## Entitlements 2012.

I don't care how you vote, and I am not trying to change your mind or your vote. And you for damned sure won't change mine.

<u>But</u>, I do want to say something about social programs, or what some people refer to as entitlements. I know there has been a lot of discussion recently about how people "get on these programs" and then don't work, or contribute to the economy or society. Apparently this prompted Mitt Romney to inadvertently claim that 47% of Americans don't want anything more than a free ride.

I was thinking the other day how some of those programs actually <u>do</u> work. My single mom worked her "women's' pay" job (secretary) everyday to raise us. Looking back on it now, I realize we were cash poor. We were a farm family, so we had plenty of food on the table – but we did not have money. <u>We did not receive government assistance</u>.

When I wanted to go to college, I had absolutely no money for tuition. My family just did not have the resources to pay for me to go to college. But at that time, the Federal government offered what we now call Pell Grants. And they offered the Basic Educational Opportunity Grant and the Supplemental Educational Opportunity Grant. The State of Ohio offered the Ohio Instructional Grant. Like many "entitlements," these grants were need-based. Poor students got them.

I applied and received those grants. The key word here is <u>grant</u>. These were not loans that would burden me after graduation with huge debt. By my sophomore year at Ohio University, I was maintaining a 4.0 GPA, and I received scholarships, which offset the need for all the grants.

Those government grants allowed me to go to college – a privilege I would not have had otherwise!

Since graduating, I have furthered my education by earning a graduate degree (which I paid for), and I now teach at Ohio University. I pay <u>plenty</u> in taxes now. Maybe that "entitlement program" worked? It provided me with a "leg up," not a "handout."

When I was just out of college and wanted to build a home, I had nothing saved. I was working, earning a living, but not much more. I even received an earned income tax credit a few times.

I applied for and received a Federal Farm Home Administration Loan for constructing new starter homes. The loan required no down payment! The local banks needed at least 20% down, which seemed like a fortune to me. The loan had no interest for the first few years.

I still live in that modest 1000 square foot home. I repaid the government. Now I pay taxes on my home. Were it not for another government "entitlement" program, I could not have afforded to build my house. Maybe that program worked?

My uncle Dewey, who was born severely developmentally disabled, lived at home and was cared for by my grandparents and my mother until his death. He could not read or write. He had difficulty speaking. He was unable to work. Late in his life, he did receive a pittance in "entitlement money" from Social Security.

After Dewey's death, I received a bill from the State of Ohio saying that I owed them \$16,000 for the benefits he had received. A representative from the Attorney General's office explained to me that the government intends to recover S.S.I. money when the recipient dies.

S.S.I. does not seem like an entitlement to me. It seems like a loan. In fact, I cannot figure out how any program into which I pay (e.g. Social Security) is an "entitlement" at all.

My point is that many people tend to paint these issues with a pretty broad brush. "Entitlements" are bad. "Entitlements" make people lazy. Half of Americans don't want to work. Unions are bad. ETC. ETC.

But I also know that were it not for programs paid for by taxpayers, I would not have had the wonderful opportunities that I have had. And I think I have done okay at repaying that debt. I am pretty sure others could say the same thing.

Now please don't cite all the examples of failed and abused programs for me. I know they are not all a success. I spent four years in elected office and worked pretty damned hard to trim excesses, and to assure that people who NEEDED help got it. You might just be surprised to learn who was benefitting from those entitlements before I stopped them. Some of them might have been your wealthy republican friends – complaining about the programs, but taking the money.