Testimony of Tiffani Richardson

Hearing, Health, Education, Labor, Pensions Committee

"Midwest Jobs Picture: Strategies to Rebuild Communities" October 8, 2008

Clean Energy Incubator at the University of Toledo 10 a.m.

Thank Senator Brown for holding this hearing. Hello, my name is Tiffani Richardson; I am a single mother of one daughter Taylor, who is 12 years old. I graduated from Fairmont High School in 1989. I always wanted to work for General Motors because my family worked there. I started there in 1990 and didn't look back. I thought it was the best job anyone could have. I had job security; insurance, strong union, excellent wages, and I could retire from here.

Two years ago, I never thought that my job security would come to an end. Delphi told us that we didn't have a choice that either we take the buyout or go down with the company. I decided to take the buyout. We were told that we would get \$140,000. After taxes we got anywhere from \$80,000-\$92,000. They didn't tell us that we would owe more that \$20,000 in taxes because they didn't take out enough when they gave us the money. How is that? I think that Delphi should have to pay my tax bill. How can I pay this bill and I have no money.

Then Delphi told us that we could file for Unemployment Benefits; that was a LIE!!! Delphi told them that our buyout money was our salary for three years. That's not true. I worked for Delphi for 16 years and I'm not eligible for unemployment benefits for three years. If I get laid off from a job before April 2009 when unemployment says that I'm eligible what am I to do?

Next, I decided to go back to school because Delphi told us that they would pay, not true. They would pay only if you were getting another trade (HVAC) or in the Medical Industry. The Career Transition Center is no help either. Only thing that they wanted to do was put you back in the workplace as fast as they can. I stopped going and decided to do everything on my own.

I decided to intern with Americorps. I give 1700 hours of service for one year. One reason I decided to do it was they will give me an education award for school for \$4700.00 dollars. I only make \$6.15 per hour. I am currently on welfare and receive food stamps, medical, and cash benefits. How do you

go from \$25.00 an hour to \$6.15? You do the math! I attend University of Phoenix Online School. I'm getting my Bachelor of Science in Communications. I will graduate next December 2009. My grade point average is 3.0.

My life has changed so much:

- 1. I have had to pull my daughter out of private school and send her to public school.
- 2. It is a struggle to put gas in my truck every week. Sometimes I have to ride the bus because I have no money for gas.
- 3. I don't know the last time I bought myself something that I needed. I just try and pay my mortgage, electric, gas, car note, insurance. After all that I have nothing left.
- 4. What activities can I do with my daughter, nothing. I don't know when the last time I and my daughter had a family outing. Either I have no gas or I have no money. It is very stressful having to tell your child that you can't do something because we have no money.

I would like the Federal Government to look into this and try to help us. I would like them to look into the back taxes that we have to pay back, unemployment benefits that are owed to us, schooling that we are eligible for.

Thank you for listening to my story. I hope my story can help .

Tiffani Richardson