success will be the ability to monitor and be ever vigilant that the appropriate people are FDI recipients. They should be the only people eligible for this. We must be certain that the act's intent of housing for the working poor is being met.

In regards to A-4703, candidly I wish to say that I understand both philosophies on this controversial bill. Certainly I understand my friend Wayne's philosophy as I have heard his eloquent explanation.

However, I am hampered by religious views and recognition of an individual's personal desire to have children. My heartfelt opinion is that this section needs additional work.

I would certainly support the section

that increases income disregard to 25% and respectfully suggest that it be increased to 50%. We should not impede the desire to earn higher income.

It is a well known fact that people on welfare, after meeting their general expenses, only to find their AFDC grant reduced, are deterred from working. It is the classic dilemma of the working poor.

Act A-4704 revises a regulation that has destroyed the basis of our society, the family, by restricting the employment of either parent. Furthermore, under present law, the AFDC family wishing to live together is penalized by receiving smaller monthly payments (30% less) than if they were separated. I support this provision which supports the nuclear family. There is often greater love in a family living under poverty conditions and most certainly a stronger need for "pulling together".

There has been a similar problem with our senior citizens. They have, in certain situations, found it more economically feasible to separate than remain together, as incredible as that sounds.

In closing I would ask my friend

Assemblyman Bryant to mesh the programs he proposes with the REACH program that is alive and well in Camden County. The principles and theories that are embodied in the REACH program have been praised by the media and most importantly, by the participants. They are compatible with the Assemblyman's desire to encourage and empower AFDC recipients to attain economic parity with our society.

5X

BOARD OF
CHOSEN FREEHOLDERS

MARIA BARNABY GREENWALD
Freeholder



Camden County

Courthouse, 12th Floor
Camden, NJ 08101
(609) 757-6726

Testimony of Camden County Freeholder Maria Barnaby Greenwald
Assembly Public Hearing on Bills 4700-4705
Tuesday, October 22, 1991

For the most part, the history of welfare and welfare reform in the United States has been one of unrealized expectations and untapped potential. In recent years, the position of the federal government has developed into a mandate requiring welfare benefits to be closely linked with job training and the provision of extended child care and medical benefits. New Jersey's recent statewide welfare reform program is Realizing Economic Achievement (REACH), begun in 1987 as a precursor to the Federal Jobs Program. Although the State provides funding and supervision to REACH, the operational configuration and management of REACH is the responsibility of each county. The Camden County Freeholders have adopted a REACH plan which envisions a unique approach to the management of the REACH program, a concentrated effort to develop economic opportunities, housing, social support, and other necessities to REACH clients, and a county-wide effort to provide economic opportunities to REACH graduates to enable them to permanently break the cycle of poverty.

During the course of planning for REACH, the Planning Committee confronted several disturbing realities. First, the culture of poverty, requires a broader and more comprehensive approach than REACH alone. Second, the economic security of the larger community will be increasingly dependent on the ability of children born of poor families to participate in the social and economic life of society in the near future. Third, the huge amounts of public dollars that will be required in the future to properly support economically and socially dependent people will present an overwhelming burden to tax payers.

The Planning Committee identified the symptoms of poverty as:

- *Economic Deprivation of Poor Communities and Neighborhoods
- *Problematic Housing and Unsafe Neighborhoods
- *Family Distress
- *Poor Health
- *Ineffective Education
- *Government Welfare Dependency
- *Inadequate Transportation
- *Absence of Business and Investment

The Committee concluded that while REACH, the State welfare initiative, is a necessary and good first step as a means of dealing with government welfare dependency, the other symptoms of poverty must be attacked simultaneously or all the good intention of REACH will not be realized.

The First Step: REACH

The initial means by which welfare recipients are to move from dependency to self-sufficiency is the REACH program. The mission of the REACH program is to assist and encourage AFDC recipients toward self-sufficiency and independence by providing access to education, job training and placement. These latter two services are provided by the Camden County Employment & Training Center (JTPA). Individual participants are guided through each phase of the REACH process by Case Management staff. Child care services and child care counselling for REACH participants will be coordinated through the Camden County Division for Children. In addition to supervising REACH participant intake and eligibility verification, the Camden County Board of Social Services (CCBSS) provides participants with AFDC grants, food stamp vouchers, some child care vouchers and transportation reimbursements (Training Related Expenses-TRE's).

Although the distinct service components listed above can be found in social service programs throughout the State, the Camden County REACH program represents marked innovations in terms of service coordination and delivery. Case Management services for REACH participants are delivered outside the traditional welfare bureaucracy. The Planning Committee recommended the establishment of an advocacy-based case management system whose primary purpose would be economic self-sufficiency for their clients. Unlike any other similar program in the State, all the service components of the Camden County REACH Program are collocated in one facility and managed through an on-site Director. This facility will serve as a one-stop service delivery system for all REACH participants. Collocation is intended both to facilitate more effective coordination of services among the various components within the program and to reduce participant drop out rates which commonly undermine the effectiveness of such efforts.

Collocation also spatially represents the fundamental emphasis placed on participants' needs as the focal point of the REACH program. This emphasis can also be seen in the function of Case Managers as brokers/advocates for each participant in the attaining of his/her goals within the REACH. The relationship between a Case Manager and each participant is explicitly described in a mutually agreed to and signed contract. This type of participant input and consent pervades all aspects of the REACH program. At the Program-wide level, participant involvement is represented by the constitution and activity of the REACH Advisory Board. This group, unique to the Camden County REACH Program, is composed of actual participants and plays a pivotal advocacy role between participants

and REACH program management. All substantive policy changes, deletions or additions must be agreed upon by the REACH Advisory Board before implementation. The Case Management component provides support to this Board.

The overall administration of the REACH program is the responsibility of the on-site Director, a County employee, and his staff. Within the innovative organizational frame work of the Camden County REACH program, the Director plays the vital role of ensuring that the four collocated components achieve the high levels of policy and operational coordination that serve as the foundation of this unique program. Throughout all aspects of REACH, the Director must on the one hand emphasize teamwork and consensus, but on the other hand keep the program focused and moving forward.

**REACH Component Update:
The Camden County Board of Social Services**

From an individual participant's perspective, the REACH process begins with the Camden County Board of Social Services (CCBSS). CCBSS is responsible for identifying REACH participants within its own, larger client flow. Since July 1, 1989, REACH has been a mandatory program for all new AFDC recipients. As of July 1, 1991, new regulations have limited participation to five (5) target groups. In Camden County, only 60% of the AFDC population will be eligible for REACH/jobs services.

Currently, all new applicants for CCBSS services are assessed as to their potential inclusion in the REACH program. Eventually, all CCBSS clients will be similarly assessed during their regular status re-determination review by CCBSS.

After identifying REACH participants and beginning the REACH orientation process, CCBSS staff are then responsible for categorizing participants according to service and income eligibility within the REACH program.

**REACH Component Update:
Case Management**

The Case Management component, due to its unique design as an entity outside of the traditional welfare bureaucracy, is the most challenging aspect of the Camden County REACH program. Case Management staff represent the human link between individual participants and the entire REACH program. During the early stages of the REACH process, each participant is assigned a Case Manager who will guide and assist them through the entire program. Generally, the Case Manager acts on behalf of each participant as both a broker of the services available through REACH and as an advocate for the participant's interest among the other components of the program. The Case Management component has also developed

positive relationships within its parent institution, Camden County College, and other institutions of higher learning, in particular Rutgers and Glassboro, to obtain additional resources for participants.

The relationship between a participant and his or her Case Manager is intended to be sincere, open and sustained. Together, each participant and Case Manager develop an employability profile which will serve as the participant's plan to negotiate successful completion of the REACH process, economic self-sufficiency. The participant's individual responsibilities and expectations, as well as those of the Case Manager, are documented and signed by both parties.

Having helped the participant formulate an appropriate course of action through the REACH program, the Case Manager is then responsible for facilitating and managing the participant's execution of this plan. If the participant ultimately fails to comply with the terms of the signed agreement of mutual responsibility, as a last resort and after consultation with the participation, the Case Manager is responsible for initiating the sanction process.

REACH Component Update:
The Division for Children

A major concern of the Camden County REACH plan was the provision of quality child care. Child care was conceived not only as a service to parents facilitating their participation in training or employment related activities, but also as a responsibility to assist in the early education, development and nurturing of participants' children. The State design seemed to place a premium on the rapid movement of AFDC parents from the welfare rolls without sufficient attention to the needs of AFDC children. Since the purpose of the REACH program is to reduce and eliminate the inter-generational nature of poverty, the Camden County REACH program called for an intensive effort to provide AFDC parents with a full range of informed options for their children. Camden County is one of only two counties in the State currently offering proactive child care counselling. At REACH, the Division for Children is responsible for assisting participants in their choice of appropriate quality child care. Once a participant chooses his or her goal for economic self-sufficiency, the Division for Children helps in the selection of ongoing appropriate and affordable quality child care. Division for Children staff work closely with Case Managers in the provision of services for REACH participants. This working relationship is greatly enhanced by the collocation of the Division for Children staff at the REACH facility.

The Division for Children has been designated both by the Camden child care community as the Lead Child Care Agency (LCCA) and by the County as its official certifier for day care providers. These

designations, along with collocation, facilitate vital child care activity in coordinating facilities and services both between REACH and the wider child care community and between the service components within REACH, especially Case Management.

A significant benefit of this program and organizational model can perhaps be seen most clearly in the kind of child care that REACH participants are choosing. Most counties have utilized approved child care homes, rather than registered Family Day Care homes or licensed child care centers to provide child care to REACH participants.

Camden County has taken the position that REACH participants should be offered clear choices with regards to child care options. As a result of aggressive counselling, the utilization of child care by Camden County REACH participants is in stark contrast to that found in the rest of the State. When offered the choice, Camden County REACH participants have strongly preferred registered Family Day Care and licensed, center-based care over approved child care homes.

Expanded office space to hold all Division for Children staff and a lending library has been completed at the REACH facility. Further, a drop-in child care center at the REACH facility officially opened in June, 1990. This center is capable of providing care for infants and children up to eight years of age. The center has an ideal operating capacity of 60 children. Although currently funded and managed by the Division for Children, the center's operations will be transferred to an outside provider on or about January 1, 1992.

**REACH Component Update:
The Office of Employment and Training**

One of the shortcomings found in welfare reform programs both throughout the State and across the country has been a tendency to place participants in low paying, non-career oriented jobs while simultaneously providing these participants with temporary medical and child care subsidies. Since their jobs do not offer any real long term opportunity, large numbers of these participants are forced to re-enter the welfare system once their temporary subsidies are discontinued. In an attempt to avoid repetition of this unfortunate scenario, the Camden County REACH program places heavy emphasis on preparing participants for and placing them in career oriented jobs which both reflect the participants' own interests and provide them with a living income, opportunities for advancement and fringe benefits that any parent would need to make in today's world.

The Office of Employment and Training works under the aegis of the federal Job Training Partnership Act (JTPA). Working closely with Case Managers, a relationship greatly enhanced by collocation, JTPA staff strive to recommend the most appropriate training and career

path for each participant. The principle criterion shaping this recommendation is the participant's economic self-sufficiency through permanent, career oriented employment.

One JTPA service is unique to the Camden REACH program. As a first step toward employability, most participants are required to complete a five day Action for Career Employment (ACE) program. This program serves both as a motivational exercise to prepare participants for more substantive and sustained instruction, and as an opportunity for participants to be further evaluated as to employability and interest.

A further innovation along these same lines is the implementation of a new, expanded life-skills program. Like ACE, this unique training program will assist the significant numbers of REACH participants who might not yet be ready to derive maximum benefit from the more conventional education and training programs they have chosen to pursue.

Following the successful completion of ACE and or life-skills, participants are directed into either feeder programs or skills programs. Feeder programs are basically those which include non-vocational training and or education in preparation for more formal skills training. The feeder programs currently offered to REACH participants include General Equivalency Diploma (GED), English as a Second Language (ESL) and Adult Basic Education (ABE).

A two year college program is currently in place for qualified REACH participants through the Camden County College. Although REACH funds cannot be used for tuition, support services may be provided to qualified participants.

Although REACH is currently unable to provide support services for participants entering a four year college program, participants entering the REACH program having completed a portion of a four year degree program or having transferred from a two year college to a four year college may receive up to 78 weeks of support services culminating in graduation or a work study situation.

Qualified REACH participants can now avail themselves of over 85 different skills classes offered by more than 22 different institutions.

In July 1991 a decision was made to coordinate the REACH and JTPA programs in Camden County to maximize the resource potential of both organizations. Full coordination is expected by July 1992.

Family Development Act/REACH-Jobs Program

As we can best understand the Family Development Act of 1991, the measure provides for the establishment of a "Family Development Initiative" which seeks to make families self-sufficient and viable, wherein they are able to sustain themselves without public

assistance.

It is our contention that in both concept and practice, the REACH program in Camden County comes closest to the underlying theme of F.D.I.

Assembly bills A-4701, A-4702, A-4703, A-4704, and A-4705, should be embraced and given the support necessary so as to enable the legislature to take the initiative to begin the process of significant reform of the welfare system.

Assembly bill A-4700, the most important piece of legislation, puts forward many of the same principles we are attempting to implement in Camden County. Clarification should be made to distinguish between the REACH program (as a welfare reform initiative) and the AFDC income maintenance system. In Camden County, The REACH program received 3.6 million dollars in calendar year 1991. During the same period, approximately 50 million dollars was expended on cash welfare checks. If we are going to demand a shift in emphasis to economic self-sufficiency and describe current efforts as a failure, let's examine our financial commitments to these efforts.

We believe that our County is the best prepared to implement a model for F.D.I. services. We also hope that our County can serve as a model for comprehensive welfare reform. The commitment to move away from income maintenance to true economic self-sufficiency.

Summary

For all its good intentions the REACH program would simply become the latest focal point of disappointment in the history of welfare reform if implemented in the traditional manner of social service delivery. By setting out to provide welfare clients with a genuinely viable and sustainable alternative to government dependency, instead of simply trying to move people from one statistical category to another, the Camden County REACH program is achieving early quantitatively and qualitatively measurable results.

By any standard of measurement the development and activity of the Camden County REACH program has far exceeded the expectations set for both. Although perhaps the single most important factor in any successful antipoverty effort, the empowerment of individuals and communities resists measurement by so-called objective standards, and requires decidedly subjective judgments grounded in a moral or ethical framework. Yet, all available data clearly reveals the quantitative and qualitative growth of the basic elements of individual and community empowerment.

It then can hopefully be concluded that the principles set forth in "F.D.I." can be realized through a delivery system modeled on the efforts and experience of the Camden County REACH program.



CAMDEN LUTHERAN PARISH

Parroquia Luterana de Camden • Lutherische Kirchengemeinde

Rev. Philip C. Hirsch

4th & State Streets
P.O. Box 3346
Camden, NJ 08101
(609) 963-3547

Public Hearing Testimony
before the
New Jersey Assembly Health and Human Services Committee
at
The YWCA, Stratford, N.J.

October 22, 1991

Regarding: A-4700 - A-47404, "The Family Development Act"

My name is Philip Hirsch and I am Pastor of the Camden Lutheran Parish in Camden, N.J. The parish is a coalition of five Lutheran churches in the city of Camden. The membership of the these churches are reflective of the ethnic and class make-up of the city. That is, many of our members are poor and on welfare. I spend most of my days on the streets and in the houses of the people of Camden and am keenly aware of the issues and problems they face.

In response to the needs of our people, years ago our parish began an emergency food distribution center, a housing corporation, a day-time homeless shelter for men, women and children, a jobs program and, most recently a program to find people housing.

One of the measures of the greatness of any society is how it treats its most vulnerable; The children, the elderly and the mentally ill. Camden, as you must know, is majority children, senior citizens and single mothers. And the conditions most live under is really deplorable for a country as wealthy and technologically advanced as ours. Our children are raising themselves and have little hope of escaping poverty even with a good education, our elderly are terribly afraid to come out of their houses and the mentally ill walk the streets and alleyways. Our economic and welfare systems have failed many of these people. Most welfare recipients I spoke with agree to the need for change in the system and I applaud Assemblyman Bryant for initiating a process of reform.

Having said that I would like to raise concerns which were made to me as I spoke to welfare recipients regarding these bills.

Under section 6 of A4700 would the proposed possible reduction in benefits include Food Stamps? If so, who will feed these children for the 90 days the benefits would cease? Irresponsible mothers

Serving the people of Camden through the ministries of these congregations:

Christus Church, 26th and Hayes • Epiphany Church, 7th and Market

Grace Church, 4th and State • New Life Church, Thurman and Norris • Trinity Church/Iglesia la Trinidad, 523 Stevens

13X

and an overburdened D.Y.F.S. may add up to further malnutrition and possible starvation for hundreds of children. What will happen when they cannot pay their rent for that time period? Who will pick up the slack to make sure they don't freeze or starve? My guess is it would be organizations like our already overburdened church.

In section 7b of A4700 the idea of working is neither foreign or unwelcome to many welfare recipients. What is lacking is good jobs which pay more than minimum wage and provide benefits to the worker and their family. Without such benefits it is not viable for a parent to go to work and risk losing medicare benefits. Furthermore, it is not possible for a family to live off of minimum wage. While section G3 proposes this, I see no realistic proposal for funding. Few employers will voluntarily provide health insurance for their minimum wage employees.

Furthermore, I see nothing in A4704 to indicate that the working people will continue to receive benefits once they reach that amount in their earnings. They would need to be able to keep the benefits until their salary reaches the level "adequate to support their families."

Nowhere in section 7 or 8 of A4700 is housing mentioned which is such a critical need for so many of our people.

In regards to A 4703 I was, at first, outraged at the proposal to cut AFDC benefits to families having more children (I'm assuming here that this does not include Food Stamps). However, after speaking to many AFDC mothers and grandmothers, their overwhelming consensus was that this particular benefit program was providing incentive to young women to have more children. Many know that if they have a child they will get this check and it seems like a lot of money but they don't realize that it is not nearly enough to cover the expenses of caring for a baby. Furthermore, the amount of the benefit is so small that to lose it was not a catastrophe for many I spoke with.

Generally, while I commend Assemblyman Bryant for raising the issue of welfare reform, I am concerned at the sweeping nature of these bills. Funding sources and feasibility measures are just not thought through well enough. Please remember that we are dealing with the survival of thousands of people, many of them children. I recommend that these bills be used as a starting point for more serious consultations and more specific reform measures developed with the aid of many more who work with the underprivileged. But I think that the implementation of these bills as they are would be a serious mistake and could have enormous repercussions on the human plane.

I commend you for the work you have done and wish that you continue. Thank you for this opportunity come before you today.