

**OREGON FAMILIES WHO LEFT TEMPORARY
ASSISTANCE TO NEEDY FAMILIES (TANF) OR FOOD STAMPS:
IN-DEPTH INTERVIEW THEMES AND FAMILY PROFILES**

Volume II

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All client names used in this report are pseudonyms.

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OREGON FAMILIES WHO LEFT TEMPORARY ASSISTANCE TO NEEDY FAMILIES (TANF) OR FOOD STAMPS: A STUDY OF ECONOMIC AND FAMILY WELL-BEING, 1998 TO 2000

EXECUTIVE SUMMARY: FINDINGS AND RECOMMENDATIONS

**CENTER FOR THE STUDY OF WOMEN IN SOCIETY
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What happens to families that leave or are diverted from cash assistance or Food Stamps in Oregon? Dramatic reductions in public assistance caseloads after welfare reform have raised public concern about poor families. Our study indicates that the effects of welfare-to-work policies are neither simple nor uniform. The experiences of families suggest that it is unwise to paint a picture of welfare reform without attending to the diversity of families' experiences and needs.

Two years after leaving or being diverted from Temporary Assistance to Needy Families (TANF) or Food Stamps, a substantial proportion of respondents are employed. However, their earnings are low and families struggle mightily to make ends meet. Our sample was nearly evenly divided between those with household incomes above and below the federal poverty level. Safety net programs such as Food Stamps, the Oregon Health Plan, housing and child-care assistance and federal and state earned income tax credits are critical for family well-being. These essential resources often disappear before a family's need for them diminishes because of income eligibility limits and unaffordable co-payments associated with the programs. Non-employed respondents often live in communities without sufficient good jobs, have chronic health problems or they need job training or education. The state of Oregon, and these families, would be well served by intensified efforts to reduce poverty, sustain and improve safety net programs and foster more living wage jobs across the state.

Employment and Economic Status

- Two-thirds of respondents were employed at the time they responded to telephone interviews at 12-15 months and 18-21 months after program exit.
- 80 percent of respondents were employed at some point during the two-year period.
- The average take home earnings of the employed was \$1,016 per month at the second telephone interview. This represents a modest increase of \$26.06 over the six-month period between telephone interviews.

- Oregon Employment Department wage data (third quarter 1999) show that the median quarterly earnings of second telephone survey respondents were \$3,406.44 (for three months). These data indicate that 49 percent of the sample experienced an earnings increase over the 21 month tracking period. On the other hand, 24 percent saw their earnings decrease and 27 percent had so little employment (0 -6 months) that an earnings trajectory could not be accurately determined.
- Most worked in the low wage sector of the labor force. Less than 14 percent of jobs held by respondents had the following combined characteristics: wages at or above \$1200/month, predictable and full time hours, employer-provider health insurance, and sick leave and vacation leave.
- At 18-21 months after exit 45 percent of TANF leavers and 55 percent of both TANF diverted and Food Stamp leavers had incomes above the federal poverty level.
- Non-employed respondents most frequently cited lack of good job availability in their communities, poor health or family responsibilities as reasons for not being currently employed.
- Perceived problems with the availability and quality of jobs, child-care and child-care costs, and health problems were among the most important barriers identified to employment or job retention.

Family Well-Being and Continuing Need for Assistance

- About half of respondents rated their family well-being as good or excellent (45 percent at the first telephone interview, 54 percent at the second); half rated their family well being as fair or poor (55 percent at the first and 45 percent at the second).
- AFS administrative data show that a high proportion of former clients continued to need public assistance. At some time during the two years:
 - 90 percent of TANF leavers/diverted used Food Stamps
 - 87 percent of TANF leavers/diverted used OHP (Oregon Health Plan)
 - 85 percent of Food Stamp leavers returned to the Food Stamp program
 - 42 percent of TANF leavers/diverted used the ERDC (Employment Related Day Care) program
 - 35 percent of TANF leavers/diverted returned to/used TANF
- Just over a quarter of the respondents had no health insurance when interviewed by telephone at two points in time, at about one year and about eighteen months after program exit.

- Many families experienced economic hardship during the first tracking period 12-15 months after leaving or being diverted from TANF:
 - 80% paid bills late
 - 50 percent depended on money or gifts from family or friends to get by
 - 47 percent had eaten at a food kitchen or received a food box
 - 25 percent had skipped meals because of lack of money.

- Some families continued to experience these hardships during the 6 months between the first and second telephone interviews. At 18 to 21 months after leaving or being diverted from TANF:
 - 80% paid bills late
 - 40% depended on money or gifts from family or friends to get by
 - 30% had eaten at a food kitchen or received a food box
 - 20% had skipped meals because of a lack of money

- Many families that reported doing well received substantial help from family or friends, lived in 2-parent families or had a housing subsidy or lived rent-free.

- Higher levels of education were associated both with higher rates of employment and lower rates of poverty.

Client Assessment of Program and Recommended Changes

- Many appreciated the help they received from AFS and thought they had been treated well. Others believed they had not been treated well by agency staff or needed services or resources they did not receive.

- The most frequently recommended changes by respondents included: improving staff/client relationships and communication; increasing the eligibility limits for Food Stamps, OHP and ERDC; a more gradual phase in of increased co-payments so modest income gains are not offset by benefit reductions or overall family resources reduced; increasing access to higher education or job training; and changing the policy that requires the parent of a child three months of age to seek and accept employment to allow the parent to care for the baby at home until the child is one year old.

- 86 percent of respondents desired more education or job training.

CSWS Welfare Research Team Recommendations

- Intensify AFS and other state agency efforts to reduce poverty.
 - Focus services and resources toward helping clients find living wage jobs that lift families out of poverty.
 - Institute measures to develop more living wage jobs in public and private sectors.
 - Ensure that workers under contract with state agencies (e.g., day care and health care providers) receive living wages and health insurance.
 - Further encourage clients to complete high school or obtain or complete a GED.
 - Provide more options and support for higher education and “hard skills” job training.
 - Allow education to count as a work activity.
 - Make the state Earned Income Tax Credit (EITC) and the Child Care Tax Credit refundable so that families whose incomes are so low they do not reach the threshold to pay income tax receive tax benefits comparable to those with higher incomes.
 - Raise the minimum wage and institute automatic cost-of-living adjustments to the minimum wage.

- To support a return to employment and alleviate poverty during the process:
 - Increase outreach and information about Food Stamps, OHP, ERDC, EITC and housing and other forms of public assistance.
 - Adjust income eligibility for safety net programs to ensure that more poor Oregonians can access programs their families need.
 - Lower co-payment amounts for OHP and ERDC so that more families can afford to use these programs.
 - Adjust the TANF grant to better meet the subsistence needs of households.
 - Reduce the sensitivity of safety net programs to small, temporary changes in client incomes.
 - Expand safety net program support for those pursuing higher education, including greater access to Food Stamps and ERDC (e.g., modifying work requirement so that employment does not erode family well-being or discourage academic success) and to the Student Block Grant program.

- To assist clients during crisis periods
 - Carefully monitor family well-being during the up-front job search to ensure that basic family needs are met.
 - Increase flexibility to provide financial assistance during crises without requiring intensive work search.

- Provide enhanced credit, family budget and debt-management services.
- Given the prevalence of domestic violence in many client's life histories, maintain strong support services for clients facing this issue.
- To enhance family well-being
 - Change the policy requiring the parent of a baby over three months of age to seek and accept employment to allow a parent to care for the baby at home until the child reaches first birthday. Consider using resources other than TANF (e.g., Unemployment Insurance) to provide paid family leave for low-wage employees.
 - Ensure that the parent of a chronically ill child or child with special needs receives special consideration in the JOBS program.
 - When voluntary child support arrangements are working to the satisfaction of the custodial parent these cases should not be referred to Child Support Enforcement.
 - Encourage employers to develop family-friendly work policies.
 - Develop more affordable housing for low-income families.
 - Ease eligibility rules for SSI so individuals with legitimate disabilities and serious chronic illness can access benefits.
- To enhance high quality case management services
 - Reduce caseloads so case managers have adequate time to work closely with clients and to monitor the well-being of families on their caseload.
 - AFS training should encompass information on family well-being, poverty reduction strategies and racial and gender discrimination to assist case managers in helping all clients get better jobs and balance work and family responsibilities.
 - Amplify agency expectations about the importance of fostering supportive and respectful approaches to all clients.

This study was carried out by the Center for the Study of Women in Society (CSWS) at the University of Oregon. Findings are based on two telephone interviews with a random sample of families who left or were diverted from TANF or left Food Stamps in the first quarter of 1998 (970 families at 12-15 months after leaving, 756 families at 18-21 months; in-depth, in-person interviews with 78 families at 15-18 months after leaving and 65 families at 21-24 months; and administrative data from Adult and Family Services and the Oregon Employment Department.

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Summary Introduction

The success and limitations of Oregon's welfare reform policies are best measured by an examination of the effects of these policies on the economic status and well-being of families whose lives have been most directly affected by those policies. Ironically, the voices of poor people themselves are often neglected in public debates about welfare policy. This report, a companion to Oregon Families Leaving Temporary Assistance to Needy Families (TANF) and Food Stamps: A Study of Economic and Family Well-Being From 1998 to 2000, consists of profiles of seventy-eight families who participated in both telephone surveys and in-person interviews, following them for almost two years after they left or were diverted from Food Stamps or TANF in the first quarter of 1998. Their lives are vivid portraits of families who have to live on incomes that position most of them in or near the bottom quintile (one-fifth) of the economy.

The experiences of most of these families do not confirm the stereotypes so often used to characterize the poor. Nor do they speak in one voice about work, family, public assistance, Adult and Family Service programs or the juggling act of daily life. However, they were loud and clear about one point: the vital importance of public assistance programs for their economic survival and family well-being.

Respondents generously shared their experiences with us in two different interviews that generally lasted two to three hours each. However, many believe their views have been virtually ignored in policy debates about welfare, welfare reform, or the working poor. They often asked: "Will this report make any difference? Will anyone really listen?" We hope those responsible for making and carrying out public policy for the poor will listen, that this account of their experiences will help shape state and local policies that are responsive to the realities and needs of low-income families.

"I wish for them, some of them, to come down to another person's way of living. Not just for a month, for a year, six months to a year...Let them, the ones who are making this reform law, and who think it is so easy, let them live in our shoes and see. Because the ones that have done it [she is referring to the programs in which policy makers live on the income of the poor for a day or so], fine...they do it for a day or two...And they see it's not easy...So how do they think we do it?...You can't live hardly."

Michelle Moran, TANF Leaver

The effects of welfare-to-work policies are neither simple nor uniform. The diverse experiences of families in this study show that it would be unwise to paint a picture of what has happened to these families without attending to the differences among them. A "one shoe fits all" policy will not work because these families live in communities with different employment opportunities and human services resources and because families face different challenges.

The report includes an analysis of key themes that emerged in analysis of the in-depth interviews, followed by short profiles of each of the 78 families. These profiles provide the most direct and comprehensive picture of the lives of the TANF Leavers and TANF Diverted and Food Stamp Leavers of any aspect of this study.

On the whole, these families are employed, but their earnings are low. Therefore, they are heavily reliant on a number of public assistance programs to supplement their income from low wage jobs or to buffer their families from unemployment due to the unavailability of good jobs in their communities, health problems, or pressing family needs. Many, but not all, believe their family well-being has improved over the course of the tracking period. These families entered, re-entered, or stayed employed in an economy as robust as Oregon has seen in years. Yet almost all of the families struggled to make ends meet because of the combination of low-wage jobs and high and rising costs of living.

In the companion report we use standard measures of economic welfare – living above, at or below the federal poverty line; quarterly earnings data; questions about the relationship between household revenues and expenses – to analyze the economic status of a sample of welfare “leavers.” However, these statistical data only begin to get at how hard these families work for their relatively low wages, how difficult it is to make ends meet, how resourceful parents are at managing to get by and how hard most of them try to protect their children from the challenges and realities of living as the working and non-working poor.

After briefly describing the characteristics of these families, this report answers three sets of questions: 1) **Have these families achieved self-sufficiency?** How self-sufficient have they become in the two years following their original departure from Food Stamps or TANF? We examine how they understand the concept of self-sufficiency and what they believe are the challenges their families face in achieving self-sufficiency. 2) **Is family well-being improved after leaving public assistance programs?** How do these families weigh the effects of being off one or another form of public assistance with how they and their children are doing? Does employment bring the promised effects of being better off? How are they balancing their responsibilities as breadwinners and care takers? 3) **What changes do these veterans of public assistance recommend to assist families such as themselves to become financially more secure and better able to meet the needs of their households and children?**

Who Are These Families?

These 78 families closely resemble the larger sample from which they were drawn. The following tables describe key characteristics of these families. There are slightly higher proportions of the following groups in the in -depth sample than in the telephone survey: TANF leavers and families diverted from TANF, women, families of color, those with high school educations and those with some college education.

Table 1 Respondents to In-depth Interviews by Leaver Status

TANF leavers	31% (24)
TANF diverted	22% (17)
Food Stamps	47% (37)
Total	100% (78)

Source: In-depth Interview Sample

Table 2 Race of Respondents: In-depth Interview Sample

White	66% (51)
African American	14% (11)
Hispanic	8% (6)
American Indian	4% (3)
Asian	1% (1)
Mixed race	6% (5)
No answer	1% (1)
Total	100% (78)

Source: In-depth Interview Sample

We know from these interviews that a substantial number of those who say they have “some college” have very limited college coursework. These few courses may not be enough college to make a significant difference for these respondents on the job market.

Table 3 Education of Respondents: In-depth Interview Sample

< High School	17% (13)
High School/GED	38% (30)
Some college	35% (27)
Associate’s degree	5% (4)
Bachelor’s degree	4% (3)
No answer	1% (1)
Total	100% (78)

Source: In-depth Interview Sample

Almost two thirds of respondents were employed either full - or part-time at all points of contact during the two-year tracking period (40 percent) or at three points of contact (about 20 percent). Five percent were employed at only one point and 14 percent were not employed at all during the tracking period. Their employment experiences mirror what is known about most low wage workers: they often cycle in and out of the labor force due to the instability of low wage jobs and in response to health problems, difficulties with child care, a new baby, or competing family needs. A few respondents were temporarily unemployed while they were struggling to go to college at a time when AFS policy precludes receipt of much needed public assistance for higher education.

Table 4 Employment Status of Respondents: In-depth Interview Sample

Employed at:	
All points of contact	38% (30)
Three points of contact	20% (15)
Two points of contact	24% (19)
One point of contact	5% (4)
Not employed at any point of contact	13% (10)
Total	100% (78)

Source: In-depth Interview Sample

Most (two-thirds) of these families are one-parent families. One-third of the families had two caregivers (spouses, partners, other family members, friends) in the home. Sixty percent of the two-caregiver families included two earners, but in 40 percent only one adult was employed in the labor force. Because this was a study of welfare “leavers” there is a higher percentage of two-parent families than in the AFS caseload as a whole. This is because partnering with another adult (getting married or moving in with a partner or other family member) is one of the most common reasons why former TANF families leave the program. It is also because this study included Food Stamp leavers who are more likely than TANF leavers to be two-parent families.

Table 5 Family Structure of Respondents: In-depth Interview Sample

	<u>First interview</u>	<u>Second interview</u>
Two care givers	33% (26)	34% (22)
Two earners	60% (16)	60% (13)
One earner	40% (10)	40% (9)
One care giver/earner	67% (52)	66% (43)
Total	100% (78)	100% (65)

Source: In-depth Interview Sample

In the profiles that follow we have given each person a pseudonym to protect their identities. In some cases we have changed small details of their stories so they would be less easily identifiable, but we have not changed the basic shape of their experiences.

Have these families achieved self-sufficiency? What does self-sufficiency mean to these respondents? Do the realities of poverty and the conditions of the low-wage labor force stand between these families and their ability to earn what they need to meet the needs of their families?

The concept of self-sufficiency is central to Oregon’s welfare program. Many people associate self-sufficiency with a family’s ability to provide for their families without reliance on public assistance programs. But others go further, defining self-sufficiency in terms of a family having a decent standard of living, or “making it.”

“The government’s interpretation of self-sufficiency and mine are two different things. What I understand as self-sufficiency is being able to provide for my family and have a certain standard of living. . . To me self-sufficiency is making a reasonable wage. I would rather have them (AFS) help me get into a job that paid decent money.” Al Dixon, TANF Diverted

The vast majority of families we interviewed relied on one or more forms of public assistance during the first and second years after leaving either Food Stamps or being diverted from or leaving TANF. These women and men were very clear that assistance in the form of Food Stamps, the Oregon Health Plan, child care subsidies (Employment Related Day Care) and subsidized housing was essential to their ability to make ends meet and to work in the paid labor force. Welfare-to-work programs only work if “transitional benefits” such as food, medical, child care and housing assistance are available to poor families. These so-called “transitional benefits” are a vital component of the social safety net that needs to be maintained and, indeed, strengthened if family well-being is to be enhanced. Reductions in eligibility for these programs or increases in co-payments for OHP or ERDC are likely to lead to a higher reliance on TANF and/or significant immiseration for the household heads and their children.

Of the 78 families in the in-depth sample 12 percent received no public assistance at all during the study period. Of these ten families, four were Food Stamp leavers, three were diverted from TANF, and three were TANF leavers. Seventeen percent of the families (13) received some kind of public assistance at the first in -depth interview, but no longer received that assistance six months later at the second in -depth interview. Most of these were Food Stamp leavers. By the end of the study a little over one -quarter of the families were receiving no public assistance.

The families most likely to get by without public assistance were either two-caregiver, dual earner families and/or families in which the respondent had been able to secure a good job due to higher education and/or more substantial (than the norm) job training or certification. For example, Tamara Ryan, an African -American mother, lives with her partner and four children. Both adults are employed. She was able to complete Certified Nursing Assistant training through a local hospital and has a job with good benefits. Her earnings have increased (she has gone from \$7.30/hour to \$11/hour) and she believes there is potential for further wage growth. Another example is Sue Wells, a white mother of two daughters who lives with her fiancée in central Oregon. She has a full-time, permanent position at Adult and Family Services, with benefits, including union membership. She credits a case manager who treated her “special,”

I got a lot of extra special attention as far as her [case manager]. She advocated for me. That’s really basically how I got so far into the agency...She was very encouraging to me and I try to be that encouraging to all the clients that come to my classes.” Susan Wells, TANF Leaver

One in five respondents were on TANF at one or more points in the study. Six of these 16 families, all from the TANF diverted sample, were on TANF at both in-depth interviews. The other families cycled on or off TANF at least once after leaving or being diverted in the first quarter of 1998. By far the most common pattern was being off TANF, but receiving OHP and/or Food Stamps, ERDC or housing assistance during most of the two-year tracking period. Almost half the sample (36 families) relied on some combination of Food Stamps, OHP, ERDC and/or housing subsidies at both the first and second in-depth interviews. Seventy-five percent of respondents used some combination of Food Stamps, OHP, ERDC and housing subsidies at either the first or second in-depth interview. The experiences of these women and men show that most families remain eligible for and need safety net programs after leaving TANF or Food Stamps.

There are a number of reasons why families continue to need public assistance.

- ✓ Despite the fact that most of the respondents were employed, their earnings were low. At 18 to 21 months after the first quarter of 1998 the average monthly take home pay for respondents in the second telephone survey was \$1,016.32 per month.
- ✓ These low earnings are best explained by the wages paid for the types of jobs most commonly held. Most are in low wage occupations, mainly in health and human services, clerical, retail, food services and agricultural labor. These workers have made a substantial commitment to the labor force. Almost 80 percent worked 30 or more hours per week. It is low wages, rather than hours worked, that explain the low earnings of those who are employed.
- ✓ Most families have household incomes below or near the federal poverty line. More than two-thirds of the households in the larger sample had incomes below the federal poverty line at 12 to 15 months after leaving assistance, and half were living below that line six months later.
- ✓ Using both respondents' own testimonies and a careful examination of the relationship between household income and expenses it is evident that most families struggle to make ends meet. Over 10 percent of the families in the in-depth sample were not making ends meet. They were either homeless or temporarily living with family members because they could not afford rent along with their other expenses, and/or they were accumulating significant debt and were consistently behind in paying their basic bills. Three-quarters of the families in the in-depth sample were either barely making it, meaning they struggled financially month-to-month, or they were able to make ends meet, but they had no slack for emergencies or unexpected costs.

“I think what happens is you get a minimum-wage job and you do it over and over and it gets old...It’s like, why am I doing this? Working for close to minimum wage, barely making it. [My son] thought we were worse off than when we were on welfare because we had more food on welfare.”
Sue Jackson, Food Stamp Leaver

“ Right now I’m falling behind. Every month I spend between \$50 to \$100 that I don’t have ... and we’re really frugal.” Amy Manasoto, TANF Diverted

“I make it. It’s just when something is thrown in that’s unexpected. That’s when it messes everything up. It takes forever to get back on track. And by that time, something else comes up.” Laura Simms, Food Stamp Leaver

For a substantial number of families Food Stamps, ERDC, OHP and housing subsidies are forms of income support, enabling them to survive despite their low wages. In many cases, these programs are not forms of transitional or emergency support, but essential components of a family budget.

“The Food Stamps, when I get them, they’re what feeds the family and that helps me have a little cash left over to keep with the bills and not get behind.” Lydia Mendez, TANF Diverted

Sometimes TANF is used to enable women whose jobs do not provide paid maternity leaves to support their families when they are not working following a baby’s birth.

“During the pregnancy I worked up to the eighth month. I went to Family Services again just to help me out for a month until I could go back to work...My rent was due, I was past due already a month and the bills were piling up, shut off notices were about to come and food was shy.”
Teresa Pena, TANF Leaver

- ✓ It is structurally difficult for these families to improve their economic situations, even with pay raises or working more hours, because even small increases in income trigger reductions in Food Stamps, increases in the ERDC co-payment, increases in rents for subsidized housing and the loss of OHP. They struggle to get ahead, but when they get “ahead” their families may very well be worse off because of reductions in or loss of crucial food, medical, child care and rent assistance.

“There’s times when you’re making just over the maximum for Food Stamps so you’re no longer getting Food Stamps, but you don’t really have enough to make all your payments and still buy food. There’s a fine line between what you can do and what you have been doing. It makes it tough.” Lois Taylor, Food Stamp Leaver

“I was on and off OHP a lot. It was the same thing with the Food Stamps too. I got told several times that I was making twenty dollars a month too much for both OHP and Food Stamps. To me it was like, okay, twenty dollars is supposed to pay for care if my daughter gets sick, office visits, medicines, my time off work. . .” Tara Sanders, Food Stamp Leaver

“The working person has a lot less access to assistance. Once that person gets off welfare and becomes a working person, all of a sudden any opportunity they had for assistance, if they don’t have enough money to pay bills, is gone.” Carla Mathews, TANF Diverted

“I’m not making enough to really, really save any money or get ahead. And I am not making too little so I can get help. I’d probably be better off if I made less and then I could use the resources to get help. That might be better than, you know, killing myself with a totally stressful job and everything.” Jane Andersen, TANF Diverted

- ✓ The largest single form of public assistance used by these families is the Oregon Health Plan (OHP). Only 40 percent of employed respondents in the larger sample had employer-provided health insurance. Even these families often still rely on OHP for coverage of their children. This is because many employer-provided health plans either do not cover dependents or, if they do, coverage is expensive and beyond the means of those we talked to.

“I get the Oregon Health Plan, thank god. My medical expenses are really high. If I were to start working and I had to lose that benefit, it wouldn’t work. I think my health costs are about \$500 per month with all the different medications I take. That’s my major holdback, the reason I’m on any kind of assistance anyway.” Carla Mathews, TANF Diverted

- ✓ Many of the families had significant debt that drained their resources and strained their ability to meet monthly expenses. A number of families in the in-depth sample had declared bankruptcy or were considering or in the process of declaring bankruptcy, because of debt. Others doubted they would ever get ahead because of their debt burden. One of the more common sources of debt was from medical expenses incurred during a lapse in medical coverage resulting from temporarily going over income eligibility for OHP. Similarly, other families ineligible for OHP (because

they are over income), but without the resources to afford private health insurance, accumulate significant debt when they have an accident or an illness that lands them in the hospital or a doctor's office. Others, fearing debt, put off much needed medical care.

"It's just one thing after another, you know. About the time we think we can breathe, we can deal with this, we can get along, something else says hello...I don't know if either of us can handle much more." Robin Crocker, Food Stamp Leaver

"I feel like I have to put off going to the doctor. I know there is something wrong and I would like to get in and see somebody, but I'm putting it off because I don't want the expense." Lydia Santos. Food Stamp Leaver

It is unrealistic to presume that families, especially single parent (one earner) families, can be self-sufficient as long as their jobs pay wages that are insufficient to support a family. It is also the case that a strong safety net is essential to buffer families who are unable to work either temporarily (because of illness, the birth of a new baby, or a family crisis) or for longer periods of time (chronic illness and other issues). Most of the respondents agreed with the opinion articulated by Al Dixon that maintaining a "certain standard of living" and "making a reasonable wage" were the crucial dimensions of self-sufficiency that mattered for their families. These women and men wanted to escape poverty and meet their family's basic needs. If they could not achieve these goals through earnings alone they believed public assistance programs should be there to help families such as their own.

Is family well-being improved after leaving the welfare system? How do these families see the effects of being off one or another form of public assistance on how they and their children are doing? Does employment bring the promised effects of being better off? How are they balancing their responsibilities as breadwinners and care takers?

Measuring the effects of welfare reform on families is complex. Families thrive, manage or do poorly for many reasons, including social welfare policy. There is a wealth of research that shows that a family's financial resources and security are very important determinants of well-being. Poverty has profoundly negative effects on families, and especially on children.

The families who participated in this study left or were diverted from Food Stamps or TANF for different reasons. Many did not choose to leave. Rather, program rules made them ineligible for benefits (going over income, even if temporarily, for benefits; a last child turned 18; program rules they could or would not comply with because of their family's needs; etc.). Others left because a marriage, reconciliation, or partnership provided an alternative or better source of financial support. Some were discouraged from applying for or receiving benefits by what they variously called the "hassle" or an

atmosphere of “shame.” Some left because they had a strong desire, and believed or hoped they had the right conditions, to manage on their own.

“When I became unemployed and was fighting for my unemployment, I went in for cash aid. They said I had to go through all these programs. Here I was, 23 years old and I had worked...They were making me feel like an inch tall because I was asking to receive it. After that I never did go in for my secondary appointment.” Tara Sanders, Food Stamp Leaver

Some left with very positive feelings about AFS, especially about a caseworker who gave them the support they needed when they faced hard times.

“I think we’ve gotten the help we need to do better.” Celia Cerillo, TANF Leaver

“They put close to \$400 dollars in the vehicle just to keep me out on the road to get me a job. So, I was really impressed. I never thought I could find something that would help me so much. If it wasn’t for them, I wouldn’t have the job, I wouldn’t have the day care. I would have just given up.” Darcy Williams, Food Stamp Leaver

“They did help me quickly as far as interviewing me and finding out what services I could possibly access and getting me what I needed, what I was eligible for pretty timely...They were really great. They were the ones that gave me the inspiration and helped me define skills that I did not know I had.” Susan Wells, TANF Leaver

Many had a matter-of-fact attitude. Their experiences with AFS were neither excellent nor terrible. They filled out forms, complied with what their case workers required, used the system when times were hard and now faced the familiar routine of work and taking care of their families.

Others left frustrated, angry or sorely disappointed that agency rules or an unsupportive caseworker meant they would not get needed help.

“So you know, I’m scared, it’s like, I feel like I can’t tell her how I’m feeling or what I can do, you know, to be involved with this without her saying, ‘Your benefits are going to stop.’” Vicki Jones, TANF Diverted

“There’s people who discriminate. Like they ask you about why you have kids by this man and also by that man.” Lydia Mendez, TANF Diverted

Some individuals believe (or hope) they would never have to use AFS programs again. Many others know they will likely need services or benefits again when this job or a temporary period of additional hours on the job ends, when a child or parent get sick,

when a precarious child care situation no longer works, when regular child support payments become irregular, when their debt burden becomes a crisis, or when a marriage or partnership becomes intolerable or ends.

The findings from the larger study suggest that relatively few families define their family well being as either excellent or poor (about 11 percent and 10 percent respectively) at the last telephone contact. Most define their family's well being as good (43 percent) or fair (35 percent). But these summary judgments obscure a great deal that is revealed in the in-depth interviews.

There are some families who are doing well. Often these families have one or more of the following resources that are unavailable to other families in the study: they are in two-income families; they have strong familial and/or community supports; they were able to take advantage of educational or job training opportunities in the past or through recent experiences with the JOBS program; they have landed good jobs, i.e., jobs that are decently paid, have good benefits, including health insurance and feel secure; they do not have significant health problems.

“I was able to apply for more permanent positions, more serious higher paying positions...so I started low and they sent me to school. Then when another position came open I applied for that one... [And about her son's child-care] It's a real learning center, so instead of in-home, which is like \$300 a month, we put him in a learning center which is \$550 a month...he's not sitting in front of the television all day.” Janis Woods, TANF Leaver [dual earner family, completed associates degree with support of AFS worker and programs].

There are also families that are doing very poorly. Often chronic or acute health problems keep them from working, consign them to very poor jobs or so drain those who work with serious health problems that they have little left for their families. Sometimes these individuals have fallen through the holes in safety net programs, especially when they have chronic health problems but cannot get on SSI and/or they have no children under 18 (so they are ineligible for TANF).

“Prior to my second husband I had a Visa card, checking account, savings account, 401K ... I've seen myself at a good paying job. And never in my wildest dreams have I seen myself sitting here depressed, physically hurt, with diabetes in a low-income apartment.” Valerie Peters, TANF Leaver [on disability].

“There's a lot that are not able to [work], and I'm one of them...and it's really hard...I wish you didn't have to be half dead to get on SSI.” Irene Miller, TANF Leaver [with serious chronic health condition]

As in the larger study we found that families who rely on seasonal employment and/or very low-wage work (such as agricultural work, minimum-wage care taking and food service jobs) tend to be doing poorly. A higher proportion of the Latino families than other racial/ethnic groups were doing poorly.

Most families define their family well-being as good or fair. Frequently they have reached a point of relative stability, often after a crisis such as the dissolution of a marriage or relationship, loss of a job, recovery from an accident or illness, legal problems for themselves or a relative and the like. From the perspective of the researchers who interviewed these families, “good” was often a relative term, a signal of relief after a period of very hard times. Financially, these families tend to be doing better than when they were on TANF or when loss of a job or a reduction in working hours made them eligible for Food Stamps. But, they still struggle to pay their basic household expenses month to month. They worry about the next crisis or unexpected expense. They don’t have the money to move to a safer neighborhood, get health insurance, take their kids to an occasional movie, or pay off outstanding debt.

“I mean there are moments where it seems like yeah, everything is getting good. Everything can be really really good and then if your little boy gets sick or if you get sick it’s just bad. Like, when I am sick, I just keep going. I have no choice. I can’t stay home. I just get sicker and sicker until my days off, and then I sleep for all my days off. And then, I don’t want my boy to get sick, but when he gets sick I am glad I’ve got people to help me take care of him, at least. So I can still work.” Lorraine Tenny, TANF Leaver

Despite very real, stressful economic situations, most of the individuals we talked to do what they can to protect their children from the difficulties they face. Parents talked repeatedly about their efforts to insulate their children from their economic woes. They are not always successful, especially when their children are teenagers. Many say their kids are doing well, but they tell tales of making choices and managing delicate balancing acts that are very hard on the parents.

I don’t think they [the two children] have noticed any change [since being cut off Food Stamps]. I mean we are really good about trying to keep that separate from them...I don’t want them to know about—those are adult issues. I don’t think they should have to deal with it.” Robin Crocker, Food Stamp Leaver

Often women take and stay in lower wage jobs because the working conditions are conducive to meeting their children’s needs (e.g., because they are close to home or a child’s day care provider, the hours suit the needs of school age kids, employers are relatively flexible about letting the parent off to take children to the doctor or for meetings with teachers). It was not unusual for women to work night shifts, get their children off to school in the morning, then sleep for five or six hours before picking up and spending time

with their children and then going to work. Sometimes it is another relative who cuts back on her/his work hours or quits a job to care for a child while the women and men we interviewed work.

“My daughter goes to school where I work. I’m home before school with the kids, I’m home after school with the kids, every break they have, I’m home. Summers I am home. It works out to my benefit that we don’t have to pay for child-care, that we don’t have to worry about where the kids are. It seems very small, but in the long run, not having to pay for day-care in the summer and only working five hours a day and being at home with my kids is a benefit that outweighs the money.” Darla Mason, Food Stamp Leaver [explaining why she accepts a low-paid, part-time job].

Almost all the women and men we interviewed want to work. But they despair of ever getting ahead despite working long hours, managing complex child-care arrangements, budgeting carefully. They see hard-earned fifteen and twenty-five cent an hour raises result in reductions in their Food Stamps or increases in their ERDC co - payments rather than in more disposable income. Sometimes raises or job changes meant to improve their situations end up making them ineligible for OHP or trigger steep increases in rent (as a housing subsidy decreases) or child care (with a rising ERDC co - payment).

“Every time I get a raise in pay or a bonus they make me pay more child-care and cut my Food Stamps. Instead of letting me get ahead. And it ends up costing me more. To get a raise, it ends up costing me more than it does to not.” Sally Arnold, Food Stamp Leaver

The reality that their family is not getting ahead is often accompanied by the belief that the number of hours they must work to bring in enough money and the demands of their jobs mean they are unable to spend enough time with their child(ren). Respondents weigh the value of being a role model with the value of “being there” for their kids when they need them. Sometimes the latter seems more important than the former. This is further substantiated by the fact that significantly fewer of the married or partnered respondents in the telephone survey were employed than the single parents (58 percent versus 71 percent).

“I went back to work after three months. I didn’t want to do it. But I had to do it. I wasn’t ready to go. I wanted to stay with my baby... If I had the opportunity, I’d be home more with my kids than I am now. I would like to be more involved in their life. I would certainly like to have the choice. I think that’s very important... My job takes way too much from me. There’s not enough left for me and my kids when I get home. I’m flat too tired.” Pamela Stewart, TANF Leaver

“I don’t think you should have to go back to work that early because kids need you beyond that. When it takes away from the child, I think that’s too much. I don’t think a one-year-old should be in day care yet. It’s just not the same. I think a child should be home.” Sue Miller, Food Stamp Leaver

All working parents have to balance the demands of work and their responsibilities to their families. But low-income families have many fewer resources to achieve this balance, something that is often difficult even with more resources. Policies that value families must address the economic needs of families, as well as safety, dignity and the nexus of work and family.

Changes. What recommendations do the individuals we interviewed have for policy makers and AFS administrators and staff? What could help these families become financially more secure and better able to meet the needs of their households and children?

The women and men we interviewed understand the problems of poverty, low-wage work and public assistance from their diverse and direct experiences and struggles. They offered a broad spectrum of recommendations for policy makers and human service agency administrators and staff interested in helping families to escape poverty and promote the well-being of themselves and their children. Their recommendations were consistent with and amplify those voiced by the 756 respondents in the second telephone survey.

Oregon Options, the state’s TANF program, is premised on a labor force attachment model that aims to attach clients rapidly to paid work. It presumes that job mobility is best facilitated from within the workforce. It emphasizes an intensive, up-front job search component, and for those who do not get a job during the 45-day waiting period, an Employment Development Plan designed to help clients remove barriers to employment. Job training and education are not emphasized for most clients. Clients may receive payments to assist them with urgent needs or costs associated with looking for a job, as well as Food Stamps, Oregon Health Plan, or ERDC if they are income eligible. Child support enforcement is designed to bring in additional resources from absent parents when they can be identified, located and ordered to pay child support. What do participants tell us about how these programs are working for them? What changes do they think would help them better meet their family’s needs?

The single most frequently voiced recommendations concerned **safety net program eligibility and accessibility**. Over and over respondents emphasized three important points. 1) The income guidelines for OHP, Food Stamps and ERDC programs disqualify many families that need these benefits. 2) Safety net benefits should decrease more gradually for those who are working. 3) Co-payments for OHP and ERDC were often too high for respondents to be able to take advantage of these much-needed

programs. The point is, many families need continuing access to these resources over time as their earnings slowly increase.

“It was under \$50.00 [the co-pay for OHP] but yet it was enough that during the winter months, to pay that took away from my ability to pay utilities. And so it came down to a choice between medical and electricity. Well, that’s not a choice.” Diane Wheeler, Food Stamp Leaver

“I think they are cutting people off too quick...It seems like the minute you are on your feet you are slammed with all this stuff, which just knocks you back.” Michelle Moran, TANF Leaver

“We make too much to get the insurance but not enough to go out and buy it. If they would offer a higher premium so we could keep OHP, something like that. I think they should make it so you have to make this much income over this many months. Not because a guy has overtime one month and it knocks his whole thing out.” Susan Miller, Food Stamp Leaver

“There’s a phase you go through that I am not out of yet, where you start to make the money you need. They [AFS] start taking away help at such a fast rate that it does not balance what you are bringing in...It’s important when you are moving up not to take things away from you so fast. It makes people feel like there’re being punished for doing better.” Pamela Stewart, TANF Leaver

Respondents also called for **more outreach and information about safety net programs and other community resources** that could assist low-income families. In addition, they recommended making certification and re-certification for programs less onerous; increasing grant amounts for TANF and allotments for Food Stamps; raising the asset level, especially of vehicles, for Food Stamp eligibility; and sealing the cracks in the safety net that so many people fall through, especially with food and medical assistance.

No aspect of welfare policy attracted more feedback from respondents than the JOBS program. Responses about the JOBS program ranged from those who were grateful for its resources and help to others who found the program coercive and/or unhelpful. It is interesting that even some of those who had better, rather than worse, personal experiences with **the JOBS program**, believed the **program’s emphasis should be changed to help clients find better, higher wage jobs so they can support their families.**

“That [JOBS] was helpful. Got a lot of different insights on different jobs and different, different kinds of career moves and things like that. Basically, whatever kind of job you’re interested in, they can help you find information about jobs and what places are hiring.” DeAnn Fridell, TANF Leaver

“It [JOBS program] gave me the time that I needed to be emotionally ready to go back to work. I was basically unemployable, emotionally unemployable when my ex left.” [However, when she finished with her training, her case manager pushed her to find a job within the month, despite the fact that she was embroiled in legal battles.] *They’re so wrapped up in their policies that they don’t look at the individual as far as what they’re going through.”* Elana Heiser, Food Stamp Leaver

“The JOBS program here, if you don’t get a job within two weeks of going to these little morning sessions, they put you in a job. Telemarketing, Burger King, McDonalds, Dairy Queen...I was shocked. I was totally amazed. I was horrified. I mean I have three years of college education. To go work for Burger King...is horrifying to me...AFS told us in the JOBS program, if you turn anything down...your case...will be automatically shut for six months...It is very clear. It is very harsh...They would rather have somebody work a minimum-wage job and bust their butts for 40 hours a week and barely survive than to help them get a decent job and not have to worry about going on the system again.” Lela Barnes, TANF Leaver

In general the aspects of the JOBS program that respondents found to be most valuable were 1) the financial resources that help with the cost of job hunting (child-care, transportation, and money to stabilize the family’s economic condition such as rent money) and, 2) for those with limited work histories or who live in communities with high unemployment rates, the Work Experience and the JOBS Plus programs. Generally, respondents who believed they were given options had a higher opinion of the JOBS program than those who did not.

“And so that was devastating to watch that happening [her son having seizures] and they were telling me that I needed to be away from him because I needed to look for work. And I was saying I know I need to go back to work. I realize that. But at the same time I was feeling they were being very insensitive to my needs.” [Later she got a Work Experience and then a JOBS Plus placement that she loved.] *“I wasn’t told where I was going to work...I was allowed to choose. And so [when I got this job] I was convinced that I was actually worth something, that people actually wanted me. That’s when I started building confidence, self confidence.”* Mary Harman, Food Stamp Leaver

Respondents believe that the state needs to do more to **improve the quality of jobs being created in Oregon**. But they were also clear that too many clients need **more and better job training**, especially in “hard” skills, not the “soft” skills of job hunting. Others wanted basic education, vocational education or access to higher education. Clients repeatedly differentiated the rhetoric of the JOBS program (to help people find good jobs) from their experienced reality of the program -- pressure to get any job, even a job that the respondent knows will not meet his or her needs.

“Do a good resume, fill out ten applications a week, do step one, step two, step three, step four, and when you get to step six you will get a job. Well, wait a minute. A job? Or a good job? Is this job going to get me by for the moment or is it actually going to feed my family and take care of me?”
Tom Nelson, TANF Leaver

“Welfare reform nowadays is about getting you into a job. Any job. A minimum-wage job. It’s good because it gets you started. . . it’s crappy because you’re undereducated and stuck flipping hamburgers. I think education is a big thing.” Sue Jackson, Food Stamp Leaver

“I want to learn more about computers, definitely want to take computer classes, but I want to get my phlebotomy license and get more experience in the medical field. [She is currently a CNA.] I enjoy it. It’s always a need. It pays better than a CNA, but it’s a lot better as far as being less labor intensive and good benefits. It can get you further than CNA work. I feel like I’m working my butt off and I’m just over the poverty level.”
Teresa Pena, TANF Leaver

Respondents **wanted and needed more educational opportunity**. They were resolute that the current requirements of the JOBS program and the eligibility rules for Food Stamps, TANF and ERDC denied them the resources necessary to pursue higher education or even meaningful vocational education or job training. There were a few examples of young adults who did not get the help they needed even to finish high school or get a GED.

“I think it would have been beneficial if I had gotten more help when I needed it because it was so hard trying to go back to school [high school/GED program] and I couldn’t afford the babysitting back then. . . Either the Food Stamps or paying for my babysitting while I went to school would have helped a lot because I still couldn’t afford food at the time.” Sophie Davis, TANF Diverted

“It would have to be training for some kind of job I could really do, that I realize. Like something where I could be seated [she has health problems]. It would be hard because I don’t speak any English. And how could I pay the bills while I was studying. I would like to go and get my diploma.”
Lydia Mendez, TANF Diverted

“I mean its truly not going to be better unless I complete college. So then its really hard to figure that out...I just don’t know where to begin at having a full time job, trying to raise my kids...I just can’t give up the desire to be somebody.” Gloria Mason, TANF Leaver

“This town is so hard to find a job in. And then having all the limitations that I do. To try and find a job with no real training, no degrees, no certificates or anything, it’s like yeah, good luck.” Lydia Santos, Food Stamp Leaver

Among the people we interviewed were examples of respondents who *had* been able to access higher education with the assistance of TANF and other programs before Oregon changed its policies. These were often examples of families who were doing better than their peers, largely because they had access to better jobs as a result of their education. Some respondents were successful in working with their case managers under the current JOBS program to pursue or continue working towards an associate’s or bachelor’s degree or a certification that was going to boost their chances in the job market.

“I didn’t benefit from it [JOBS program]. I had so many other issues going on that if I didn’t fit there, if I didn’t walk their line, there was no other line to walk. . . I mean if they could have paid for some of my school, wow. That would have been great because I could’ve got the degree even faster.” Janis Woods, TANF Leaver [She ultimately did receive assistance while attending school].

“They should cover a family’s basic needs [since] if they are not met its hard to move on to the next step. When I was in school and struggling I needed to be studying about nursing and I was worried about how I was going to pay my electric bill. And it shouldn’t be like that. Nobody should have to live that way...I think basic needs need to get met no matter what.” Connie Rounds, TANF Leaver

More often, however, we talked to people who were motivated to get ahead, believed education was their surest route to a better job and more financial security, but who did not get help in pursuing that education or training. Indeed, many of these respondents were actively discouraged from trying to go to school by the rigorous work requirements and the fact that they could not get Food Stamps or ERDC, let alone TANF, to enable them to go to school.

“There has to be a way that you can get some better skills so you can make that money. So you can make it and be self-sufficient ... But how can I be self-sufficient and work at the same time and go to school? I don’t know. Unless you do it at night. Well, when do you have time to be with your family?” Sharon Janey, TANF Diverted

They’ll pay for you to work. They’ll pay for your day-care to work a minimum-wage job for the rest of your life, you know, if you chose to. Because at a minimum-wage job you’ll never be able to afford day-care yourself anyway. But they won’t pay for someone, for day-care for a year or two for them to go to school and get a degree so they could become more successful...the same thing with your cash and Food Stamps.”

Kim Smith, TANF Leaver

Taking care of their children was of major importance to respondents. Some respondents believe that the focus of the JOBS program on attaching clients to the labor force keeps them from fulfilling what they believe is their most cherished and important responsibility – to nurture and take care of their children. The women and men we interviewed do not speak with one voice about this issue. Most want to get jobs and have a fair amount of work experience. On the other hand, a significant minority of respondents is critical of the policies that deny mothers, especially of very young children, the option of staying home to raise those children once their child reaches three months of age. They point to the irony, some say the cruelty, of leaving their babies and small children with paid caregivers who receive low wages to care for their child, while they go (often) to a similarly low-paid care-taking job.

“Time with them is more important than anything to me. A lot of people could take this the wrong way but I’d rather be on welfare right now to give them a better jump at being stronger and smarter. I hope he [her son] won’t need any of it and he’ll be able to go to college and do all the things I didn’t do.” Laura Simms, Food Stamp Leaver

Some women (for it was always women who articulated this concern) want the *choice* that many moderate and higher income mothers have of staying at home with their children, especially with babies or children with health problems or special needs, or of working part-time.

“If I was home more I could get them off to school and keep the house clean, do all kinds of things. We’d be able to do more things as a family. I’d like to spend more time with them, but I don’t see that happening any time soon.” Cheryl Lions, Food Stamp Leaver [single mother of children ages 12, 5 and 2 who has a full -time factory job].

“When I work nights it’s hard...They get lonely and a bit worn down...They get tired of being grown up, basically, is what they are when I am gone. Every night you go to bed and think of the hundreds of things you could have done better.” Sally Reid, TANF Diverted [who works full time and overtime whenever possible to secure the money she needs to support herself and her three children].

Many respondents articulated problems with the ERDC program. They point to the high co-payments that phase in with even very small earnings increases. They also have trouble finding quality child care because the rates providers are reimbursed are relatively low, making it difficult to find quality child care providers. Others complained of the “hassles” involved with applying and re-applying for ERDC and in getting payments to providers in a timely way.

“I’m actually working and I get totally penalized for it...For making such a low amount of money they take away half of what they were giving me...I need some serious help with day care and food and they penalize me.” Delores James, Food Stamp Leaver

“She is great [her ex-day care provider who she was giving up because a small raise in her pay had led to loss of ERDC]. But there is no way I can afford the \$200 a month. [Now an elderly relative who is in ill health will be caring for her daughter for free, though Santos worries about her reliability and the impact it will have on her relative’s health.] I worry about what is going to happen to her, what’s going to happen to my daughter? But until something changes, I really don’t know what else to do.” Lydia Santos, Food Stamp Leaver

Another issue about which respondents have varying perspectives is **child support enforcement**. Some respondents support more vigorous child support enforcement. Others have lost deeply appreciated informal, voluntary forms of child support (financial and care-taking) from their children’s fathers because child support enforcement disturbed a relationship that was working well. Some of our respondents cannot provide well for their current families because they have (and struggle to pay) outstanding orders on other children that deprive the children they live with of needed resources. Some of them want legal assistance to contest what they consider to be unreasonable child support orders. Here again, one shoe does not fit all – respondents advocate policies that are more tailored to the circumstances of individual families and family networks.

A final group of recommendations addresses the **relationships clients have with AFS case-workers and staff**. In the profiles that follow there are examples of excellent, average, and poor worker-client relationships, another of the kinds of diversity represented by the families in the sample. When worker-client relationships are based on

support, trust and what the client perceives as good communication, clients often thrive and credit their case managers with being a significant part of their success.

“I got a lot of extra special attention as far as her. She advocated for me. That’s really basically how I got so far into the agency...She was very encouraging to me and I try to be that encouraging to all the clients that come to my classes.” Susan Wells, TANF Leaver

“I’ve had case-workers... that were awesome, and... made you feel like family. [But a recent worker, who had indicated that she could cut back to part-time work and finish high school, let her down. She cut Tenney’s assistance because she thought she had quit her job to go back to school.] And I said, ‘But I didn’t. I am still working. I’ve got my pay stubs. You told me to go down to part-time to get everything going the way I need to and to try setting up a meeting with you. And I’ve been trying for a month now and you never returned my calls.’ And she said, ‘Well I have been busy.’ And I said “Well look now at where I am.’ And that’s when everything went downhill for me.” Lorraine Tenney, TANF Leaver

A significant number of respondents portrayed their case worker(s) as judgmental, harsh, capricious, insensitive and/or stigmatizing. They spoke eloquently of the need to improve staff attitudes toward clients and to foster service rather than coercion or harassment. Some suggested that case workers needed more training or people skills; others recognized the impossibility of getting the individualized help they needed with case workers having such high caseloads and with the frequency with which clients are re-assigned to different case workers.

“Sometimes if you go ask for help you feel really out of place or really awkward asking. They should have a way of being more people-oriented I guess and make people more comfortable to ask for help in different areas. Because a lot of times I feel intimidated about talking to people about stuff and I’ll just do without instead of going through those feelings. They want everybody to work and a lot of people can’t go out and work. It should be more personal.” Dan Olsen, Food Stamp Leaver

“I always dreaded going into that office...Because it’s like, I think they treat everybody who goes in there like they are taking advantage of the system. And for those who are working and trying to provide a life for their children and their selves, I mean, and just want a bit of help, just to help pull them up and bring them up in life, you know, to get on the right track and stuff, it’s like, they weren’t there for you...It’s like I would rather not even deal with it...” Jean Glass, Food Stamp Leaver

In general, the women and men we interviewed appear to support the idea of case management. But they yearn for respect; recoil from judgmental, punitive attitudes; hope

for a worker who will pay attention to their particular circumstances and their own goals. Some of what they want is very simple: more dependable access to their workers, faster responses to their phone calls, shorter office waiting times, and consistent and respectful communication. Some of what they need will require more case manager training and lower caseloads so workers can effectively work with families to achieve their goals.

Another frequently and passionately articulated concern was that **help should be easier to get when people are in need**. Too often respondents told stories about being denied help when they were needy, but not yet desperate. Some ultimately became desperate, but they and their families suffered in the interim. Help sooner would have made a big difference in their lives. Sometimes respondents referred to help they needed, but did not get, when they first approached the agency. But they also talk about help they needed past their periods of eligibility, once they are working. This latter seemed to be harder to get.

“I don’t think you should be living on the streets before you can get help. It’s basically like you have to be starving to get any kind of help.” Lydia Santos, Food Stamp Leaver

“If you have all these seedlings, and some of the seedlings are a little bit bigger and strong, they all still need water and fertilizer...Poverty is such a vicious cycle...If you get your head above water, they’re going to drop you...They are going to let the air out of your life jacket and you go back down to the bottom of the rung. And maybe if that support is on-going and continuous, that somebody is truly strong enough to support themselves the way they daydream you are when they cut you off.” Sally Reid, TANF Diverted

“Things wouldn’t be near as bad if we would have been able to get Food Stamps for a couple of months. I mean, I wasn’t asking them to feed us for the rest of our lives. Just to go over the summer until we got back on our feet again.” Linda Agnaci, Food Stamp Leaver (denied Food Stamps when her job with a school system ended for the summer because her eligibility was based on a period when she was employed.)

There are many suggestions for program and policy changes in the profiles that follow. We hope the profiles help illuminate the diverse lives of families struggling to make ends meet after leaving one or more public assistance programs. At the end of this report we have indexed some of the profiles that address particular issues to aid readers who want to focus on these issues.

In addition, the reader might consider that the typical caseload of an Adult and Family Services case manager is ninety families, a dozen *more* than all these families combined. From a public policy perspective, it may be useful to put yourself in the place of a worker with such a complex and high caseload.

While each person's story is different, the themes we have identified in this prologue attempt to capture some of the important policy implications voiced by the women and men whose experiences are represented in this study. These are the people behind the statistics. These are our neighbors, our children's schoolmates, members of our communities. They speak in many voices, but in general they strongly advocate:

- ✓ **A stronger safety net for poor families.**
- ✓ **Policies and programs that help families get ahead, rather than lose ground when increased earnings from employment are offset by reductions in Food Stamps, higher co-payments for ERDC, and loss of OHP or Food Stamps.**
- ✓ **More choice about how and when to combine employment with pursuit of an education.**
- ✓ **More choice about how and when to combine employment with care-taking responsibilities and infant and children's needs.**
- ✓ **To be seen as individuals, to have *their* family's circumstances understood and considered rather than being faced with "cookie-cutter" policies that don't work in their case.**
- ✓ **To be treated with greater respect and receive less judgmental and stigmatizing treatment and to secure more help and support from AFS workers.**

Amber Alexander
TANF Leaver

Amber Alexander is a white, single woman in her late twenties who lives in an urban area along the I-5 corridor. She and her preschool-aged daughter share a home and expenses with Alexander's mother. She applied for cash assistance in the fall of 1997 shortly before her daughter was born to sustain her through an unpaid three-month maternity leave from her job. After going back to work, she remained on Food Stamps, OHP, and ERDC for a year until she secured a new job and went over income for eligibility. Thus, from Time 1 to Time 3, she was not receiving any benefits from AFS. Her daughter has relied on OHP throughout. Alexander went back on ERDC and Food Stamps at Time 4. She has no other history with AFS. Her work history includes extensive experience in all aspects of food service.

In the beginning of the study, Alexander was working as a cook in an institutional setting, a job she had held for just under six months and would hold throughout the study period. A former boss had hired her, impressed with the work she had done for the former employer. Her connections brought her higher wages than the other cooks earned. The job offered paid vacation, paid sick leave, and access to partially paid health insurance; Alexander paid \$100 out of pocket to cover the premium for herself. Throughout the study, she worked approximately 30-38 hours per week while her earnings fluctuated between \$800 and \$1,000 per month.

She reported at Time 1 that she was "not very satisfied" with this job; subsequent interviews revealed that, primarily, she worried about the job's impact on her physical health. She was overweight and had serious weight-related health problems in her family. Working around food felt like a substantial risk to her health. Additionally, the job was dissatisfying for its lack of potential for promotion, its low benefit levels, its lack of opportunities for education or training, the general low quality of the job, and the lack of security it afforded. On the positive side, Alexander appreciated the wages, the schedule, the potential for raises (approximately \$.30/hour per year), and the job's adaptability to her family's needs.

At Time 1, Alexander reported that the family was doing well, better than they had been doing 12 months before. On one hand, Alexander made more money than she had before receiving cash through her relatively new job as a cook. But, simultaneously, the family lost its Food Stamps, ERDC, and Alexander's OHP coverage due to her income increase, substantially affecting their monthly budget. The discontinuation of these benefits impacted the family more than leaving cash assistance did. At Time 1, Alexander recounted that she used a number of strategies to make ends meet on their limited budget, including selling family belongings, relying on family members for food and money, going without medicine or medical care, and paying bills late or not at all. In fact, the family had trouble paying bills nine out of 12 months of the year.

In addition to straining their already tight budget, the loss of transitional benefits impacted the quality of their lives in very direct ways. Alexander's mother, Debbie, continued to provide free

child care for Alexander's daughter. Debbie had sought out a job that meshed with Alexander's child care needs, in the process constraining her own job mobility and income potential. Over the year that she watched her granddaughter 30 to 38 hours per week for free, while working full-time herself, Debbie became increasingly stressed over her deteriorating financial situation, causing some turmoil within their household. Alexander's lack of OHP coverage affected their lives, as well. Though she had medical insurance through work, it was expensive and inadequate for her needs. For instance, she relied on asthma medicine for which she could not always afford the monthly co-pays. Frequently, she went without her medicine when she was short on cash and, occasionally, she ended up in the emergency room because of asthma attacks.

At Time 2, the family's situation looked much the same. Both Alexander and her mother worked at the same jobs, though Alexander's hours had crept up to 35 hours per week. Alexander's daughter continued to do well. Alexander still struggled to make ends meet without transitional benefits. Of her financial circumstances, she said, "It's like you can't ever get above — you can't ever do better. You're just stuck right there. Unless I got another — I don't think I could find another job that would pay me as much as I'm getting paid now...." She recognized that it would be nearly impossible for her to afford working if she had to pay for child care rather than relying on her mother. At Time 3, Alexander reported that they were doing "fair", about the same as they had been doing six months previously. The only major change was that Alexander reduced her hours somewhat to give her mother a break from care giving on her only day off. Thus, her income dropped somewhat.

By the second in-depth interview, the financial strain had loosened slightly. Alexander had received a raise to \$9.30 from \$9.00 per hour and sought assistance once again from AFS. She benefited from recent increases in ERDC eligibility levels; additionally, her first two months, she paid only a \$25 co-pay. She was, however, apprehensive about how she would afford her usual co-pay as well as the extra expenses she was incurring because she had chosen a day care facility which charged more than AFS allotted; her benefits were actually going to increase her expenditures. This new assistance freed up her mother to find a higher paying job, which benefited everyone. Alexander had been growing less satisfied with the quality of care her mother provided and thought her child would benefit from a more enriched environment.

She was also now receiving Food Stamps. She remarked that even the approximately \$30 extra per month these provided would help offset some of her other costs — for example, allowing her to purchase the medicine she regularly went without. From her new job, Debbie now had greater financial reserves from which to draw, which helped Alexander with her own finances. It appeared now that Alexander's dependence on her mother would shift from receiving child care to money and food. Paradoxically, Alexander also now needed to work fewer hours and make less money to ensure she would receive the benefits which allowed her to work but still kept her on the edge. She continued to be stuck in a position of being unable to improve her financial lot.

Though Alexander was grateful for the help she had received from AFS and had had some positive experiences with workers, she had some criticisms of the system. She found that

worker discretion led to inconsistent application of policy. Cash grants were too low to live off of, she reported. When she had received TANF, she had only barely been able to cover her rent and had fallen several months behind in her bills. Moreover, as the above examples from her life help to illustrate, though she worked three-quarters to full-time in a job which paid more than minimum wage, Alexander could not always afford basics such as child care, medicines, or food. Her case suggests that eligibility levels need to be reconsidered.

Finally, Alexander would have benefited from some assistance with obtaining an education. Her present job offered few opportunities for advancement or substantial raises (only \$.30 per hour per year) to boost her to a less precarious income level. She hoped to get some sort of training or further education to improve her situation and had tried in the past. Unfortunately, the institute had gone bankrupt; Alexander had lost a year's worth of credits, defaulted on her student loans and filed bankruptcy herself. She was beginning to lose hope that she would ever be able to access education. When asked what she would pursue if she went back to school, Alexander said, "...I don't know. I don't really have to think about it because I'm not — I'm going to be in food service because I can't afford to go school or — and that's all I know..." Assistance with education would help Alexander and her family out of the seemingly inescapable financial rut caused by low-wage jobs.

Justine Atwater
TANF Leaver

Justine Atwater is a white, never-married mother in her early twenties. She lives with her preschooler in a small, tidy, rented apartment in an urban area along the I-5 corridor. She first went on cash assistance after the 1996 reforms when she quit her job to attend college. Though she says AFS “didn’t care for that very much” and periodically cut her grant for non-cooperation, she managed to nearly make it through a training program before getting into a car accident and being forced to drop out of school her final semester. The settlement she received as a result of the car accident ended her cash assistance from AFS. In all, she had cycled off and on a TANF grant for approximately two years, but continued to receive ERDC for several months and OHP into the study period.

With the help she was able to receive from AFS with child care, gas, and living expenses, Atwater gained some valuable skills and experience through her studies at the local community college. She honed her writing, and gained some computer expertise. Additionally, she obtained some work experience with AFS through her college program. She also participated in the JOBS Program and found Life Skills instruction to be particularly useful. Before going back to school, she worked as a receptionist. After going to school, she worked as a temporary administrative assistant in a small firm for several months. Then she spotted a newspaper ad for a customer service representative with the company for which she worked Times 1 through 3.

At Time 1, Atwater reported that she and her son were doing well, better than they had been doing 12 months prior. She was very satisfied with her job as a customer service representative. The job offered sick and vacation leave, as well as full medical coverage for her, but not her son who was still on OHP. She worked full-time; her hours were predictable. She earned approximately \$1,100 per month. She relied on a housing subsidy, which reduced her rent substantially, and received child support on a regular basis. Her son, whom she described as “excellent,” was in paid day care center in a home setting. At this point, the family was still below the poverty line and reported difficulties paying bills one out of every six months.

By Time 2, Atwater’s situation was improving steadily. She had been promoted to assistant supervisor at her job and reported that she had already received two raises in eight months. She “loved” her new position. Now she earned approximately \$1,300 per month, though occasionally her income dipped when she had to take mandatory unpaid days off. Her child support was on the verge of tripling. She still had a housing subsidy though she recounted that its value had plunged dramatically with her two raises that totaled approximately \$1.00 per hour. She confided that she still had trouble making ends meet on occasion. However, she had a very supportive family from whom she could readily borrow money or obtain free back-up child care, if necessary. Her son’s paternal grandparents also helped financially — sending her on vacation, buying clothes and diapers for her son, and caring for him once a week to relieve her. Her son was doing well in his day care setting; Atwater reported that she was happy with the work-family balance her job allowed.

At Time 3, the family was “excellent” or better than 6 months before. Atwater had received a raise and was earning \$1,600 per month. She was still quite satisfied with her job and had no complaints with its qualities or characteristics. She reported no obstacles in retaining the job. Though she had moved above the poverty level, she still relied on friends and family for money and food. She still received a housing subsidy and regular child support. Her son was “excellent” and had moved off of OHP and on to his father’s health insurance policy. Atwater continued to be satisfied with the quality of her son’s day care arrangements.

At Time 4, she relayed that she had begun working for the State on an on-call basis in a juvenile retention facility, as a means of securing a permanent job. During the first in-depth interview, she had revealed that working into a State job would be her next career move. She worked a copious amount of hours and had a very unpredictable schedule; thus, scheduling an interview was a difficult and unreliable prospect. This interviewer scheduled five separate appointments with Atwater, none of which she was able to attend due to work or illness. Eventually, the attempts to meet went beyond the study period. Thus, Atwater can be included among those who were not interviewed a second time.

Though Atwater was thankful for the assistance she received from AFS, she found dealing with the agency to be a hassle. She reported that clients have to jump through too many hoops: difficulties in reaching workers and the ensuing phone tag, unnecessary monthly or quarterly reports containing information to which the agency already had access through its state networks, rude workers who play favorites, and the invasive nature of case management. Additionally, as one’s income increases, the transition in benefit levels is too abrupt. Atwater reported that she had gone from having a co-pay of just \$50 per month for child care to being completely cut off after a \$0.50 raise. Moreover, the child care providers with whom she dealt balked at taking ERDC clients because of the difficulties in receiving compensation. Bureaucratic problems with ERDC are especially onerous to resolve for time-stressed working parents who may not have much job flexibility. Finally, Atwater’s case illustrates the benefits of education to a client’s longer-term financial success.

Lela Barnes
TANF Leaver

Lela Barnes is a white woman in her late 20's with two children. She first went on public assistance in the late 1980s after the birth of her son. She has cycled on and off cash assistance over the years, having been on cash assistance for about five years altogether and on Food Stamps and/or medical or child care assistance during some of the rest of that time. She remarried in the fall of 1999 after living with her fiancée for a year. Her older child, 12, lives now with his father; she raised him until he was 10.

She left Portland, where she lived for years, with her fiancée and five year old daughter in the summer of 1999 after her fiancée got a job as an industrial mechanic on a farm in a small town along the I-5 corridor.

Barnes's work history includes a series of jobs, many of which have been in direct care to the sick, the elderly, and disabled children. Most of these jobs have paid minimum wage or a dollar or so a hour above the minimum wage. She has also done light industrial work and a series of other seasonal and temporary jobs.

She has three years of college and lacks only 25 credits towards a degree in psychology, a degree that she believes would open up higher paying jobs in health and human services to her. She tried to combine finishing college, paid employment and taking care of her family, but it became too much. She decided to leave school, at least temporarily, but she has a considerable student loan debt. She would like to finish her degree.

At Time #1 she was working part time as a health aide earning about \$325/month take home. At Time #2 she was unemployed, having just moved to a new community and was looking for work through the JOBS. At time #3 she worked full time earning \$900/month take home. At time #4 she had moved back to Portland and had recently begun a new job at a day care center earning \$8.50/hour for 25-30 hours of work per week. Her fiancée and then husband (they were married in the fall 1999) earned a salary of about \$1,000 take home for his job on the farm until he began a new job after they moved back to Portland working full time, earning \$10/hour.

The family stopped receiving Food Stamps in the first quarter of 1998 because they went over income because understaffing at Barnes's job had led to a temporary period of overtime. They were back on Food Stamps shortly afterwards, and continued to receive ERDC and OHP (for herself and her daughter). Over much of 1998 her Food Stamp benefits fluctuated with changes in her income that resulted from unpredictable hours at work.

When I met Barnes soon after their move to a trailer that was provided rent-free as part of her fiancée's new job on a large farm, she was hopeful that this move would be permanent. She was tired of moving, she said, hoped that this would be where they would settle. At the time she

was struggling to find more than a minimum wage job in the largely rural area they had moved to. After the move she sought help from AFS while she was searching for work.

Barnes was shocked to find the JOBS/diversion program in this community to be so different from what she had experienced in Portland. First, she had to commute over twenty miles each way to the AFS office that she was assigned to. But the most disturbing part of the JOBS program to Barnes was her understanding that if she did not find a job in 14-30 days she would be sent to a job that AFS would find for her. She said that her case worker had told her that if there was an available job that would employ her for 30 or more hours a week, and if she refused to work there, her benefits would be stopped. As she said in the interview: “The JOBS program here, if you don’t get a job within 2 weeks of going to these little morning sessions, they put you in a job. Telemarketing, Burger King, McDonalds, Dairy Queen.”

Barnes was “shocked. I was totally amazed. I was horrified. I mean I have three years of college education. To go work for Burger King...is horrifying to me...AFS told us in the JOBS program, if you turn anything down...your case...will be automatically shut for six months...It is very clear. It is very harsh...They would rather have somebody work a minimum wage job and bust their butts for 40 hours a week and barely survive than to help them get a decent job and not have to worry about going on the system again.” She felt that the case workers in this AFS office were less “supportive” than the ones she had previously worked with in Portland: “They are downgrading, demeaning.”

She finally found a job at a nursing home earning \$7.50 an hour. She did not like the job because the pay was low and perennial understaffing meant there was lots of involuntary overtime. After three months she suffered an on-the-job injury. She was put on light duty and had to go to physical therapy three times a week for over three months. Things had also deteriorated for her husband whose boss “got physically abusive with him twice.” About that time a close friend in Portland encouraged them to move back in with her and her three children. The friend’s roommate had left unexpectedly and she needed someone to live in the basement apartment or she would be evicted for being unable to cover the rent on her own. Barnes and her husband decided to move back to Portland because of the problems they were both facing on their jobs. They knew they were moving into a small basement room and that is was another move so soon. But they felt they had little choice.

She and her husband each found work relatively quickly. She works a split shift at a day care center earning \$8.50/hour for 25-30 hours per week. He earns \$10/hour doing small appliance repair. Her jobs comes with a number of benefits: free child care at the center, paid sick and vacation leave, and, after ninety days, employer-provided health insurance. Between the two of them they are bringing home about \$2,000/month, paying \$450/month rent plus utilities, and have no child care costs. Barnes is hoping she can finally pay down the last of her about \$7,000 debt, accumulated from her first marriage, student loans, and a number of health crises during periods of not be insured. But her car is “shot” and she needs to either sink several thousand into it or get a new used car. Moreover, the stress of the last few months at the farm,

the fact that they had to move again so soon, their cramped new quarters, and tensions between her husband and her friend were taking a toll on their marriage. Her daughter was having some behavioral problems at day care.

Her job is also stressful and she knows that if she does not finish her degree she will be in jobs such as this one for a long time. She also did not realize until after she moved in that the neighborhood she lives in “isn’t real great...The crime rate is pretty high around here [and] there are a lot of drug houses.”

Barnes is currently receiving no assistance from AFS other than OHP for herself and her daughter, and that will be ending after the ninety day period when she is eligible for health insurance through work. She hopes not to have to go back to AFS and she strongly believes that AFS should reconsider a number of policies. She thinks the long diversion period is very hard on families facing hard times such as she did. It is too long, and, in her experience, the assistance she received was far less than what she needed for basic living expenses and for the expenses of job hunting. If it hadn’t been for food boxes and the fact that they had free rent at the farm, she does not know how they would have made it. Beyond her concerns about the diversion program she believes it is short-sighted that women such as herself are not assisted in ways that would let her get her college degree. And she has seen close-up the consequences of the policy that demands that women with infants over 3 months old must look for work and take a 30 plus hour a week job; to her, that policy is “outrageous.”

Maya Bronson
TANF Leaver

Maya Bronson is a white single mother in her early twenties who lives in a small town along the I-5 corridor. She has an eight year old daughter. They live in a low income apartment complex not far from where her mother and her two teen-age siblings live. Bronson received cash assistance while she was in high school and raising her young child, and then on and off after high school when her income from part-time jobs was still so low that she was eligible for a cash grant. She went off cash assistance in the first quarter of 1998 when she secured a full time job as a cashier working for a large company. Her duties have changed now so that she opens the store, which involves baking, cleaning, and other duties as well as working the cash register.

Bronson has worked for the same company for over two years now, though she has worked at three different sites. When she first got a job with this company her hours were irregular (25-40 hours/week) and her schedule was unpredictable. She received ERDC and got Food Stamps and OHP. Her main difficulty was with child care because of her changing schedule and because she often had to work weekends and either early morning (5:00 a.m.) or late nights (after 10:00 p.m.), hours that are hard to cover with paid child care. Sometimes she had to call in to work to say she could not make it because she could not find anyone to baby-sit for her daughter. Sometimes she drove her daughter 2 ½ hours to where her grandmother lived when she worked weekend shifts. Bronson found constantly patching together child care arrangements was very stressful.

As she began to get a more stable shift and 40 hours/week her ERDC co-pay went from \$20 to \$181. She began to rely more and more on her mother for help with caring for her daughter because she could no longer afford paid care and because her now regular shift (5:00 a.m. – 1:30 p.m. week days) and her daughter being school age meant she mainly needed before school care. However, because it was difficult to wake her daughter to go to her mother's house so early in the morning, her daughter often sleeps at her mother's house. While Bronson is deeply grateful for her mother's help, she wishes she could have her daughter sleeping at home. "I had a really hard time with it at first. I just did not like it and did not deal well with it at all. But we have gotten to the point where I take her there at bedtime, tuck her into bed, you know, read a book and then go home." For Bronson this situation is not ideal, but it is an accommodation she has had to make to balance her work and family responsibilities.

Bronson earns about \$1,000 month from her job and receives child support of \$235 regularly (it is garnished from the pay check of her daughter's father.) She has only received child support for the past two years. She is able to make it on her earnings and the child support in part because she has a housing subsidy of about \$70/month. She waited three years for the housing assistance. However, with her small 25 cent/hour raises she has lost Food Stamps and her ERDC co-payment is so high that she cannot afford to use paid care. But the most serious loss has been her ineligibility for OHP coverage for herself. She had no idea that her raises would lead to the loss of her health coverage. As she tells it, one day her worker informed her

that she was no longer eligible for OHP coverage because her income was too high. “You never have any warnings. You never have any, it is just benefits are ended, sorry. They don’t give you any time to make arrangements, you know, like to look into something else.” Bronson has racked up some debt from medical bills she cannot pay, and she has gone without medical care on a number of occasions, including once when she had a serious ear infection.

When I first interviewed her at Time #2 her plan was to sign up for health coverage through her employer at the next open enrollment period. Her AFS worker had indicated that AFS might be able to subsidize about \$60 of the cost of her health insurance premium. However, by the time the open enrollment period came her worker had changed and her new worker knew nothing about this kind of regular assistance for the health premium. When Bronson found out that the cost of health insurance would be about \$160 month she realized she could just not afford it. She has been without health insurance during most of the past two years.

At this point Bronson has been working for the same company and full time for most of the past two years. Despite her several small raises, her family’s economic situation has not improved. Her increased earnings have been offset by the loss of Food Stamps, and then ERDC and medical coverage for herself. She likes the idea of being self sufficient, but, in her case, self sufficiency means going without paid day care and health insurance, neither of which she believes are good for her family. She believes there should be a way that benefits such as Food Stamps, OHP and ERDC could be more gradually phased out without worsening a working family’s situation. She also thinks clients should be informed of the projected loss of those benefits far enough ahead to plan ahead for what it will mean to lose those benefits. And she strongly believes that a family of two living on about \$1200/month should still be eligible for some kinds of public assistance since her combined income does not allow her to meet basic monthly expenses, pay off accumulated debt and pay market prices for health insurance and day care.

Bronson would also like to pursue a college degree. She would like to become a pharmacist. She did attend community college some years ago, but the stress of taking 18 credits, working, and taking care of her daughter was too much. She had to leave school. When she felt she was ready to go back her AFS worker told her that she would not be eligible for benefits if she left work and went to school. She was amazed at her worker’s response to her plan to get an education: “I expected some, I would reward someone for going to school, you know. That’s an accomplishment. That’s an important step, and they say no.”

By the spring of 2000 Bronson had a new plan that she hoped would allow her to change her situation and get the education she wanted. A friend who was not living and working in a city on the east coast with her boyfriend had offered Bronson and her daughter a room in their house. Bronson is planning to move there when her daughter finished school in June. She hopes that with her friends to help watch her daughter and her child support she can get loans and attend community college. She is anxious to leave the small town where she has always lived

and believes it will be good for her daughter to go to schools that might be better than the ones that did not serve Bronson well in her home town.

Celia Cerillo
TANF Leaver

Celia Cerillo is a 42-year-old divorced Hispanic woman. She moved to Oregon from out-of-state three years ago. During the study she was living with her fiancé and teenage son in a small town in central Oregon. When she relocated to Oregon, she moved away from her extended family and her main social support system. She hoped “that coming here would lead to more opportunities because of the environment.” Cerillo applied to AFS for support upon arriving and received Food Stamps, OHP, and help with the down payment on an apartment. She began the TANF assessment program, but, “I didn’t stay long enough to get cash assistance. I did go to the classes and then just found my job on my own right after that.” Cerillo reported that AFS assisted her in accessing other supportive resources while looking for work. “There was one time when I didn’t have insurance for my car and I was looking for a job. They gave me enough to pay for my insurance. It was really, really helpful. . . Because the stress of it all, you know, just doesn’t make going to work or finding work any easier.” Once Cerillo found a job, the increase in her income made her ineligible for AFS services. Her fiancé, who was beginning to contribute an income to the household, was also finding permanent work difficult to locate. At Time 2 of the study, Cerillo, her fiancé, and her son had moved into a house that she and her partner were purchasing together. She described her current living situation as an important move toward stability. She was comfortable in the neighborhood, although the house was located a few miles outside of town. All trips from home required substantial driving and Cerillo relied on a car to get to and from work. It was a constant struggle for her to keep her older vehicle in good repair. At our initial contact, Cerillo was again receiving a small allotment of Food Stamps and OHP. I was unable to locate Cerillo for the second in-depth interview.

During the initial interview, Cerillo reported working an average of thirty hours a week as a self-employed “hairdresser” in town. She was concerned about building up a regular clientele because that was how she anticipated establishing any income security. She had no safety net as an independent contractor, leaving her without support if she were to become sick or otherwise unable to work. “I get no income. I don’t work, I don’t get paid and no days off, no sick pay. That’s the hard part . . . And I’m always afraid I’m not going to get social security too.” In the meantime, she is responsible for all her business expenses. The overhead and the unpredictable schedule have left her with a fluctuating income. She had gone off Food Stamps and OHP because of her increase in income, but later lost her job due to an injury. After a couple of months of unemployment, Cerillo’s financial stress became more extreme and she was forced to search for work before having fully healed from her injury. Cerillo returned to AFS at that time and again applied for TANF. She came to AFS with a need for temporary cash support while she recovered. She had plans to resume work as a hairdresser once she was physically capable. She was able to once again qualify for Food Stamps and OHP coverage. As she prepared to return to work, “They (AFS) gave me a gas voucher which helped. But in order to get cash I had to go to classes, which was kind of hard because I really didn’t need to go to classes. I wanted to go to work but I needed enough money until I could get paid.”

Cerillo ended up taking a part-time, low-wage waitressing job she found on her own while she searched for her preferred employment as a hairdresser.

By Time 2 of the study, Cerillo was working fairly steadily as a hairdresser, but she related a history of other health problems that extended back a few years. She was forced to quit her hairdressing job prior to moving to Oregon because of poor health and at that time she didn't seek much medical care because she had no insurance coverage. Once she was on OHP, she sought care and was diagnosed with a chronic pain disorder. With treatment, she reported improving immensely. "I was pretty sick and had I not had the opportunity to go to the doctor, I still probably wouldn't be able to work. . . What scared me more than anything was if I couldn't get up and be there, then I'd get fired and feel completely inadequate about that. . . If I hadn't had any health insurance I couldn't have afforded to go to the doctor. I was barely affording to pay rent." When Cerillo got her first job in Oregon, her increased income caused her to lose eligibility for OHP, but she couldn't afford to replace it by purchasing coverage on her own. When she was later injured and then stopped work, her unemployment status allowed Cerillo to again qualify for OHP. She was then able to seek medical treatment without incurring a large debt. Now that she is back working, health care remains an issue. "The insurance is what worries me the most. . . with my job. God forbid I hurt my knee again or something like that." Both Cerillo and her son are currently being treated for chronic conditions.

During the study, Cerillo's son had dropped out of high school, but was getting ready to undertake an alternative education and training program in order to complete his secondary education. Cerillo reported that her son had a long history of respiratory problems that kept him out of school to the point of compromising his progress. She attributed his withdrawal from school to his health, "He was getting to the point where he wasn't going to school and not going to classes because he felt so inadequate I guess. And so that (the alternative program) was one thing I thought he could do to accelerate his work because they have you work at your own pace and level to be able to finish your high school education." She expressed hope that her son would eventually go on to attend the local community college. His health problems, requiring regular medication and even occasional hospitalization, would have led to costly bills without OHP.

Cerillo is generally positive when recalling her experiences with AFS. "I think we've gotten the help we need to do better." She found the health care coverage to be the primary necessity the family would be unable to cover themselves. The food stamp allotments made it possible to have a stable food budget while keeping the other household expenses at bay. Cerillo reported having experienced eviction in the past and she expressed determination when it came to preserving their housing status. She did experience a great deal of turnover in AFS workers, "I mean I've probably had seven or eight workers. . . You don't feel too good about having to explain your case over and over and over again." While her son was having more and more problems with school, she began to face the AFS expectation that older teens either be working or attending school. "My problem was that if he didn't get a job on his own and I was concentrating on my job, and I felt like, I don't know if I can get him to his job and me to my

job. . . If that's what they expected me to do to maintain the Food Stamps, I just didn't know how I would do that."

Cerillo felt strongly that more working families unable to afford adequate insurance should be covered by OHP. She herself had foregone care when she could not afford it and she was aware that putting off needed health care is one way low-income families attempt to stave off financial crisis. In the future, Cerillo hopes "that my business increases and that I maintain my health. . . And that my son – that I can help him with his transportation and going to school, and get him to feel confident about getting a good career."

DeAnn Fridell
TANF Leaver

DeAnn Fridell is an African American woman who lives in an urban area on the I-5 corridor with her fiancé, their toddler, and her three children from a previous relationship. She first went on cash assistance when her eldest child was born several years ago. She cycled off and on for about six years before having her grant closed during the first quarter of 1998. She reports that shortly before the birth of her fourth child, she had notified her case manager that she would be getting married sometime in the near future. As she recounted, “And since they figure my fiancé is there to help me with my three previous kids that I don’t need assistance. So, basically, they just volunteered him and like sort of pushed him into the father role for them, to take their real dad’s place...And so (the first of the month), they completely cut me off. They sent me a medical card. And that’s where it was left. And a letter telling me that they closed my case since she (her fiancé’s child) was going to be born that month.” After leaving TANF, the family continued to receive OHP throughout the study period and cycled off and on Food Stamps depending on the financial situation.

Though she had doctor’s orders not to work for the immediate future due to a complicated birth, Fridell contacted a former employer after two months and secured a job as a maid in a hotel where she had worked at an earlier date. She reported that she did not return to work for financial reasons — her fiancé had indeed stepped in to support the family — but because she needed to get out of the house. She was happy, however, to be working and earning money herself. Fridell remained at this job until early 2000. On the whole, this was a dissatisfying job; the pay was low (\$6.60/ hour), her hours fluctuated wildly (from 8 to 35 per week), she did not have health benefits, and the conditions were poor. She said, “It’s hard to clean up after grown people. I think that’s the hardest part that I get frustrated and fed up with because people go in there and make such big messes and just totally trash the place. And that’s when I get so fed up I dang near quit my job. Because they do all kinds of weird stuff that you couldn’t even imagine.” She remarked during the first in-depth interview that she was hoping to find a better job.

However, the job met the couple’s child care needs. Though eligible for ERDC, they opted not to put the children into child care because as Fridell stated, “I don’t really believe in sending my kids out to babysitters. And I don’t really have a big family here. And so I’m not really a trustful type person. I’m pretty skeptical of just about everybody.” While she was working as a maid, her schedule allowed her to work during the day while her fiancé worked as a security guard in the evenings. Thus, he took care of the children during the days, and she covered nights. When she changed jobs at Time 4, her schedule became more irregular, leading her to rely on family for care. At this point, they began receiving ERDC.

At all points in the study, Fridell reported that the family was doing well and able to make ends meet. Through most of the project, the family relied on Food Stamps, OHP, and subsidized housing to supplement their two incomes. She received no child support from the father of her

first three children, though he played an active role in the children's lives. Though they had to watch their expenses, Fridell and her fiance had no problems paying bills and were even able to put a little aside from time to time. They hoped to buy a house someday in the near future. Fridell reported that the children were all doing well and that the school-aged children were succeeding in school.

In early 2000, Fridell became fed up with her job at the hotel and quit. After being unemployed for six months, she signed up for the JOBS Program, which she found constructive: "That was helpful. Got a lot of different insights on different jobs and different, different kinds of career moves and things like that. Basically, whatever kind of job you're interested in, they can help you find information about jobs and what places are hiring." After two days in the JOBS Program, she landed a position as a cashier in a grocery store. The job provided a full benefits package, including retirement, partially covered medical, dental, vision, and paid sick and vacation leaves. Initially, the pay was low (\$7.20/hour) but she expected two \$1.00 per hour raises in the next two months. The hours were more irregular and variable than she had worked previously, giving her only a few day's notice to arrange child care with her family members each week. Moreover, her car was broken down; she relied on the bus system and family to get around. As she had only been at her new job for a week when she was interviewed a second time, it remained to be seen how these arrangements would work. She saw opportunities for advancement but admitted she eventually wanted to renew her skills as a CNA after her children returned to school. She had received her certification in another state several years earlier and preferred this kind of work.

Fridell's participation in the study produced a number of frequently repeated suggestions. She found Food Stamp allotments to be too low to feed a family for a full month. Transitional benefits were cut too severely when income increased, leaving recipients in precarious situations with too few Food Stamps and unaffordable co-pays. She resented the invasive nature of public assistance — both the housing agency she dealt with and AFS. She said these agencies encroached on her family's privacy and disrespected her adulthood. Finally, though she found some workers to be helpful, she provided examples of others who were rude, did not process benefits in a timely manner, and were unprofessional.

Vicky Lenz
TANF Leaver

Vicky Lenz is a white 25-year-old single mother with a 6-year-old son. They live in a semi-rural area in a small city in southern Oregon, in a tree-shaded trailer park in a well kept double wide. Their yard and the surrounding ones are well kept, full of flowers. Her trailer looks freshly painted. The interior is nicely furnished, very neat, with a living room, large sunny kitchen and dining area. There are probably two or three bedrooms. Lenz says that the neighborhood is very safe; her child plays outside with neighbor children. Lenz lives with her boyfriend of six years. He is not the father of the child, but they have been together since before the child was born. Lenz has another child, age 10, who lives with her mother in another state.

At the first interview, Lenz was working in a restaurant only about a 10-minute drive from her home. She was a food server. She likes this job because she likes being in contact with other people. It is also the job that she has most often had, so she is comfortable with it. She was working about 30 hours per week, making around \$1,000 per month, including tips. She was getting ERDC and Food Stamps. She and her child were also on OHP. She had family day-care near by and was very satisfied with it because she liked the woman and trusted her to take good care of her son. The son was not in child care for many hours per week because the partner took care of her on the weekends when Lenz had to work. During the week, Lenz did not work long hours, so had time with her child. Still, she felt that she would like to be at home more. Lenz's partner had been working for the same company since they moved to Oregon. He contributed equally to the household. Lenz took care of the budgeting and bill paying. At the first interview, they were paying all their bills and saving a bit.

At the second interview, Lenz was pregnant, in her sixth month. The previous month she had been fired from her job after she got in an argument with the restaurant owner. She was about to begin a new part-time job as a cashier in another restaurant. The pregnancy was unplanned, but she was happy about it, as well as worried. Although she was going to work on the new job, she didn't know exactly how they would manage with the new baby. She was planning to continue to work, since they need two incomes, but the cost of child care would be much higher. Also, she has a debt of \$2,500 for a car she bought plus a debt of \$1,500 for car repairs. She doesn't know how she is going to pay these. Her partner was also surprised, and a little worried, about the pregnancy, she said. However, her 6-year-old son was excited and pleased.

Lenz has had long experience with public assistance. Her family was on welfare during her entire childhood. Her father was "in and out" and did not support her mother and the four children. Sometimes they lived in shelters or in their station wagon. When she was 14, Lenz had a baby by an older man who took no responsibility for the baby. Lenz was quite sick after the birth and her mother kept the baby. Lenz left home and later her mother, who was living in another state, began to get AFDC for the child. The other state is now garnishing Lenz's income tax refunds to pay for back child support. Although paternity has been proven, Lenz is still having to make

these payments. More recently, the state of Oregon has claimed that she owes them for overpayment, which Lenz says is just not right or fair. Still, Oregon is garnishing her wages at the rate of \$200 per month. Lenz said that she has received cash benefits for about three years of her son's life. She applied for welfare when they moved to Oregon and was on cash for about a year. She went through JOBS and had a JOBS Plus placement in a secretarial position. In that job she says that she was harassed by the employer, he yelled at her and called her stupid. He would not let her leave early on Christmas Eve. She was going to catch a train to spend Christmas in another city, so in anger she walked out on the job. Lenz has had a few other jobs in addition to many food service jobs. She once worked in a warehouse, processing orders. She worked in a nursing home for a year and started CNA training. However she realized that she did not like this work because she felt very sad caring for old people. She is not positive about JOBS Plus and thinks that it should choose its employers more carefully.

Lenz was estranged from her mother at the time of the first interview. A big row occurred over the payment to the state for child support (\$8,000). Lenz told the authorities who the father was and, because this man was a friend of her mother's, her mother tried to deny it. Her sister also was not speaking to her, claiming that she should not have opened up this old business. Lenz's oldest child thought that Lenz was her sister, but has learned the truth. Lenz had wanted the child to come to live with her, but this seems remote now. At the second interview, some beginnings of contact had occurred and Lenz was in touch with her family by e-mail. However, Lenz sees her partner's family as her family now and gets along well with them. Lenz seems also to get support from her belief in God, a conversion she has gone through since her first child was born.

Lenz is glad to be off cash assistance because she enjoys being free from frequent, prying questions about her most personal life. Welfare workers often act as though the money is coming out of their own pockets, she says. Also, she has been made to feel like a number, like someone who really isn't seen as a person. On the other hand, she has had real help from the welfare system, but she thinks that they reduce benefits too rapidly after a person gets a job. The system does not give people a chance to get their lives together before all the help is gone.

Lenz told the telephone interviewer that she would like more education leading to a professional degree. She did not express that in the in-depths. On the contrary, she seemed to have very modest goals: to have a stable family and to provide a good home for her children. She thought that she would always be a waitress.

Gloria Mason
TANF Leaver

Gloria Mason is a 21-year-old African-American woman living in an urban area. She has never married and is the single parent of a three-year-old, and four-year-old child. Mason first went on assistance when she became pregnant as a teenager, receiving cash, medical and Food Stamps while she lived with her mother, finished school and earned her high school diploma. Just as she finished school, Mason “ran away from home” with her two children and was homeless for several months going from place to place. For Mason, this was a gesture of independence and meant the ability to raise her children the way she wanted to, instead of her mother making the decisions about their upbringing: “I got sick and tired of not being able to raise my kids the way that I wanted ... my mom has been raised different...and there’s new things out like parenting classes.” Mason was able to get into a Section 8 apartment, where she has lived ever since. She has a good relationship with her mother who lives in the same complex and helps Mason with the kids.

Once in an apartment, Mason went through the JOBS Program. She took a couple of computer classes while she did a job search and was in a work experience program, but was determined to get a job of her own. “I wanted a job so bad, I don’t care what comes. I just want a job ... Because, you know I cannot do this (the work experience) ... I didn’t like the fact that I could have worked for my welfare check ... I was thinking, I’m not going to sit here and work eight hours a day to get a welfare check.” Through a friend Mason heard about the VISTA program and was hired as a VISTA intern, with a program to work with low-income seniors. She was attracted to the program because it offered money to go to school after completion of the internship. “I knew that in order for me to be something or somebody I had to go to school.” Her stipend from the program was minimal; she earned about \$840 a month, but for her the educational benefit was worth it.

At the time of the first interview Mason was in her second year of the VISTA program and was having difficulty making ends meet. “I’m just trying to make it ... just trying to survive ... not being able to pay bills or not having no food, I’m having always to borrow money from people and my kids are growing out of their clothes.” Mason staggered her bills, paying a little on one, making arrangements with another, never quite catching up. She has to rely on food boxes and was about to have her phone turned off. She feels keenly her inability to get new clothes for the kids or take them places. Though she appreciates the support of the Oregon Health Plan and the fact that AFS pays her day-care costs, she’s also in the position of having small pay increases produce large decreases in benefits. She recently had received a \$40 raise from her internship, but that raise had caused her portion of her rent payment to go from \$66 to \$173 per month. Mason had decided the struggle of not making it from month to month was too much and had just interviewed for and been offered a position in the collections department of a local department store earning \$8.50 an hour plus a bonus. She said that the interpersonal and record-keeping skills she gained from the VISTA program helped her get this position.

Mason's apartment complex is on a very busy street, with no other houses around it, and lacks landscaping or places for the children to play. Mason won't let the children play outside in the parking lot. She does not feel safe in the neighborhood. Mason does not have a car, so she and her mother coordinate schedules to cope with getting the kids to the babysitter (a relative who cares for the kids in her home). Their complex routine of successfully juggling family and jobs depends on Mason's mother, who also works, being able to drop off and pick up the children. Mason would rather be home with them more and described how she cried when she first had to put them in child care: "but I figure this is life ... this is what being a single mother is all about. Working and not seeing your kids half the time."

Mason is determined to continue with her education, which she sees as her route out of poverty, and has a long term goal of earning a Masters degree. She was able to attend a couple of community college classes through the VISTA program and has become interested in environmental health and environmental justice. She is not sure how she is going to manage education, work and her children. "I mean it's not truly going to be better unless I complete college. So then it's really, really hard to figure that out...I just don't know where to begin at – having a full-time job, trying to raise my kids and working and stuff." Mason's mother went to school and worked as a single parent and Mason remembers her as never home, never having enough time. She wishes there was a way to go to college and still get welfare. "For the people who really want to do something with their life you know? The people who really don't want to be on welfare ever again." She said that welfare benefits help you "just enough" and that when people get off they never really get beyond barely making it, never get to the point where they don't have to fall back on the system. "It's like a little circle, you do good but then you fall, or you get fired, or you get laid off or whatever."

Mason never wants to go near welfare again. Though she says some caseworkers were "really cool," she's also had some very negative experiences. She described a situation where her caseworker called her house, her uncle answered the phone and the caseworker demanded to know who was in Mason's house. Mason was outraged. "It's like excuse me ... what, I can't have people over to my house. Do you think this is the kids' father? And if it was, what, my kids can't see their father?"

Above all, Mason is determined to hold on to her dreams. She does not want to get so caught up in her new job that she ends up staying at it for years and gives up on her education. "I really don't want to work this job, but if I stay here for 10 years, I might be making up to \$14 an hour. Now, you know I don't want that. I don't want to surrender." She talks of "being raised up ghetto" and finding faith in herself through two friends she met at the VISTA Program who convinced her she could go to school. She knows it will take strength and determination "I try to tell myself something positive every day to –just to keep me going. I just can't give up the desire of wanting to be somebody...and if I don't surrender to nothing, then it's going to be good."

Irene Miller
TANF Leaver

Irene Miller, a white mother of three adult children, is in her early forties. She went off cash assistance in early 1998, after being on AFDC/TANF for about two decades. The reason she left was that her youngest son turned 18 making her ineligible for TANF. She has major health problems, including a chronic pulmonary condition and depression; since going off assistance she has had two major surgeries. As a result of her health problems she lives with constant pain, gets winded easily and cannot work. Her last job was three years ago; she quit that job, as a cafeteria aide in a school, because of her health. She is separated from her second husband.

She survives on a \$298/month grant (\$304 by the fourth interview) from Senior and Disabled Services (SDSD) and a Food Stamp allotment of about \$125/month. She is covered by the Oregon Health Plan.

At the time of the first in-depth interview she lived in a tiny, run down trailer on an unimproved road in a town with a high unemployment rate. Her parents, both retired after working most of their adult lives, lived in a slightly larger trailer in the same area. Miller's rent was \$180/month rent and she was behind on her utilities. She had no phone because she could not afford to pay her back bills or the monthly fee. She uses her parent's telephone and automobile, mainly to get to and from doctor's appointments.

At our fourth contact with her she had just moved into an apartment which, for the past month, she shared with her parents. However, her parents were in the process of moving out, and she did not know how she would be able to afford the \$325 rent. She was adamant about not moving back to the trailer which had been in a very unsafe neighborhood with "drug addicts in almost everywhere in the trailers that had moved in."

Miller has access to a trailer that, if repaired, she could live in. Her case worker at SDSD suggested that she might be able to help with repairs sometime next year. Miller has experienced several bouts of homelessness during her adult life, so the possibility of homelessness is very real and scary to her.

Miller's life is very sedentary because of her health problems. She is preoccupied with her health problems and the pain she has to cope with daily. Her dreams are that her health problems not worsen and that she has a decent place to live. She does not anticipate ever being able to work. Her health prognosis is not good. Her doctors have told her she will not get any better, but they hope they can keep her from getting much worse through a combination of medications.

However, by the fourth interview she felt she was getting worse. She called the effect of being cut off cash assistance "disastrous." She has tried to get on SSI a number of times since 1994. While her physician believes she should qualify medically she has not yet been declared eligible.

At the point of her fourth interview she was trying again. She anticipates that if she were able to qualify for SSI her monthly income would increase by a couple of hundred dollars.

Miller deeply appreciates the services she is currently receiving from SDSD, as well as the help she got from AFS when she had dependent children. But she experienced “a lot of negativity” at AFS. She had a particular problem with the JOBS program because her case worker sometimes suggested she apply for jobs Miller found completely inappropriate. As bad as her situation is, she acknowledges that it could be far worse if she did not have a supportive family. However, her parents both live on fixed incomes and cannot afford to support her, and she refuses to depend on her children, each of whom has a low-wage job on which she/he is struggling to support themselves and their young families. She is relieved to be receiving services from SDSD rather than AFS because she finds SDSD “more caring and they help you as much as they can. And they’re, they don’t make you feel so degraded.”

Most of her medical expenses are covered by the Oregon Health Plan, but Miller needs special shoes that are not covered and so she goes without them, increasing her daily pain. She estimates that she spends at least \$20 of her very low monthly income on ibuprofen for the pain, since over the counter medications are not covered.

Miller believes that the basic assumptions of the JOBS program are good, and that AFS should be helping to support a transition from welfare to work for people who want to work and can work. But, she says, “there’s a lot that are not able to [work], and I’m one of them...and its really hard.” She believes the solution for her is to get on SSI and wishes that “you didn’t have to be half-dead to get on SSI.” Her own experience also demonstrates that when agencies do not provide people with even the minimum that they need to meet the most basic expenses, family’s situations can decline rapidly, creating a huge hole that it is nearly impossible to climb out of. She gives the example of not having the resources she needed to meet basic expenses, falling behind on rent when she was in subsidized housing, and now being unable to apply for a housing subsidy, which is what she most needs, because she still owes so much from a previous time in her life.

Michelle Moran
TANF Leaver

Michelle Moran is a single white woman in her mid-30s. She lives in a small rural town in the I-5 corridor. Her daughter is 9. Moran was on and off public assistance over several years, most recently for a brief period after moving to this community in Oregon from Washington state. Over the past 15 years she has worked as a janitor, in canneries, and, for most of that period, as an aide in residential care facilities.

Moran applied for public assistance when she first moved to the community and was unable to find a job. Because she lives in a small town she was required to commute more than 15 miles each way to attend JOBS Program classes in a larger town, as well as to be at the early morning and late afternoon check-in at the AFS office in this larger town. She received very little in the way of financial assistance during the diversion period, found the JOBS classes of little use (she had significant job experience and a good resume), and believes the JOBS Program was ill-conceived in demanding her presence at classes and check-ins that were over a 40-minute round trip from the community in which she was seeking work.

She found work at a major company through a temp agency, and seven months later was hired into a permanent job in the warehouse. She works full-time, earns about \$9.00/hour and brings home about \$1,000/month. The job has excellent benefits, including health and dental insurance, paid sick leave and vacation, and some training. She commutes 30-45 minutes twice a day and works 7:00 or 8:00 a.m. until 3:30 or 4:30 p.m. While her daughter is in school much of that time she has to use before- and after-school child care during the school year and needs full-time child care during the summer.

According to Moran, her family's financial situation is stable, but the child-care costs are difficult for her and the family has no resources for "extras," such as a vacation or for any unexpected expenses. Even though she earns a wage that is almost 30% above the minimum wage, her family income still puts her below the poverty line and she is eligible for housing assistance. Without the housing subsidy she and her daughter would be having a very hard time making it. She does not think she is eligible for ERDC or Food Stamps because soon after taking the permanent job her AFS case worker told her she was over-income for these benefits and she has never gone back.

She has trouble paying her bills about six of twelve months, and stretches her money by eating "lots of rice and beans and all the cheap kinds of food;" shopping at discount and used clothing stores; and paying the minimum on her accumulated credit card bills and her student loan (for one year of college). She knows she is barely covering the interest on the credit card debt which feels never-ending. She has considered getting a second job, but because her daughter is still young she wants to spend time with her since she is a single parent. She gets no child support from the daughter's father who is incarcerated.

Just a few months before our last interview with Moran she was in a car accident that totaled her already-run down car and caused injury to her back and shoulders. She has been in physical therapy for months. Her job aggravates the injury because it requires lifting and repetitive tasks. She has been relieved of some of her tasks because of the injury and moved to other work, but that has caused problems with co-workers, especially the many younger males who she works with. She only missed four days of work after the accident, because she believed she could not “afford to stay off any more days.” Her job is harder since the accident because she “can’t do what I did before without having pain.” She is hoping to move to another position within the company, perhaps a secretarial position, but that is far from a certainty.

She strongly believes that single parents that are working hard to provide for their children deserve more help, especially with child care. She was cut off of transitional benefits long before her financial situation could easily absorb the additional costs. She feels caught in a trap. She tried going to school several years ago to have a college degree and access to better paying jobs. But “it just got too expensive. I couldn’t work and go to school and take care of my child. I had to make a decision one way or another. So I chose school. Well then I had to take out loans and all this stuff to pay my bills which got me further behind. And it was just too hard on my child to go to school full time and then to try to work to come up with money to pay the bills. So I quit school.”

Moran says she did not choose to be a single parent. The father of her child became abusive and she felt it was important for both her daughter and herself to leave that relationship. Even now she is doing exactly what the policy makers contend is the best thing for women in her situation: working full-time at a job above minimum wage and for a company that provides job-related benefits. But as soon as her wages went up she lost important transitional benefits and didn’t get ahead despite finding a “good” job. “I think they are cutting people off too quick...It seems like the minute you are on your feet you are slammed with all this stuff, which just knocks you back.” Near the end of our last interview she explained how demoralizing all this felt: “After awhile, you know, it gets depressing, thinking you know, that it is going to be this way forever and not be able to, you know, take trips or do anything.” She believes Adult and Family Services needs to improve the JOBS Program, needs to be more compassionate with people when they first apply for assistance, and should be helping working parents such as herself more with child care.

But she is also acutely aware that the real problem is that so many of the jobs out there do not pay families what they need to have a good life, even when you work hard, full-time, and stay with the same company for years. “Look at people that have been on their jobs for twenty-some years and are still making only \$10, \$12, maybe \$15 a hour. Everything else goes up but the wage.”

Tom Nelson
TANF Leaver

Tom Nelson is a white male in his mid-40s living with his wife and their two children in a small eastern Oregon town. Nelson and his wife are caretakers of a community building and surrounding grounds in exchange for rent on an adjacent house. Nelson's first experience with AFS was in the late eighties when he returned to college to complete a degree. They were struggling to make ends meet and went to AFS requesting Food Stamps. The family has returned to AFS for support off and on since that time. "As a general rule, most of the time we've needed assistance it's been a food issue." Nelson talked about the stigma involved in being associated with welfare. "For us, having to get assistance has always been a very negative thing because when I grew up my dad was a farmer. We were always independent, self sufficient. . . to acknowledge that you aren't making it is in a sense admitting that you failed or that things are just not working out." At the time of our initial in-depth interview, Nelson was back on Food Stamps and OHP after leaving his job due to chronic problems from an injury. He had been looking for work and was getting ready to begin a temporary job that would last only a few months.

By our final contact, Nelson was working a number of temporary jobs to piece together an income to meet his family needs. These jobs offered no benefits or security. On average, he was working an equivalent of a full-time schedule or more. He was often on-call, responding to unpredictable scheduling demands. He described a work schedule that varied from early mornings to late night shifts, sometimes back-to-back. He also contracted to work a temporary position that will not pay him until the end of the project some weeks away. He reported working long hours and providing for his own expenses while he anticipates a paycheck. He and his wife were also attempting to establish a small business out of their home in hopes of creating some job security down the road. Nelson lives in a rural community where the job market is slim and when jobs do surface, they are often low-wage retail positions that wouldn't provide him with an adequate income or benefits. He is vigilant about applying for permanent jobs in the area, but so far has been unsuccessful. His injury qualified him to work with Vocational Rehabilitation, but he hasn't found the agency to be helpful in offering him guidance or access to resources.

Nelson has a college degree and a varied work history ranging from middle management positions, to seasonal forest service work to self-employed laborer (for the last 7 years). Despite pouring funds into training and career counseling, Nelson has not found permanent work. The family has been living below the poverty level for some time now. "If you look at a family of five and what they say the poverty level is and you look at what they say I should be making, we're way below the poverty level. The last three years, we've made 10,000 a year . . . part of my dilemma is that I'm not big on short-term jobs that don't pay much because my experience with them has not been very positive." His last job before entering the study had been as a truck driver. He left that position after sustaining an injury that resulted in his inability to continue in that type of work. Although the family is currently managing to make due, Nelson

is worried about the current increase in his income because his existence as a temporary worker is always subject to change. The lack of job benefits increases the insecurity of his position. “February was a sick month and I was literally in bed for two weeks . . . I was sick enough that I was turning down jobs (on-call) from the school . . . In our case, when you’re sick, you’re sick and there’s no money being made.” The job bringing the most income to the household at present was set to end within a month or two after our final contact. Despite the ups and then downs to come in the near future, Nelson is anticipating that AFS will interpret the temporary rise in income as grounds for disqualification from both Food Stamps and OHP.

Nelson has two children ages 14 and 10. Before the last school year, the children were being home schooled by Nelson’s wife. It was important to Nelson and his wife, Joan, that she remain home to provide for the children’s early education and care. The family has not utilized paid child care, preferring to organize their household so that the parents provide all the care themselves. “Joan’s done an outstanding job with the kids. They excel well, they’ve done well on all their tests . . . they miss out on some of the social activity and stuff, but we do 4-H, we do Scouts.” Although money has been a constant stress, Nelson expressed pride in their commitment to their children’s development. “You can get by with a certain quality of life, but when you start lowering your children’s quality of life, it affects you differently.”

The family lives as groundskeepers and Nelson and his wife are able to exchange maintenance duties for rent. Nelson describes the house as suitable, but old and in need of some repair. Because they were desperate to move in, they made no case for improvements and Nelson doesn’t have the resources to make more than basic repairs. The house is located in a small rural community a few miles away from a town where schools and stores, etc. are located. Transportation is a constant issue and they have difficulty keeping one car in repair. Driving is the only mode of transport available and Nelson and his wife log numerous miles just making trips to and from town. The cost of maintaining transportation is high, but unavoidable. Nelson must travel into town to access any supportive services. “We’ve taken advantage of the food bank from time to time. We haven’t recently although we could and part of it is we live far enough out that we have to drive thirty miles.” Because of the struggles Nelson has had in finding sustainable work in such a rural area, he considered moving to a more populated location, although they would choose to remain in a rural environment if they could manage to make a sustainable income. Even if moving seemed the way out of their poverty, “By the time you actually make the move, you find a place to live, first and last months rent, people don’t just pick up a family and move.”

Like many families who have to survive on very limited incomes, Nelson has generated a significant amount of debt. Nelson was candid about the problem of using credit to get by. “There’s times when we just put in on the credit card and hope that someday we pay for it . . . and the bad part is if you buy something on sale and then you carry that forever and ever, it adds up. It becomes a bottomless pit.” In an effort to better his job opportunities, Nelson obtained a college degree in the 1980s. In order to manage the cost of advanced education, he took out college loans. “Because we’ve never made enough money to make any substantial

payments on our loan, we owe probably one thousand more dollars today than we did when I quit school in 1989 . . . We have not had a savings account for probably fourteen years.” Nelson has had a tough time putting his degree to use and the loan remains a financial burden. The family continues to experience hardships associated with poverty, such as foregoing health care needs due to lack of resources, constant bill problems, lack of sufficient food, and transportation troubles.

When asked to talk about his perspective on what it takes to be self-sufficient, Nelson stated, “The government’s interpretation of self-sufficiency and mine are two different things. What I understand as self-sufficiency is being able to provide for my family and have a certain standard of living . . . To me self-sufficiency is making a reasonable wage. I would rather have them (AFS) help me get into a job that paid decent money.” Nelson described a limited social and support network outside the immediate family. They rely mainly on themselves, not turning to family or friends for help unless the need is dire. Nelson believes that part of what keeps the family surviving is their tight knit relationships and his determination to put those relationships first. “Knowing that their dad is there, knowing that her husband is there, knowing that whatever happens my family comes before my job.”

A main issue in Nelson’s experience with AFS since welfare reform has been about how a family makes the transition from services to financial stability. “Sometimes in the transition between point A and point B, some of the programs act like you’re already back on your feet. Boom. But in reality there may be that lag time . . . I might work for two weeks and get paid, but you’re already behind in your bills. You’ve got to do catch-up first . . . Losing benefits due to getting a job, also left a gap in insurance coverage . . . here was that situation where assisted insurance stopped, but we really weren’t in a position to take advantage of the new insurance. And so the family loses out.” He expressed frustration with standardized AFS policies and processes that didn’t take into account the circumstances of differing communities. “You have to understand that this (AFS) is geared more towards people that are in the big city, but out here you have to follow the same rules.” According to Nelson, rural communities have their own particular needs in regards to the local economy, job availability, housing, and other community resources. Nelson expressed his concern over the focus on employment that has become prominent since welfare reform. “Do a good resume, fill out ten applications a week, do step one, step two, step three, step four, and when you get to step six you will get a job. Well, wait a minute. A job? Or a good job? Is this job going to get me by for the moment or is it actually going to feed my family and take care of me?” He saw AFS as needing to have a goal to move families out of poverty rather than promote a quick solution of low-wage work. He was adamant in concluding that short-term solutions will not necessarily lead a family to long-term stability.

Teresa Pena
TANF Leaver

Teresa Pena is 35-year-old Hispanic woman living with her partner and her two children, ages 1 and 10. Her first experience with AFS was at the age of 17 when she became pregnant for the first time. She reported an on and off ten-year history of using AFS services. She had been a single mother for much of that period with no support from the father of her first child. Pena and her family moved from out of state two years ago when her partner's father was gravely ill with cancer. She reported having just nursed her mother through her death from cancer and feeling like there was no real attachments left where they had been living. Pena had some experience and skill providing in-home care and so the family moved to Oregon and in with his parents. Pena nursed her husband's father through his death while the couple attempted to find work and reasonably priced housing. She applied for assistance from AFS, hoping for some help with housing costs, food, and health care. At that time the family qualified for a small amount of Food Stamps and OHP.

Pena has a high school diploma and is currently completing a medical technician training program. Her work history is made up mostly of jobs in home care, retail clerk, secretarial work, and waitressing. At the time of the study, Pena had been working for 12 months as a CNA in a nursing home. Pena found the job on her own, without the use of AFS resources. Her workplace provided CNA training at no cost if Pena committed to employment there upon completion. During the time she was training, Pena had no income and only had minimal Food Stamps and OHP to help the family meet some of their basic needs. Pena talked about taking the CNA job out of desperation because the family needed income as soon as possible and nursing home work was available. She found the shifting hours to be difficult for her family. The job provided basic insurance, sick leave, and a small vacation, but did not pay for Pena's maternity leave. The lack of good benefits has been an obstacle to the family's stabilization. "During the pregnancy, I worked up to the eighth month. I went to Family Services again just to help me out for the month until I could go back to work . . . My rent was due, I was past due already a month and the bills were piling up, shut off notices were about to come and food was shy." Pena had one initial AFS contact that she did not follow up on due to experience of the wait period.

At her initial contact with the study, Pena had recently returned to work following the birth (cesarean section) of her second child. They were able to borrow from family to keep afloat during her leave, accruing more debt in the process. Pena returned to work early, against medical advise, because they were in desperate need of her income. She has had one fifty cent raise in her nearly two-years on the (nonunion) job. She had dropped her health insurance because the cost of the monthly premium to cover her and her infant daughter were too high to maintain. Her income put them above the income line for OHP eligibility. At the time of last contact, Pena was still working full-time on the night shift while she was going to school during the day. Her schedule would change every few days and often conflicted with the time her

daughter was home from school. Pena wanted to be more available for her daughter before and after school and on the weekends, but was not able to negotiate a more family friendly schedule. She was hoping that her certification as a technician would provide her with better job opportunities sometime soon. CNA work is very demanding physical and emotional labor, something Pena is very aware of. She volunteered for the work site safety committee so that she might promote better work practices and conditions.

Pena's partner provides the child care when she is away at work and school. He works occasional odd jobs from home when possible, but is unable to seek regular employment due to his serious health issues. His health is "okay" at present, but he was recently hospitalized for emergency surgery. Pena expressed her satisfaction with her partner's involvement in the children's daily lives, but worried about the stress of taking care of an infant. When Pena is home from her school and work duties she assumes all care of the children. Her schedule often leaves her functioning on little sleep and she was frustrated at the lack of quality time she experiences with the children. Pena stated that she was satisfied with the quality of her daughter's school environment. According to Pena, her daughter is improving at school with the special resources for her speech impediment and learning disability. Pena is receiving social security benefits for her daughter's care that covers both her special education and health care needs. "She's doing a lot better in school. She (daughter) still gets social security and her medical thank god . . . It covers everything she needs. She takes medication every day for ADD and that's all covered. And her appointments with the psychiatrist and regular doctor, and the dentist." She is also eligible for the school lunch program. The family itself has benefited from the additional financial support social security has provided.

With the help of her partner's family, they were able to secure rental housing. Pena complained about the poor condition of the apartment. It is in need of basic repair and the family makes due by adapting to poor heating and plumbing rather than asking the landlord to make the necessary repairs. They have been unable to make regular rent payments because of the demands on Pena's limited income and she feels somewhat trapped and dependent in a situation where the landlord does accommodate somewhat to their financial needs. "We definitely want to move from here. That's why I need a new job. More money to try and move up. Got to move up in the job world before you can move up in the housing world." Pena does like the neighborhood and the fact that they live close to family (his) and school. Income constraints have been a stress on the quality of daily life. Pena talked about wanting to provide her daughter with more opportunities. "I've had to make sacrifices as far as school expenses. Not being able to put Brandy through activities, things that I would have liked to put her through." Her job is relatively close, but school, is a lengthy commute. Pena depends on a car and the family struggles to keep old cars in repair. "Sometimes I can't afford insurance on the car, which is bad. But that's a big chunk that sometimes you have to do without so you can make do with getting food and for electricity, whatever, your main necessities."

When asked about her experience with AFS, Pena stated that initially, “What I really needed help with was housing and they didn’t give me any opportunity or helpful situation to do that. I’m almost on the street but because I wasn’t on the street they didn’t help me with the housing.” She felt they were helpful with the job search resources, “they actually have a facility where you can go and do the job search and they even supply the listings . . . and the assistance with child care is good.” Initially, she looked at computer training, but although she would have been able to get some AFS support to fund the courses, she would have had no income (minimal Food Stamps) to survive while in school. She discussed the importance of recipients being supported through their education and/or training process. Pena was concerned with the lack of support for women on non-paid maternity leave. “Helping with the maternity people while they’re on leave, like myself, I had a job, I just couldn’t work at that time. You still have expenses everyday, you know, living expenses you can’t come up with because you’re on your back . . . If they could help out people like that temporarily, that would be a big plus.” She saw a need for broader eligibility rates and standards for Food Stamps, “I mean that’s a necessity to survive”, and OHP in order to help low-income working families.

Pena’s family has experienced many hardships while attempting to build a stable home and sustainable income. Mounting medical bills and the cost of keeping up living expenses has put tremendous strain on their financial resources. Pena reported struggles with collection agencies, inability to pay rent, lack of money for food, and loss of health insurance as ongoing issues. Her partner’s medical expenses weren’t covered by insurance and the mounting bills were becoming overwhelming. They were considering filing for bankruptcy if their financial conditions didn’t improve. When asked about her plans and hopes for the future Pena said, “I want to learn more about computers, definitely want to take computer classes, but I want to get my phlebotomy license and get more experience in the medical field . . . because I really do like helping people. I enjoy it. It’s always a need. . . It pays a little bit better than a CNA but it’s a lot better as far as being less labor intensive and good benefits. It can get you further than CNA work can . . . I feel like I’m working my butt off and I’m just over poverty level (income includes her Social Security payment). She is hoping they can buy a home of their own sometime in the future.

Linda Perkins
TANF Leaver

Linda Perkins is a 37-year-old African-American, the mother of two children, ages 5 and 10. She was very pleasant, and welcoming, but appeared depressed. She and her children live in a small, second-floor apartment in a low-income part of a mid-sized city in the I-5 corridor. They are on a main street with heavy traffic, bordered by a smaller street closed to through traffic. This street seemed to have a lot of activity with young men in cars or just hanging around. Perkins told me that she cannot let her 5-year-old play outside and she also restricts the activities of her 10-year-old son.

Perkins was working as the head housekeeper at a motel at the time of the first in-depth interview. She had been there for 16 months and was making \$7.00 per hour with no benefits, although she had the responsibility to schedule work for others and to fill in for them if they didn't show up. The hours of work were unpredictable. If business was slow, she would not be asked to work. One week she could work 40 hours and the next one 20, or she might work only 20 hours in two weeks. This unstable work made it very difficult to handle her money and to make sure that she had enough. She felt that it was easier to be on cash assistance than to be working in this kind of unpredictable job because she could predict her income on TANF and do the necessary budgeting. She had gone off TANF in the first quarter of 1998 because her earnings were too high. She continued to receive Food Stamps, OHP, ERDC, and Section 8. However, because this was such unstable work and the stress was so high, she was thinking of quitting and looking for a new job. She had asked her employers for an increase in wages, but they refused. She was confident that she could find a new job because she has had a very good work record.

She did find a new job, still as a head housekeeper, this time in a home for elderly patients. She was making \$8.00 per hour, had a regular 40-hour week and full benefits. She stayed with this job for two months. However, her oldest son was having difficulties in school and she was being called frequently to go to the school to deal with his misbehavior. It was very stressful to her to have to leave her job to suddenly go to the school. She was having high blood pressure and other symptoms from the stress. She had been seeing a counselor, along with her son, for some time. She and the counselor decided that it would be better for her and her son if she went back on cash assistance so that she could stay at home and deal with these problems. By the time of the second in-depth interview, Perkins was back on TANF and still receiving the other benefits. She and her children were seeing the counselor once a week. Counseling was now part of her EDP. The son seemed to be doing better. He was going to an after-school program. In any case, money needed for sports and other programs was now (2nd in-depth) being paid by a private agency. This also took pressure off because earlier one of her problems was that she could not afford the fees for such extras. She was feeling some pressure from her case manager to go back to work, but she wanted to delay that a bit longer to foster the changes in her son's behavior.

Perkins first received Food Stamps in the mid-1980s. She began receiving AFDC in 1990 when her son was born. She was living in a southern state in a public housing project. She moved to Oregon in 1991. She has received cash assistance off and on since then. In the first quarter of 1998 she had been receiving a partial grant for a couple of months because her earnings were so low. Then her earnings climbed and she went off TANF, becoming a “leaver.” Over these years, she has participated in several AFS programs, including JOBS and JOBS Plus.

She has many criticisms of these programs. Her most general criticisms are that the agency wants you to get out there and just get any job, that they don't continue benefits long enough after you have started the job. There is never a chance to catch up and working doesn't make you any better off. She says AFS does not have a long-run perspective and provide education so that you can get a living wage job. They tell you not to quit a job until you have another job - but if you're working you have no time to look for a job. She went through a PIC training program, taking their 'office track.' She feels that this did not prepare her sufficiently and she never got an office job. She did not learn to type fast enough for the jobs. She also had a JOBS Plus placement in a day-care center. However, she was asked to work above and beyond the job description and then they did not pay her for all the time she put in. After six months the placement was over. She felt that six months was not a sufficient period in which to get everything straightened out. She has had some good case managers who tried to work with her and were understanding and some who have been not at all helpful. For example, recently she had the idea of taking some classes to prepare for the Civil Service exam. When she talked with her case manager about it, he said no, if it's not through our programs, I can't do anything. But, he was telling her not to quit a job that did not provide her with enough money to support her children. In the past she was also referred by AFS to a project for help in dealing with her domestic violence situation. This program was very helpful, she said. Both of her husbands had been abusive. (Neither one provides any child support.) She learned to stand up for herself and not to take any abuse, verbal or physical.

Perkins has many suggestions to improve AFS. First, eligibility for various programs should be calculated on net, not gross, income. Second, reductions of benefits should not occur so soon and so rapidly. Third, all child support should be passed through and the state should provide the amount of child support that the person should be getting until the child is 18. Fourth, money for transportation should be provided. Case managers should sit down and really work with people toward really good plans for education and training. Fifth, application and recertification should not be so bureaucratic. For example, having to fill out the same information every six months about child support.

Perkins is anxious to get back to work. But, she also wants to go to school to prepare for a better job. In the first interview she talked about getting trained as a CNA or CMA. In the second, she talked about taking graphic design courses. Most of all she wants to support her children better, to be able to spend more time with them, and to have a house with a yard in a good neighborhood.

Valerie Peters
TANF Leaver

Valerie Peters is a 36-year-old white woman with two teenage children who lives in a small town in central Oregon. She is separated from her husband, although at the time of the last interview they were moving back in together. Peters first was on cash assistance when she was pregnant with her eldest child. She remained on assistance for a year and during this time she spent a couple of terms at a community college studying graphic arts. She then worked in this field for more than six years, only going on cash for a short period when she was between jobs.

When she was working, primarily as a typesetter, Peters had a decent income, a 401K plan, and dreams of buying a house. About four years ago a combination of circumstances resulted in Peters being homeless and living on the streets. Prior to this point, Peters had remarried and had her second child. This was not a good marriage. Her husband was abusive to her and also molested her daughter. He “went through all their money” and Peters separated from him, but also lost the printing job she had at the time. Peters got emergency assistance and was able to move into another cheaper house but feels she did not get help to find another job. She found work: pumping gas, working nights and graveyard shifts. But her earnings were not enough to support the family and her debts were mounting. Peters ended up on the street, at first living in her van with her children. She eventually took her kids to stay with her parents, but was homeless herself for several months. These were hard times: “I exhausted every resource that I could think of ...there was a place had boxes of food, sandwiches and cookies, for \$2 ... and free bread ...I was happy at one time to have a bottle of water ... I was grateful for that water.” She met her current husband and married him while she was homeless, but had an automobile accident and by 1997 she had separated from her husband, moved in with her parents and was back on cash assistance. This period was very traumatic for Peters and has resulted in long-term multiple health problems. Last year she was also diagnosed as diabetic.

Peters was on assistance until she was able to get disability payments from Social Security a couple of years ago. She also obtained Section 8 housing and had moved into her new apartment with her children shortly before the first interview. The family, apart from one child who has health insurance from his father, is on the Oregon Health Plan and has had Food Stamps since Peters went back on assistance. Peters suffers from depression, and though she dreams of perhaps working again one day, this is not realistic at this point. At the time of the first interview, Peters was getting by on her disability payments, Food Stamps, and child support from her son’s father. She occasionally used food boxes, has debt she is not in a position to repay and sought help in furnishing her apartment from her local Senior Center. She could not afford the school clothes her children need. She found the changes in her life difficult to recover from. “Prior to my second husband I had a Visa card, checking account, savings account, 401K ... I’ve seen myself at a good paying job. And never in my wildest dreams have I seen myself sitting here depressed, physically hurt, with diabetes in a low-income apartment.”

Peters' family has also had difficulties coping with these changes. The children have in her words "trust issues." They feel that she abandoned them during the time she was homeless, and there have been conflicts in the relationship with their grandparents, who for a time were in a parental role. They test authority, although some of this may be just normal teenage behavior. They have had problems in school with skipping classes and declining grades. They have changed schools since moving into the apartment and are doing better. Peters' son is in a summer program for at-risk kids, and is earning money and learning new skills. Peters feels that she is gaining stability, but worries about the future. "I'm kind of scared you know. The first month of living here (the new apartment) with just me and the kids. I looked around and it's like, God, I don't want to do anything to lose this."

By the second interview Peters' situation has radically improved. She is moving back together with her husband, Jim, and her father-in-law has given them money to buy a house. Peters and the kids have just moved into the new house, with plans for her husband to join them. Jim, who was also at one point on disability, has trained in a construction trade, is working, and with Peters' disability checks and his income the family has hopes for stability. Although their relationship was shaky at first, Peters thinks that now they will be OK, and can work things out together. She is unsure of how her new situation will affect all her benefits. For example it was probably her last month for Food Stamps, but she is working out a budget to cope. Her daughter's father is finally contributing some child support, she has had some help with food and gas money to visit the doctor from the local Community Action Agency, and anticipates further support from her father-in-law if things get rough. She has managed to pay off one of her long-term debts. Her son has "turned around" and her daughter's problems seem to be mostly those of any teenager. Peters is excited at the changes in her life, but is still on multiple medications and is worried about her health and her ability to cope. She feels that she's doing the right thing. She remembers her homelessness: "When I was living in my car, I was driving around, like God where am I going to eat, where am I going to take a shower, where am I going to get my clothes washed, where am I going to go next?" This was a traumatic experience but she also feels it taught her survival skills. So though she's afraid she might not make it, part of her also thinks that she will, "one step at a time."

Peters supports people getting resources to help them through. She said that there should be no time limit to benefits and believes that people should be able to pursue education and training. She further believes that current limits on the asset amounts people can accumulate while getting benefits should be lifted. She has had both positive and negative experiences with caseworkers, and said that they pick and choose what resources they are going to give which clients. "Caseworkers have a lot of resources. And whether they choose to help someone, whether it be how they feel about the person emotionally, it just depends. There's a lot of things they can do for you and a lot of them do not do it." Peters' situation is changing and improving, but if the relationship with her husband does not work out, it will be very difficult for her to maintain on her disability payments.

Janet Phillips
TANF Leaver

Janet Phillips is 27, white, divorced, and the mother of two children aged 8 and 3. She lives in an urban area. Phillips has received various forms of assistance for short periods at different times in her life. She first went on cash assistance when she was single and had her first child, at that point she also received Food Stamps and a medical card. She left assistance once she married but then the family hit hard times and received benefits again, leaving when Phillips found work. She returned to assistance when she divorced, prior to the implementation of Oregon Options, and was able to complete a machining program at the local community college. She has been working at her trade for the past five years. Phillips returned to cash assistance when pregnant with her second child. She was unable to work for health reasons, the child's father left, and she was back on benefits for some months, returning to work when her youngest was six months old.

Prior to enrolling in a machining program, Phillips's work experience was with minimum wage jobs mostly in housekeeping. Since her training, she has worked for several private companies earning \$14 or \$15 an hour. She has experienced some lay-offs, and was fired from her last job primarily because she raised issues about a younger, less-skilled male employee being paid the same wage as she was being paid. She has also experienced problems not being able to get any assistance for the short periods when she's been between jobs. "Say I lost my job at the end of this month & I knew I wasn't going to be able to get a job for at least a month ... and I apply (for assistance) and they say well you made too much money."

Phillips likes machining and gets a lot of satisfaction from her work, and in many ways she has had "good" jobs, offering a relatively decent wage, & medical benefits for herself as well as sick leave. She has also had employers who were flexible when she refused Saturday work to be able to have time with her kids. However, her jobs often do require additional overtime. She has had jobs which required 60 –70 hour work weeks, and required overtime is often unpredictable. At her present job overtime may be announced while she is at work and she carries a pager so she can try to make last minute additional child-care arrangements. She is usually the only woman on the shop floor and has experienced harassment on the job. "We're having a little meeting and the crane operator would (purposely) park the crane at the back of my head at face level ... and as soon as I turned around I'd smack right into it ... full force ... I've split my chin, I've had bloody noses, I've had all the initiations ... comes with the turf."

Phillips's major problems are not having medical insurance for her children and the fact that her income does not match her expenses. Although her jobs have had paid health insurance as a benefit for the employee, family insurance benefits have required an employee contribution that she has not been able to afford. She earns too much to qualify for the Oregon Health Plan. She is very concerned that her children's health is suffering through lack of medical care and puts off doctor's visits unless she's certain it's an emergency. Her older daughter required over \$200 of dental work last year. Since no dentist would take payments, Phillips coped with this expense

by simply not paying other bills. On \$14 – \$15 an hour Phillips cannot make ends meet. “I have rent which is \$600, day care that’s \$400, car insurance, gas, groceries ... just keep on going down the list ... phone, power, oil ... I live paycheck to paycheck ... I don’t know what I’m going to do this Winter for oil. How the heck am I going to heat my house?” Overtime and more pay means more childcare expenses, and neither of the children’s fathers have contributed any child support. Phillips feels in a bind where she’s only making enough to get by but does not qualify for any benefits that would lift her standard of living beyond this level. Phillips copes by taking in roommates to share rent, juggling bill payments, skipping meals or eating less herself, and getting help from family and friends with groceries and clothes for the children. By the last interview her economic situation was a little better; she had a new job after three months of unemployment. Although she was making a little less than at her previous job to start, she was expecting a raise, had taken in an additional roommate and was saving on child care by having a girlfriend look after her youngest child. The job was also in her neighborhood, cutting down on transportation costs and long commutes. She was reestablishing her credit and trying to save a little. She was also anticipating future pre-school costs for her youngest and wishing that she qualified for Head Start.

Phillips is very focused on her children’s welfare and very conscious of the stresses of being a single parent with not enough resources. “Knowing you have two small people that depend on you is really, really scary ... because the boat’s rocking, a wave is passing upon you and there’s no life jackets and there’s no radio, and you’re like going, what do I do?” She has paid for tutoring for her oldest child who she feels needs additional learning help. Her work schedules and the kids’ schedules have not matched well. On one job Phillips had to get to work at 6 a.m., she would then phone her roommate from work at 8 a.m. to have her get the kids up and ready for school, then her sister would pick up the children and transport them. She feels she does not have enough time for the kids especially when working 10-plus hours per day. “I come home, I’m tired, I’ve been on my feet all day. My lower back is killing me. I’ve still got dinner to make, get us all in the shower and get to bed. There’s no quality time there.” Although the duplex she lives in is quite comfortable, it’s on a busy street, has no yard and Phillips feels unsafe in the neighborhood.

Phillips would like to further her education with an apprenticeship program which could raise her income to \$30 – \$50 per hour, but the classes are in the evening. Since she would still need to work full time this goal is not possible while she has a pre-school child. She feels the state should push education and support people to get training. “I mean if we seriously want to start getting people off welfare, we need to give them education ... I mean it’s great for teenagers to have minimum wage jobs, that’s how they learn responsibility ... but not full grown people with children.” She said that income guidelines for benefits are not realistic and questions why she isn’t assessed on her net income rather than her gross income. She would like the state to do more to pursue “deadbeat dads” and ensure that child support is collected. She also feels that parents and parenting should be supported and that AFS did not respect her family responsibilities “work, work, work, work, work, that was all they were pushing.” She is glad that she was able to stay home and be on assistance when her first child was young. She did

not feel she had any help from the JOBS Program when she was on assistance briefly with her second child. “Well, they wanted to send me through one of their programs ... and I’ve got welding experience, I’ve got a trade. They wanted me to go through their cold calling and I had to document everything I did ... and I looked at her & I was like I don’t want to do this ... I’ll have a job by the end of the week and I did. I don’t need anybody to hold my hand to get a job, I can do that.” What Phillips does feel she needs is help with further education, that she could manage a part-time job and the apprenticeship training if she had some help with costs. She would also benefit from raising income guidelines for the Oregon Health Plan.

Viola Prince
TANF Leaver

Viola Prince is an African American woman in her early 30s with four children ages 2 – 11. Her work history includes 12 years of work as a CNA, and more recently, as a family child-care worker. She was on and off cash assistance for over five years (beginning in 1989) as her income and employment fluctuated. Some years ago she attended college for a year, but the combination of financial, family and employment responsibilities made it difficult for her to continue so she reluctantly stopped taking courses.

Soon after going off cash assistance she moved into a ranch house in a mid-sized city along the I-5 corridor. She and her children are now on OHP and have been since she went off cash assistance. She was receiving Food Stamps when she was first interviewed and again at our last interview, but was not receiving Food Stamps at Time 2 (she did not complete the 2nd telephone interview).

Prince is self-employed, providing child-care from her home. She has been doing this for over five years. She left her job as a CNA because she wanted to combine earning an income with being there for her young children. Most of the families whose children are cared for by Prince receive ERDC, so her income is determined by the relatively low rates the state pays.

Prince's earnings are based on the \$2.12/hour the ERDC program pays for each child in her care. At the time of the first in-depth interview she estimated her income at about \$1,500/month. But her income fluctuates significantly: some months it is close to \$1,200; one month it was as high as \$2,500. For several months in late 1999 her day care business suffered after an extended illness meant she had to stop providing care for a period of time. That meant she lost almost all her families and has had to rebuild her clientele. She also got behind on her mortgage and other bills due to the interruption of her business. Prince also has to deal with being "stuffed" by some parents who owe her back-pay on their child care co-payments. It is very difficult for her to collect these back payments because the families she cares for have very meager resources. Prince's work hours are long, often beginning at 6:00 a.m. and ending at midnight. It is not unusual for her to work 16-hour days, although the number of children who are there before 7:30 a.m. and after 10:00 p.m. is fewer than during the other hours.

Earnings from child-care are her primary source of income as Prince cannot depend on regular child support payments. She estimates that she gets \$200-300/month in child support about five or six months of every year. Her relatively low income for a family of five makes her eligible for OHP for herself and her children, as well as for Food Stamps, although the amount of her Food Stamps varies with her fluctuating income. Since leaving cash assistance she has asked for two additional kinds of help from AFS: help with her mortgage and her electric bill after her illness meant she was unable to provide child care (she got some help) and help with her van and for carpeting for the room in which she provides child care (to reduce heating costs and make the room more comfortable for the children). She received about \$100 for the van in

which she transports children, but her case manager informed her that because she was self-employed they were unable to assist with expenses related to her business.

Prince said that her family situation was good at the time of her first interview, better than when she first went off cash assistance. She struggles to make ends meet, a situation she also sees up close in the lives of many families whose children she cares for. In fact, she provides essentially free care for some hours for many of these families because the state caps the amount it will pay per child each month, even though parents often need more hours than can be paid for within the cap. She also sees parents struggling with the ERDC co-pay amount, and given her own experience, she understands that most of these families are doing the best they can, given their household incomes. She believes that the way the state calculates income (using gross, rather than net income) and the speed with which transitional benefits disappear as income goes up even a little does not jive with the real needs of families.

Prince wants to earn more money. At the final interview she was about to begin a series of classes that, once completed, would make her eligible for a 7 percent increase in her reimbursement rate from the state. She would also like to take additional classes, such as a computer class (and get a computer), which she thinks would make good business sense. But she finds it hard to squeeze in these classes between the long hours she puts in at work and the needs of her own children. She spends several hundred dollars a month on the costs of running her business (supplies, food, mats and blankets, disinfectant) and she believes she would benefit from classes in both the service and business side of her work.

She also wishes she had more time with her own children: “How much time can I give them if I am with other people’s kids. I may see them, but its different when you are working and your kids are there than when you are home and its just you and your kids.”

Her family has been affected by welfare reform both directly, through what she feels are unrealistically low income eligibility levels for Food Stamps and for cash assistance for working parents and again as her income is derived from what she believes are too low reimbursement rates for providers paid through the ERDC program. She estimates that for her to live “comfortably,” and by that she means being able to pay her bills, save a little and meet her children’s basic needs, she would need to be getting something closer to \$3.00/hour/child. For child-care providers serving low income families, she acknowledges that the state would have to pay most of that because parents who earn low wages cannot afford anything like \$3.00/hour.

Prince strongly believes the state should assist hard working parents who want to get an education or more training that would enable them to earn more. Regarding the policy which does not allow most cash recipients to go to school beyond high school or a GED unless they are also working nearly full time, she says: “I don’t think that is right. They should promote that. Because if they’re going to go out and get a better education, that means they are going to get off, you know, welfare. But if they [the state] doesn’t help, they are just going to stay in that same level job, never get anywhere, still struggling, still in the same position they have been in.”

Similarly, she believes that transitional benefits disappear too soon for many ex-cash assistance recipients who go to work: “Give them time to elevate themselves and get them through some steps before.” If they are trying to succeed and you are holding them down, then they are going to stay in the same, you know.” She believes the eligibility limits for Food Stamps are too low, something she knows by how “strenuous” it has been for her to feed her family and get toilet paper, cleaning supplies and the like, when your income goes just over the eligibility limit. And when a crisis hits, as in her case, and she lost her means of support, she wishes AFS could be more forthcoming in their assistance. Because they were not she now has accumulated debt that adds to the difficulties she faces monthly stretching her income to support herself and her four children.

Prince works hard, and she gets satisfaction from providing good care to the families she works with. But despite her hard work, it’s hard to get ahead: “I am like, you see, any hard working person at a law firm or at a corporate office, and I may put in the same amount of time as a person in a corporate office or a law firm will put in there. Because I am up early in the morning and last night I didn’t get to bed until like 1:00 in the morning because I was up getting things prepared for the next day. So I am just like any hard working person out there. I pay taxes like everyone else does.” And yet Prince lives below the poverty line for a family of five.

Connie Rounds
TANF Leaver

Connie Rounds, a white mother of two teenagers, left TANF in the first quarter of 1998 after being on cash assistance for over five years. Now in her late forties, she went on assistance after her separation and then divorce from a man who had become abusive during their marriage of over a decade. She left TANF after securing a job as an aide at a residential health facility for the elderly, a job she got with the assistance of the JOBS program. She was still working at this job two years later. She and her teenage daughter live in a trailer on which she pays a monthly mortgage of \$425. Her older daughter no longer lives at home; she is working and attending community college. They live in a small rural community about fifteen minutes from a city in the I-5 corridor.

During most of 1998-1999 Rounds worked about 20 hours a week in a residential health facility for the elderly taking care of residents' routine daily and health needs. She initially earned \$6.30/hour, but quarterly raises meant so she was earning \$7.40/hour by fall 1999 and \$7.90/hour in June 2000. The job, which she found satisfying in some ways, was very demanding physically, exacerbating her own serious chronic health problems. During most of 1998 and 1999 she was receiving Food Stamps and both her daughter and herself were on the Oregon Health Plan since her job only offered health insurance to those who worked 30 or more hours a week.

Rounds was not formally employed during most of the time she was married, though she helped her husband with his business. While on cash assistance in the early and mid- 1990s she took nursing courses at a community college. She worked for a period and then went back to school to continue her nursing education. Then one winter she became very ill. "I had a terrible flu. After that I never quite recovered and that dragged on for several years and I was in constant pain and just tired. I went to doctors, they didn't know what it was, I'd just have to live with it. Finally...I found out I had fibromyalgia. I was in bed most of four years during that time and not able to work, barely able to take care of my kids." She was on cash assistance, Food Stamps and Medicaid during that period, but the grant paid \$5 less than her house payment and her family was strapped financially. Despite selling many of her possessions, they couldn't make it. "Our luxuries were toilet paper and laundry soap for years." At that point her ex-husband occasionally bought the children school clothes. Later he began to pay child support, which he now pays regularly, of \$400/month.

Rounds has a series of chronic health problems. Her decision to work half-time was made partially because of the considerable physical toll her job causes her. But it was also because she had lost her LPN credential during her long illness and her case manager was supporting her goal of seeking re-certification through a demanding correspondence program. In fact her worker was also helping her pay for the costs of the re-certification program. In addition, she was struggling with her teenage daughter who was doing poorly during much of 1998 and 1999: her grades were falling, she had minor problems with the law, she was smoking and staying out

late with friends, and Rounds felt the school was not helping at all. Through it all she was just barely managing financially and the combination of a physically demanding job, her daughter's difficulties, her own health problems and her efforts to complete the LPN re-certification were very challenging.

Her boss was having her own problems. Being short staffed she began to require overtime work from her employees, including Rounds. Over a period of time her hours were increased just enough that her income went \$5.00 above the eligibility limit for OHP. She received a letter stating that she no longer had a medical card. At the time of our first in-depth interview she was facing a period of being uninsured (her daughter was still on OHP) with no means of paying for the costly medications she takes daily for her illness. Moreover, a recent medical exam had uncovered possible cancer. She was trying to decide whether to put off the surgical biopsy and live with the fear that she might be living with untreated cancer, or have the biopsy and be saddled with a huge medical debt. For several months she faced the choice of buying the medications that helped with the pain, and essentially allowed her to work or paying for basic expenses such as car insurance, the electric bill and food. During that time she sought help at AFS and was able to get some assistance with her electric bill and care insurance. She considered increasing her hours more dramatically at work or looking for another job, but she knew if she did that she would never finish the re-certification course which she saw as her ticket to a higher paying job, one in the neighborhood of \$12/hour.

At the time of the third and fourth interviews Rounds was back on OHP, but by that time she had accumulated over \$3000 in unpaid medical bills. Her biopsy had been negative. She was now working 32 hours a week and would soon be eligible for health insurance through her job because she now worked more than the 30 required hours/week. The combination of her wages of \$7.90/hour and her regular child support of \$400/month put her family income at about \$1,000/month. She was no longer eligible for Food Stamps because when her old car finally gave out she purchased a car that put her just over the amount of the vehicle allowance for Food Stamps. She had not anticipated that this would happen. Her daughter's problems had continued at school and she was now home schooling her daughter, hoping to get her caught up and back in public school next year when she is slated to go to high school. She was still working on the correspondence course, but more slowly than she wished, and she faces a deadline for that course of this fall. She works hard to balance her own desire to complete the course so she can have both a better paying and a more fulfilling job and her immediate realities: exhaustion from the 32/hour week job, her daughter's problems, and her medical debt.

Rounds knows that her illness is stress-sensitive, and she is very conscious of trying to manage the stress in her life and get enough rest to keep it manageable so she can work. She is optimistic at this point: she is earning more both because of small raises and increased hours, but that has affected how much time she can be with her daughter, how tired she is, and how much progress she is making on her LPN re-certification. The new car meant she lost Food Stamps, but now she has a car that gets good gas mileage and "I don't have to worry about my headlights going out while I'm driving at night." She tries to find satisfaction in her current job, to

focus on what she is able to do to make her patients' daily lives better. But she is not really happy with the job; "I'd like to have a job where I come home feeling like I have accomplished something," where she gets more fulfillment and uses more nursing, rather than her personal services, skills.

Rounds is grateful to her workers at AFS for helping her during hard times, and, especially, for their assistance years ago with the education that led to her LPN certificate and for their current support in helping her seek re-certification. But her case also demonstrates the terrible toll extracted by living close to the eligibility line for Food Stamps and OHP. Going \$5.00 above the eligibility line, even when that work was temporary, forced overtime has saddled her with a debt that she must now pay off from a monthly income that had no room for luxuries or for non-routine crises such as a need for a biopsy. She also worries about saving for when she is no longer able to work because of her illness and age.

She counts herself lucky for having been on cash assistance during a time when she was able to complete community college courses in nursing, and because her case manager has supported her goal of balancing work with continuing the education she needs to get re-certified as an LPN so she can eventually earn more money. Her own experience with trying to complete her education while she was struggling financially lead her to strongly recommend that the public assistance programs provide enough to "cover a family's basic needs [since] if they are not met its hard to move on to the next step. When I was in school and struggling I needed to be studying about nursing and I was worried about how I was going to pay my electric bill. And it shouldn't be like that. Nobody should have to live that way...I think basic needs need to get met no matter what."

She was also able to be home with her children when they were young, something that a number of her co-workers are not able to do because of requirements of the JOBS program. One of them was at work just after her child turned three months and the child was still nursing. "The women was trying to pump breast milk at work. And it wasn't long before the child could not nurse anymore, I mean she wasn't there to nurse him so her milk dried up." She believes it is good for mothers of young children to work, but only part-time. "Working full time is too hard when you are a single parent. And I think AFS needs to look at helping subsidize income even though mom's working...so mom's don't have to work full time." Rounds also believes the Food Stamp program should be modified so that people can have some money for toilet paper, laundry soap and sanitary supplies. Otherwise people like herself are forced to come up with solutions like buying soda pop, not because they particularly want it or think it is healthy, but because they can then combine having something to drink with money from bottle return to buy the toiletries Food Stamps won't cover.

Finally, Rounds knows what it is like to work hard, get raises and increased hours and then be worse off because your raised income makes you ineligible for programs such as OHP and Food Stamps. In her case, a short period of ineligibility for OHP has meant she faces years of hardship paying off medical debt, and her own chronic health problems necessitate continuing

health coverage. But even now, with an income that has gone up \$1.60 an hour since she first took her job, her family is no better off because her increased wages mean decreases and finally ineligibility for transitional benefits such as OHP and Food Stamps. Its hard, seeing the system work that way: “if someone’s working hard they should still get their Food Stamps so they can bring themselves up out of poverty. That’s what I would say.”

Tamara Ryan
TANF Leaver

Tamara Ryan is an African American in her mid-30s who has four children and cares for her disabled sister. One of her children is preschool-aged, two are in elementary school, and the eldest is high school-aged. The six of them live with the children's father in a suburb of a city along the I-5 corridor. She first went on assistance after the birth of her eldest son. After a few years on assistance, she went back to work for four years in an entry level health care position, then back on cash for seven or eight years after the birth of her second child. Her case manager then signed her up for JOBS which she so disliked that it compelled her to find a job after four days. Her main complaint about JOBS centered on the program not offering what it promised - that is, speakers who were knowledgeable about the job market, trainings with qualified instructors, or assistance from "experts" in finding jobs. In short, she was disappointed that JOBS was run by case managers, whom she perceived to be former recipients and not much more competent than herself.

In the newspaper, she spotted a training program for certified nursing assistants at the local hospital. Her candidacy for the program was enhanced by Ryan's past work experience in health care, some college education gained by her participation in Even Start, and long-term experience in foster care. She applied and secured a paid position in the training group. A few months later, after receiving the necessary training, she moved into the position she held throughout the study period - a CNA. at the local hospital. Not only does Ryan like her job, but it offers her good pay, a full benefit package (complete with matching contributions to an IRA), a schedule that accommodates her family's needs, and potential for growth. In fact, Ryan's wages have already increased from approximately \$7.30 to \$11.00 per hour. She sees numerous opportunities for developing her skills and moving into higher paid positions. Her employer will pay for her to pursue further education in the medical field, should she so choose. Initially, she was set on studying to become a registered nurse, but her job began to take its toll on her body. By the end of the study, she was planning to go back to school the following year (she had already started classes three times in the past) but was considering other options.

At all points in the study, Ryan and her family seemed to be doing relatively well. She and her partner reportedly enjoyed a strong relationship with the children. All of the children were doing well in school, with the exception of the eldest who had dropped out of his last year in high school. Ryan was confident, however, that "he will make the right decision" and finish his education. For most of the study, their household benefited from two incomes; though when her partner was unemployed for five months between Time 3 and 4, their financial situation did not seem to suffer dramatically. Without the payments she receives for caring for her sister and her partner's income, they family would, however, fall below the poverty line. Her financial situation is boosted by the excellent medical benefits she receives through her job and her lack of child care costs. Though she reported problems paying the bills at times during the study, she contended that this was due to her disorganization with money and inability to budget rather than any shortage of funds. Generally, the family did not have trouble making ends meet. They

received Section 8, which helped to situate them in a relatively comfortable home. By the end of the study, they had acquired a brand new car and were someday hoping to afford a home of their own.

Though she was grateful for the time and resources welfare gave her to raise her children without putting them in day care settings, she finds fault with how welfare reform has been structured. AFS needs to devote more energy and resources to uncovering client's real barriers to getting and retaining jobs, she argues. Once those issues are evident, clients need help in overcoming them to secure jobs which will support them rather than simply move them off the rolls — training, education, or therapy around abuse issues, for example. Speaking of reform she says, "It was just a big old cover, you know? They were just skating people off welfare any which way they could do it. And I don't know, I just think that if I told you I can't give you any more money, you need to find a job (then) I'm going to make sure you got a job that's going to take care of you. I'm not going to say well, go up to McDonald's because they'll hire you and that's what you need. And that's what they did. It was just a game. And I hated it. So, no they didn't help." She observed an institutional attitude that devalued children by limiting recipients' choices about day care — through the low ERDC payments, worker expectations about primacy of securing day care arrangements, and the low quality of providers made available to recipients. Finally, she asserted that grant levels are too low for families to live off of and that recipients are forced to commit fraud just to survive.

Kim Smith
TANF Leaver

Kim Smith is a never-married white woman in her early twenties who lived with her two children, one preschool aged and one elementary school aged. The family lived in a suburb of an urban area along the I-5 corridor in an apartment complex that serves primarily low-income families. Smith had combined a cash grant and part-time work for four to five years while her first child was young. She left TANF after completing her GED and securing a scholarship to college. After leaving, the family relied sporadically on OHP, Food Stamps, a housing subsidy, and alternately a student block grant for child care or ERDC through the end of the study.

At Time 1, Smith reported that the family was doing well, better than 12 months before. She was in her first year of college, pursuing an associate's degree in health services. Her children were both "excellent." Her sister cared for them in Smith's home while Kim was at school, an arrangement which she preferred because of her leerness of strangers caring for her children in an institutional setting. Her income consisted of grants and student loans. She had trouble paying bills about one-quarter of the time, but could rely on friends and family for money or food. Her father provided her with a car. She received a housing subsidy and Food Stamps.

Her financial situation looked very similar at Time 2. The family seemed to have the basics — food, shelter, medical — but lacked the resources for *any* extra — cash for emergencies, savings, entertainment, basic furniture. After waiting for a year and a half, and nearly losing her scholarship, she received a grant to pay her child care expenses while she attended school. The entire family now had OHP, which she described as a "lifesaver" for its capacity to keep her family out of debt and provide for the medical needs. Her rent was essentially free, because financial aid for school did not count as income. Her expenses were minimal but she hoped for the day when she would no longer have to struggle. Her children continued to do well but she regretted the lack of time she had for them while she pursued her schooling. Smith's sister still cared for them but was planning on getting a job; Smith reported that her mother, her aunt, and a neighbor were willing to take over the task.

At Time 3, Smith was unreachable for the second phone interview, which was understandable, considering the major changes afoot in her life. Tired of just scraping by, she had taken a job as a cocktail waitress in the fall of 1999 to supplement her school grants and loans. Shortly thereafter, her mother, who provided Smith with free child care while she went to school, fell deathly ill. Her other care providers covered her work shifts; she felt she could not burden them with more requests to look after her children. Suddenly left without child care that was acceptable to her, Smith was forced to drop out of school. Her abrupt departure put her in the unfortunate position of having to repay \$1800 in grants before she could seek more financial aid and resume her studies. Now out of school, Smith continued with her cocktail waitress position full-time until she could return to school.

In the second in-depth interview at Time 4, Smith was still working in the same position. Her late work hours meant she spent four nights each week away from her children while relatives

and neighbors cared for them. She only saw her eldest child on Sundays for any period of time because his school schedule conflicted with her work schedule. Between rising shortly after getting to bed to drive her son to school in the morning and caring for her daughter all day, she was chronically sleep deprived. Though she reported that the kids were doing well, she felt she had even less time with them than when she was going to school.

She appreciated the wages her job offered her — \$7 an hour plus tips — but saw no opportunities for advancement or skill building with this employer. The job offered no benefits or paid leave of any kind. For the most part, she was able to piece together her monthly financial obligations but the unpredictable nature of tips from customers left her, on occasion, scrambling to cover her monthly expenses. She still received housing, ERDC, Food Stamps, and OHP for the children. Having gotten behind on her OHP co-payments, her own medical care had been cut out of the benefit until she could repay what she owed. Smith reported that she was making due without insurance for the moment and felt she could rely on family if an emergency arose. Though pleased with her housing situation throughout from Times 1 to 3, she now relayed that the apartment complex had changed hands and had deteriorated substantially in terms of crime rates, treatment of residents, timeliness of repairs, and general management. Smith had also experienced a substantial and sharp decrease in her benefits when she began to work, which set her back financially.

Smith wanted to convey the significant role AFS could play in helping people out of poverty by assisting with educational expenses. She contended that the system is not set up to truly help people in a sustainable way. Instead, “...they’ll pay for you to work — they’ll pay for your daycare to work a minimum wage job for the rest of your life, you know, if you chose to. Because at a minimum wage job you’ll never be able to afford day care yourself anyway. But they won’t pay for someone, for day care for a year or two for them to go to school and get a degree so they could become more successful...the same thing with your cash and Food Stamps...” She wanted to attend a nursing program but could not figure out how to pay her living expenses and not work a substantial number of hours, as the program administrators discouraged. Thus, she settled for pursuing a degree which promised lower paying jobs and offered fewer opportunities. She held out hope, as others in the study who had pursued higher education, that she could someday return and pursue a more lucrative career or one better suited to her interests.

Pamela Stewart
TANF Leaver

Pamela Stewart is a single white woman with two children, a son age 4 and a daughter age 2. She resides in a southern Oregon city, having moved to Oregon three years prior to the study. “That’s why I first went on assistance because I was up here by myself with my kids. It was real tough when I first came up here.” Stewart arrived in Oregon struggling to stabilize after a period of drug abuse. She applied to AFS and qualified for Food Stamps, cash assistance, ERDC, and job search expenses. She was on cash assistance briefly before finding part-time work. Stewart remained on Food Stamps and OHP for a time and continued to receive a small amount of help from ERDC. After about a year of working, she was forced to leave due to health complications in the late stage of her second pregnancy. She left without any support for maternity leave and went back on cash assistance, Food Stamps and OHP. After having the baby, Stewart participated in job search classes for a brief period before locating a full time job on her own. “I did some brief classes but then I was on the payroll with somebody, so I went to work right away.” At the start of the study, Stewart was still receiving ERDC, but was off of all other supports.

At our initial contact, Stewart was working full-time in a retail position. She described being kept on as a temporary worker with no access to benefits. “I worked there for almost two and a half years before I got benefits. Stewart feels that she would have been made a permanent employee sooner if she had not gotten pregnant. Stewart’s maternity leave was not compensated, although she returned to her same job not long after the baby was born. She had been there for almost three years and was frustrated with the low income and disparaging of the job itself. “I really want to get out and better myself and get a better job. But either that’s going to come with more school or with lots of time. The time thing is what I don’t have. I don’t have the freedom to go do interviews, to go fill out applications.”

By our final meeting, Stewart was excited by a recent change in employment. “I was really unhappy in my last job. I’m in a totally different field now that I really like.” She found a permanent, full-time job in a social service agency and was optimistic about the change. Although the wages were only slightly higher than her last job, she had some room to increase her income (up to \$11.00 an hour). She recognized the limits to mobility, given the wages available and her level of education, but was hopeful about the experience the job offered. “It gives me experience I can use in more than that specific field . . . it’s a kind of social work and you can apply those skills to many different areas in other helping fields.” Her employers have proven to be flexible when Stewart has to alter her schedule to meet family needs.

Stewart has a high school education and talked of her desire to return to school for an advanced education. Her previous job history consisted of retail work, house cleaning, and seasonal labor. “I feel like I’m in that cycle where I really want to go to school, but I don’t know that I can.” She expressed regret that she had not been able to take advantage of any of the specialized education and training programs that AFS offered at the time. “I know they (AFS)

have more avenues for people to follow for good jobs, not just your fast foods or cashier position.” In her desperation to take the first job she could get, she found herself stuck in a low-wage, low-skill category. “It seems like the harder you work the less money you make, you know?” She talked about how typical it was in her experience to work a low paying job that demanded increasing levels of responsibility from workers without remuneration.

Stewart is in the process of purchasing the home she was previously renting. She secured a subsidized housing loan for low-income families that allows her to make house payments in line with her income. She reported the house was in fairly good condition and she is happy with the neighborhood. Because of her work schedule, Stewart has had to place both of her children in day care full-time. She described having “a hard time” with day care in the past, both in terms of quality care and cost. “I would love to have somebody who could come to my home and do it.” Her son has been diagnosed with an attention disorder and his needs require more specialized care. She is satisfied with her current provider, but pays upwards of five hundred dollars a month to keep both children in day care. “I mean between my rent and day care, there’s my earnings right there, gone.” Being a single parent, Stewart has to pay for sitters in order to be out on her own. “If I’m okay with money, I go out Thursday nights because I go to meetings.”

Stewart reflected on her return to work after her second child was born. “I went back to work after three months. I didn’t want to do it. But I had to do it. I wasn’t ready to go. I wanted to stay with my baby. Stewart struggled with how to manage more quality time with the children at home. “If I had the opportunity, I’d be home more with my kids than I am now. I would like to be more involved in their life. I would certainly like to have the choice. I think that’s very important.” She talked about the difficulties in trying to balance work schedules with the demands of being a single parent. “You do what you’ve got to do because you’ve got to take care of things, but then home becomes harder to deal with.” During the first in-depth interview, Stewart was having trouble managing the demands of work and home. “Your job can’t take that much out of you in a day. My job takes way too much from me. There’s not enough left for me and my kids when I get home. I’m flat too tired.” She reported that both children were doing well. Her son is involved in a developmental program for treatment of his disorder and is responding well. Her 2-year-old daughter is being seen in an early intervention program as a preventative measure.

One disadvantage to Stewart’s current employment situation is the cost of health care coverage. She pays a premium to cover herself and her children, but is unable to afford dental or vision benefits on her plan. She lost OHP after entering into full-time work despite being unable to access coverage through her job. “I had that time period where we didn’t have any insurance. I racked up some bills through that.” Her current coverage doesn’t pay for counseling, so Stewart is again racking a debt. “I’m going to have a bill for quite awhile.” Her son’s health condition has pushed Stewart to go in search of affordable resources. “I’ve gotten really good at finding resources because for a long time I couldn’t get any help with him for the disorder.”

Stewart discussed how she manages to make ends meet from month to month. Her income alone would be inadequate to provide for the family's expenses. In addition to her income, she receives survivor and social security benefits for her son and periodic child support for her daughter. The additional income is crucial to the family's wellbeing. "We definitely live from paycheck to paycheck. I can't save anything." At last contact, Stewart was considering child care as a second job, which would mean taking children at night and on the weekends. Stewart reported that she can count on her mother to help out if she gets "in a real bind". She has depended on her family to help out occasionally with food and essential bills. The father of her daughter hasn't taken an active role in supporting his child either through child support payments or by providing care.

Stewart expressed satisfaction with the help she received from AFS. "I have to say that I've had some caseworkers that are really good." She reported having "good experiences with individual workers", but experienced the agency itself as rather alienating. "It's really hard for people to have to deal with that coming in." She saw the "frontlines" of the agency as an impersonal barrier making it difficult for potential recipients to get far enough into the system to sit down and "develop a relationship" with a worker. Stewart found her family vulnerable to hardships during the transition to full-time work. "There's a phase you go through that I'm not out of yet, where you start to make the money you need. They (AFS) start taking away help at such a fast rate that it doesn't balance with what you're bringing in." She went on to reflect on welfare reform. "It's important when you're moving up, not to take things away from you so fast. It makes people feel like they're being punished almost for doing better." She was in favor of a more gradual move away from benefits overall. Stewart identified health insurance as a need for all working families. "Everybody should have health care coverage. They should put a higher cap on medical."

Stewart has become active in her community around developing supports for families. "I'm starting a parent support group for people who have children with behavioral disorders because there isn't one in town right now." She has also served on a policy council through a local family services agency.

Lorraine Tenney
TANF Leaver

Lorraine Tenney, 19, is a Native American woman of a four-year-old son. When she had her son at fifteen she went on cash assistance with the intent of finishing high school. She had difficulties with teachers at school, switched to an alternative high school and eventually dropped out. She had some hard times when her son was younger, got into drugs and relied on her parents to help with her young son's care for weeks at a time. Eventually she got into a rehab program, and, at the time of the first interview, she had been clean for a year. Over the past several years she has worked a series of low wage jobs, often leaving one job for another that paid slightly better or looked more promising. But she found that the next job was often no better than the previous one. She has been on Food Stamps, OHP (for herself and her child), and ERDC most of the time since she had her baby. She never went back on cash assistance and hopes never to have to again.

At the time of the first interview she was still working at the job she had when she left cash assistance, pumping gas at a service station. She worked a series of low-wage jobs after that, as a receptionist, a food server and at the dog track. At the time of the second interview, she had been unemployed for several months, but she had just accepted a job at a large discount retail outlet and was scheduled to begin full-time work at \$7.30/hour the following week. She worked there for five months and liked the job, the pay, and the relatively good benefits. But her commute was long (more than an hour each day), and she had several run-ins with her supervisor. She found another job pumping gas for minimum wage, and had been doing that job for six weeks at the time of the last interview.

During the time she was unemployed Tenney got behind on her utilities and at one time owed \$400 in back electric bills and almost \$300 in back telephone bills. Her phone was disconnected, interfering somewhat in her job search. She had never received a penny of child support (there is not even yet a court order for child support), but she was able to depend on some financial and child-care assistance from her mother and stepfather and from friends. Although she deeply appreciated the help she got from her parents her relationship with them was often tense; she felt they did not trust her to do right by her child who she loved deeply. She wishes she could spend more time with him, but realizes she needs to work full-time and she still hopes to get her GED.

During the time she was working at the service station after going off cash assistance, Tenney contacted her case worker to discuss the possibility of going back to school to finish her high school degree. She thought she understood that it would be fine to work part-time, finish her few remaining credits at school and take care of her son. Her boss helped to fix her schedule so she could take a class, and she finished a month of class. But the following month her Food Stamps were not in the system at the beginning of the month. When she finally got through to her case worker it became clear that there had been a series of mistakes and misunderstandings.

According to Tenney her AFS case worker told her “Go ahead, sign up, start going to school, get enrolled, get it worked out with your boss, send me your pay stubs. We’ll set up a meeting and start everything going so you can get cash assistance to make up for whatever you are not making off part-time. So I did all that and I tried setting up meetings with her. I never once got a phone call from her after one month of being in school. Finally she called and said ‘Well I’ve got it down that you quit work to go to [school]. We felt that was irresponsible of you. So we cut you off.’ And I said, ‘But I didn’t. I am still working. I’ve got my pay stubs... You told me to go down to part-time to get everything going the way I need to and to try setting up a meeting with you. And I’ve been trying for a month now and you never returned my calls.’ And she said, ‘Well I’ve been busy.’ And I said, ‘Well look now at where I am.’ And that’s when everything went downhill for me.”

Tenney increased her hours at work, quit school and tried to have as little to do with AFS as she could. At the time of her fourth interview she had just moved into a new two-bedroom apartment, was working at a different service station and was building a relationship with a new boyfriend. After switching child-care providers a couple of times in the past six months, she had finally found one she felt provided good quality care. However, her work schedule is unpredictable and she often has to work after the hours the center is closed. Each week she arranges her schedule anew, relying on her mother and stepfather or her new boyfriend to pick up her son and watch him for the couple of hours she is working after he has to be picked up. She is reluctant to search for a different child-care with hours that match her work hours better because she has had such bad experiences at two previous child-care sites.

Her plans now are to work as many hours as she can and save money. If her relationship with her current boyfriend is still as strong as it is now she hopes they will live together. Then she plans to get her GED and hopes one day to go to community college to begin training to be either a massage therapist or a chiropractor. She and her son are still getting OHP, and though she was not currently on Food Stamps (because she had not gotten in to fill out the forms), she planned to do so in the next few weeks, believing she would be eligible for some food assistance. She was also planning to apply for Section 8 housing. Tenney is basically optimistic at this point: “It’s getting better. And now that I am going to be getting a raise, and I have been getting lots more hours lately. I mean overtime and stuff, so that’s nice. That’s going to help a lot.”

Over the past several years she has had four or five different caseworkers, two of whom she says were “awesome,” including one whom “made you feel like family.” But there were also the case workers, such as the one she was dealing with when she tried to go back to school, who did not return phone calls and who made life harder, not easier. She wishes her case workers, and the policy makers who make the rules she has had to live by could understand how difficult it can be for a teen mother who is trying to take care of herself and a young child, work and finish school. “I mean there are moments, “ she says, where it seems like yeah, everything is getting good. Everything can be really really good and then if your little boy gets sick or if you get sick it’s just bad. Like, when I am sick, I just keep going. I have no choice. I

can't stay home. I just get sicker and sicker until my days off, and then I sleep for all my days off. And then, I don't want my boy to get sick, but when he gets sick I am glad I've got people to help me take care of him, at least. So I can still work."

Susan Wells
TANF Leaver

Susan Wells is a 31-year-old divorced white women with two daughters ages 10 and 12. She currently lives with her fiancé in a town in central Oregon. Wells describes her initial involvement with AFS as precipitated by her marriage breaking up. “My marriage ended. I finally ended an abusive situation after ten years. I used a women’s crisis program. That’s how I made the initial break with my husband. I had tried leaving him many times in the past and this was the first time I had ever gotten any kind of intervention.” He was the sole support for the family . . . and so I found myself not only on my own, but with two kids to take care of.” Wells had been awarded child support from both fathers of her children but had never received any payments. “If I had been receiving the child support from both, I wouldn’t have had to fight and struggle as hard as I did.” Her mother encouraged her to go seek help from AFS when Wells ended up in a place of real crisis. “My family did not have assistance, so I was raised that you don’t do that. That that’s a last resort.” She went to AFS with the intention of requesting temporary assistance for the family’s immediate needs. “I was looking for help, like with the light bill, food money, maybe medical until I could find employment.” She entered the TANF assessment process and qualified for Food Stamps, and OHP. After the assessment period, she received a cash payment for approximately six months.

Wells participated in the jobs skills program, leading to her beginning job training at the AFS office. Wells’s previous work experience was limited and consisted mainly of in-home child care and helping keep books for her ex-husband’s business. She has a high school education. “I started as a volunteer two months after I came to that office applying for services, in a clerical position. I did that for eight months as a supported work experience.” During that time, Wells worked closely with an AFS worker and tells a story of being “treated special” and being mentored by the worker until she was eventually hired by the agency. “I got a lot of extra special attention as far as her. She advocated for me. That’s really basically how I got so far into the agency. . . She was very encouraging to me and I try to be that encouraging to all the clients that come to my classes.”

Wells was initially hired as a temporary worker with no benefits. After being employed by AFS, she remained on Food Stamps and cash assistance for another month until her first paycheck came through. “I was behind on everything and because my grant wasn’t enough to pay everything in full each month, I just got further and further behind.” At the time of our first contact, Wells had been on the job for nearly two years. She is now a full-time, permanent employee with benefits and membership in the union. She is able to access health insurance coverage through work that provides for the entire family, including her partner.

Wells and her two children now live with her fiancé in a house he owns on the outskirts of town. The house is in a state of renovation, but between Wells and her partner’s incomes, they are able to afford to invest in significant house improvements. Wells wants her children to have the experience of raising a variety of animals and living in what she envisions as a family

environment. The children are old enough to not require outside child care. Wells's fiancé has flexed his job to be available after school and both adults have regular, weekday schedules that allow them predictable blocks of time to set aside for the family. When Wells first began the TANF program and was living as a single parent, her family helped out with child care. Her mother was a primary provider of care until she became ill. Wells was also able to utilize inexpensive before and after school programs for her youngest child.

Wells is pleased with the elementary school in town and has a history of being an active classroom volunteer. Since becoming employed, she has had to cut back on her participation, but has an ongoing relationship with teachers. She is very satisfied with her one daughter's education there. Her older daughter moved on to middle school and Wells has had more difficulty connecting with faculty at this new school. She has been attempting to enlist their help with her child who is having problems with the workload. Wells has considered taking a part-time job in the agency in order to be more available for her children. "I think it would actually benefit the kids if I was working part-time instead of full-time, so that they could have more activities, after school stuff."

She has found AFS to be a family friendly employer. "They are very understanding. They know that things happen, kids get sick, the school calls, and they're very flexible. I don't feel like I've ever been penalized for needing to deal with any issues surrounding my kids." Her ex-husband is beginning to see the children for brief visits, but is not a regular source of support. Wells had some earlier difficulties with her older daughter when she first took on a full-time schedule. She (daughter) had a lot of issues with me returning to work so soon after her dad and I splitting up. Because her dad just didn't leave home, he left the state, so the kids had no access to him. She was very angry but she's doing a lot better now."

Wells was very pleased with her experience with AFS. "They did help me quickly as far as interviewing me and finding out what services I could possibly access and getting me what I needed, what I was eligible for pretty timely." While Wells was moving through the supported work experience program, her mother became seriously ill. "The worker took into consideration that at the time I was caring for my mother full-time. She was at home and unable to take care of herself." The worker's ability to accommodate Wells during that time was important to her sustaining her participation in the program." She talked about being encouraged, even mentored by workers and finding her niche in the AFS office. She initially carried an assumption that welfare was a source of stigmatization, but after her work with AFS, her perspective changed and she found herself interested in obtaining permanent employment at the agency. "They were really great. They were the ones that gave me inspiration and helped me to define skills that I didn't know I had."

Wells is in a unique position to discuss welfare reform given her complicated experience with AFS. When addressing recipients' needs and the effects of welfare reform, Wells focused on changes in the application process. A "one application process" had been recently instituted at her office to cut down on burdensome paperwork. Wells saw the effort to reorganize

processes to better educate recipients about the changes brought about by reform as very valuable. She perceived the communication between workers and clients and the advocacy (especially for TANF clients) as having really improved. She emphasized recipients' need for continuous health care coverage. "The health insurance was a major thing to me. I was very concerned about not having insurance, worrying about not paying medical bills. Once I took this job and found out I wouldn't lose my medical insurance, that was very relieving."

Wells had high hopes for the new retention services being organized by AFS. "Once somebody is employed they move to a retention worker and they're given one year's worth of medical and then we continue to give them support payments, help them to meet utility costs, rent costs, car repairs. . . that's a very big thing that I think is important that we offer. . . They didn't have retention workers when I was a client." She saw a need for workers to become better informed about medical diagnoses and to work more realistically with recipients around employment limitations due to illness or disability. Finally, she discussed the dilemmas experienced by poor working families. "There is still a need for services for those people that are over income for more programs. . . If they're over income for us, they're over income for other community resources as well."

In terms of her own future, Wells imagines herself as remaining a worker at AFS until retirement. The opportunities for advancement and increases in pay and benefits are quite important to her. She hopes to explore other positions in the agency by pursuing education and trainings as they come available. She expressed a desire to eventually explore taking college courses in the future if returning to school meshed with her work goals.

Erin White
TANF Leaver

Erin White is a white, 19-year-old mother of a pre-school-aged daughter. She lives with her boyfriend in a rural community in eastern Oregon. White first applied for Food Stamps because her job in fast food did not cover her expenses after her boyfriend lost his job. Eventually, the family applied for cash as well. When White secured a higher-paying job as a care giver, the family lost its grant, destabilizing their fragile financial situation. White and her daughter moved in with her mother while her boyfriend found lodging where he could with friends and relatives. Soon after, White was fired from her job but managed to find a JOBS Plus care giving position through the Employment Department. Financial instability and the boyfriend's physical and verbal abuse of White led her to relinquish physical, though not legal, custody of her daughter. Thus, throughout the study period, the daughter has lived with White's mother. She and her boyfriend moved into a trailer without her daughter. Several months later, however, she injured her arm, forcing her to quit her physically demanding job.

It was during this period of temporary disability that White participated in the Time 1 phone interview. She reported that the family was doing "fair." Her boyfriend supported her for a few months on the money he earned performing odd jobs for their landlord. White then hooked up with Vocation Rehabilitation which, along with the Employment Department, she credits with helping her get the job she held through most of the study period (Time 2 through Time 4). She reported that Voc Rehab, in addition to informing her about the job fair which led to the position, provided on-going moral support, training, vouchers for clothing, and even a chair. Her relationship with Voc Rehab contrasted sharply with her description of her experiences with AFS, which she characterized as marked by continuous hassles, misinformation, and inconsistencies.

The position she landed shortly before the first in-depth interview — technical support for a computer company — earned her an hourly wage (starting at \$7.50, advancing \$.50/hour after three months, and approximately \$.25/hour after each year), medical benefits (which cover 60 to 70 percent of expenses), access to a 401k plan in which the company matches half of the employee's contributions, one week of paid vacation after a year, and earned time off which accumulates monthly. Moreover, she felt as though her company offered opportunities for advancement and security that she has not experienced with other employers. When she started the job, the company allowed access to overtime, compensated at time-and-a-half, and even required some overtime. By the final in-depth interview, her access to overtime had been greatly reduced, substantially decreasing her monthly pay and adding to her financial worries.

Despite the generous benefit package, security, and job ladders, her wages are low, exacerbating her precarious financial situation. Through Times 3 and 4, White and her boyfriend continued to have a hard time making ends meet, in part because he has not held a permanent position since they first sought assistance from AFS. He has worked a series of contingent, under-the-table jobs, leaving the majority of the financial burden on White. By the second

phone interview, she reported that they rely on food banks once or twice a month, have skipped meals and medical care, have had their phone disconnected, and experienced trouble paying bills six out of the last six months. White relies extensively on her mother and grandmother for money, transportation to and from work, food and sundry items, and, of course, caring for her daughter. Though hopeful about their economic status in the first in-depth interview after two weeks on the job, by the second in-depth interview, the dust had settled and she was again quite stressed about finances and the family's future. She held out hope that her boyfriend would find a job, enabling them to bring her daughter back into the household and improve their financial situation.

Janis Woods
TANF Leaver

Janis Woods is a married white woman in her early 20s with one young son who is 3 years of age. She resides with her husband and child in an urban area along the I-5 corridor. The first time Woods applied for assistance, “was when I was pregnant with him. I went in when I was nine months pregnant and applied because I knew I wouldn’t be able to work. I was looking just for some supplemental income for a couple of months.” At that time, Woods was eligible for cash assistance, Food Stamps, and OHP. She reported being on cash assistance for four months and on Food Stamps for about six months. AFS also provided some help with child care (dwindling) until her son was a year old. “I went back to work part-time and they were still giving me some Food Stamps. And then I went back to work full-time and they were giving me help with child care. Mostly I wanted to stay at home for a period of time with my son and then go back to work. I used it as an aid because I didn’t have any other support there for me.” At the time of the study, Woods was employed full-time and off of all AFS supports.

Prior to getting a college degree, Woods’ work history consisted of low-wage, low-skill jobs in food service, and office work. “I worked minimum wage jobs where people required a lot out of you. No one cared about you, just your output. You were just production, you know?” At the time of the study, Woods was a permanent worker in a state office job where she has access to regular raises, promotions, and comprehensive benefits. She began as a temporary worker making just above minimum wage. Woods reported that she was a good candidate for the position she is in now after having gone to college and learned a range of office management and computer skills. “I was able to apply for more permanent positions, more serious higher paying positions . . . so I started low and they sent me to more school. Then when another position came open I applied for that one. In a little over a year, Woods has gone from \$7.50 an hour to \$14.00 an hour after two job promotions. She commented on the improved “quality of life” she experienced working in a position she enjoyed and felt challenged by. The fact that it provided a livable income was even better. She also found the workplace to be tolerant of family needs. “It’s flexible. I’ve never been hassled about my family.”

While on TANF, Woods was allowed to finish out a community college program she had begun prior to receiving services. She reported that her worker demonstrated flexibility around counting her college class hours towards AFS work credits. Woods participated marginally in the JOBS program. Woods was most helped by her worker’s support for her educational goals and with the ready access to computers and fax machines at the AFS office. Woods found her initial job at a state agency through the employment department.

At our final contact, Woods was attending college courses at night with a long-term plan to earn a four-year degree.

Woods was married during the time of the study. Her husband is also working in a full-time job with benefits. The family lives in a “nice” house they rent (working to buy) from her husband’s family. “We’re really lucky we get to live in a house and not an apartment.” Woods is happy

with the house and the neighborhood. She describes the environment as very family friendly and safe. With both Woods and her husband working full-time jobs, Woods' son is in full-time day care. Woods has had difficulties finding what she considers to be quality day care. "I didn't want to go back to work. I didn't want to deal with child care-who's good, who's not good . . ." She and her husband have chosen to place the child in a day care center rather than with someone working out of the home, in order to provide him with a richer and more challenging experience. Woods and her husband have managed to work shifts that allow them maximum time with her son. Her husband is with him in the morning and takes him to day care while Woods works an early shift, then she picks him up from day care in the afternoon and is with her son until her husband arrives home in the evening. "It's a real learning center, so instead of in-home which is like \$300 a month, we put him in a learning center which is \$550 a month . . . he's not sitting in front of a television all day." Although the cost is high and tough for them to budget for, Woods is satisfied with the quality of care and the variety of activities her son has the opportunity to engage in.

Woods talked about the ever present challenges to making ends meet. "My pay increased but so did my expenses, like with child care and health insurance." Woods describes their lifestyle as very frugal. She reported using food banks and getting food from family at times to make ends meet. By our final contact, Woods reported the family was stable financially. "We make our ends meet. We just don't have any extras." Woods' husband is not the father of her child. The father has been court ordered to pay child support, but Woods has never received any payments. He plays no active role in his son's life whatsoever. Woods has a number of immediate and extended family living in the area and describes them as supportive. "I have a really good family just when it comes to being able to call them up and talk to them about problems or issues."

Woods was fairly satisfied with AFS and attributes much of that to her worker allowing her to finish school with her services intact. Woods was able to attend school full-time while accessing benefits after much negotiation with the agency. She didn't consider herself as a good 'fit' with the job training and job search track AFS required because of her commitment to school. "I didn't benefit from it (JOBS program). I had so many other issues going on that if I didn't fit there, if I didn't walk their line, there was no other line to walk. . . I mean if they could have paid for some of my school, wow. That would have been great because I could've got the degree even faster." She sees her education as the door that led her to a sustainable job and being in a 'good' job has been stabilizing enough for Woods to return to college for an advanced degree. Woods talked about her initial frustration with the length of time and number of visits it took before she was actually signed up and receiving services.

Woods recalled her experience of returning to work and losing her AFS eligibility. "That transitional part was probably the most scary part I had with the money, like not knowing if the money is going to be there or not even though I was working more and more." OHP was the longest benefit she carried, something necessary to her during the period she was temporarily employed. When asked about welfare reform, Woods focused on the quality of interactions

with AFS workers. “I would say they need more case workers so that you can have easier contact and more personal connections with them. If I had more time to sit down with my case worker and tell her what some of my needs were outside of just what AFS covers, she probably could’ve offered a lot more information. I see those people as a roadway to resources and I think they should know a lot about options.” She saw a need for recipients to have educational support. “If someone is focused and wants an education, that’s where they should help.” Finally, she wanted AFS to provide more specialized support for women dealing with domestic violence.

Ultimately Woods hopes that her return to college will allow her even more job mobility. “Maybe I could work a part-time job that pays more so that I could be home more. I want to spend more time with my child.” Her current plans are focused around her primary goal, which is to provide for her son. In the future, Woods hopes to “do something like a nonprofits, some kind of environmental job where it’s not about money.” She expressed a desire to be more involved in community activities, but doesn’t see how to make room amidst the daily demands of her life. “I don’t have any time for that. There’s great stuff I’d like to be involved with like women’s studies groups, community awareness, recycle programs, all this great stuff I would love to do in the future.”

Jane Andersen
TANF Diverted

Jane Andersen is a 35-year-old white single woman with a 7-year-old daughter. She is thoughtful about her situation and options, and actively working on alternatives. She sees many alternatives but has difficulty deciding between them because every alternative has its advantages and disadvantages. She lives in a two bedroom house in a nice neighborhood a metropolitan area. The house had a big yard, trees, and plants. She has lived in this house since she came to Oregon at the end of 1997. She would like to live closer to her work, but hasn't looked for a new place because rents are so high.

Andersen is working full-time in a demanding clerical job as a high-volume word processor and as the network and computer support person in her department. She has been there since, approximately, February of 1998. She has full benefits and a sympathetic supervisor who lets her take time off when she needs to care for her daughter. She has had wage increases since she began the job and at the second interview was making about \$1,780 per month (net). She found the job on her own. Her interest in the work has declined over the period of the research as she has learned to do the various tasks and increasingly found them boring. She is going school part time to prepare herself for better-paid and more interesting work. However, there are great stresses in managing her time with her child and her full-time job plus classes.

Andersen began receiving AFDC in another state in late 1993. She left a good job to stay at home with her infant after she became dissatisfied with the quality of care provided by baby sitters. (Andersen had also had some sexual harassment problems on this job.) She got unemployment compensation, then went on welfare and attended college. She received cash and Food Stamps for about four years, completing almost three years of college. Her daughter developed chronic bronchitis which was exacerbated by the smog in the city in which she was living. In 1997, Andersen decided to move to Oregon to get away from the smog and traffic, and to continue living with her boy-friend who was moving to Oregon. It was at this time that she applied to AFS and was diverted. They gave her money for a number of things, ranging from rent to getting her car fixed. She quickly got a job (at the first place she applied) because she could see that benefits are very low here and there was no way that they would put her on cash and let her continue her education. She was shocked at the low benefits in Oregon. She has not gone back on any form of benefits. She has gotten some help from Catholic Charities with electric bills and occasional help with food, although she thinks that the food in food baskets is not good because it is processed and has lots of additives. Thus, she really is an example of 'success' in the diversion program, but also an example of how education would have been very beneficial in making her completely self-sufficient.

Andersen has an early life history of trauma. Her father was an alcoholic and seems to have been out of her life for a long time. Her mother was a drug addict and alcoholic. Her mother was abusive when Andersen was a child. The family was often on welfare during that time. Andersen left home at the age of 16 to cope on her own. She felt bad about leaving her younger

sister, but the sister ran away and lived with her for a while. Andersen did not see her mother for several years. Since then, the mother has gone through treatment and is much better. Andersen appears to be on good terms with her mother and sister now. Andersen has had a series of good jobs, that is responsible secretarial positions in large companies. She had her daughter when she was 28 years old. The father of the child deserted them when the child was about a year old. The man who became her partner then acted as a father to the daughter. That relationship did not work after about five years and he left at around the time of the first in-depth interview. However, they keep in touch. Andersen said that when she gets too depressed, as during the Oregon winters, she talks to him by phone. She also talks with her mother and sisters.

Andersen has a great deal of difficulty with money although her income is considerably higher than that of most of our other interviewees. Her rent is about \$650 per month and child care, for which she pays herself, is also expensive. She seems to be caught in a web of financial relations from which she cannot escape. As she says, "I'm not making enough to really, really save any money or get ahead. And I'm not making too little so I can get help. I'd probably be better off if I made less and then I could use the resources to get help. That might be better than, you know, killing myself with a totally stressful job and everything." At the time of the second interview she had recently had surgery and her car had had to have \$1,500 worth of repairs. She took a loan at a car Title Loan place and now pays a huge interest but can never pay off the principle. She owes money for child care and must pay it off before she can get her child into the summer program. She also owes money to the dentist. In addition, she has student loans and worries about being able to pay them. She declared bankruptcy in January or February, 2000, but only had two months debt-free before all these new debts appeared. She also occasionally skips a meal because she cannot afford food. All of this makes her very stressed. She is determined not to give her daughter the kind of childhood that she had, so she wants to, and does, buy her the things, such as Nintendo, that make a middle-class childhood.

Andersen is going to the local college, preparing for a job in the helping professions. She is having great difficulty combining work, family, and school. She feels that she is depriving her child and keeping her in child care for too many hours. She is ambivalent about her goals because, although she wants to do caring work, she knows that she will not earn a great deal more than she is earning now. She wants to buy a house, but needs more money. Sometimes she thinks she should go into computers or leave school altogether and concentrate on getting a better job in the private sector. On the other hand, she doesn't want to leave her present supervisor who is so good on family problems. She goes around and around on this and other issues in the interviews. Obviously, however, she is able to surmount these doubts, carry on with her job and with her schooling.

Andersen has strong opinions about the degree of poverty and inequality in our society. She thinks that AFS should have higher benefit levels, should allow clients to go to school, and should provide much more in help for child care for working parents and parents in school.

Although she is totally self-sufficient, she feels trapped by a complex web of financial systems that have multiple and overlapping effects. Her income is not high enough to avoid these traps.

Ann Clay
TANF Diverted

Ann Clay is a white, married mother of two grown children. She is in her early 40s, has a high school diploma and lives with her husband, Tom, and their early school-aged grandson. She is considered “diverted” because she and her husband sought assistance for paying their rent in early 1998. Because her husband was receiving unemployment benefits at the time, their application was denied on the grounds that they could not receive TANF and unemployment simultaneously. However, they have received a non-needy care giver grant for their grandson throughout his life.

In the past, Clay cycled off and on AFDC when her own children were young and her marriage less stable. Clay has an extensive history in restaurant work and as a motel worker, sometimes working two full-time jobs simultaneously to support her daughters while they were young. She has not worked outside of the home in several years, in part due to her desire to keep her grandson out of child care and to raise him differently than she did her own children and in part due to a bad back aggravated by cleaning work. Though her husband pressured Clay to seek paid work, he too made changes in his employment — searching for a job that brought him home on evenings and weekends — to spend as much time as possible to with their grandson.

By Time 1, the Clay’s financial picture had improved somewhat from when they approached AFS. Though Clay reported that the family fell a few months behind in their rent after being diverted, she characterized her family’s well-being at Time 1 as “good” and “better” than it had been twelve months previous. Moreover, the family reported no problems paying bills. Her husband was employed full-time again driving trucks; Clay worked full-time providing day-care services for ERDC clients for about \$200 per month. Her daughter and another grandchild were also living with the family in an attempt to lower expenses.

The Clays, and their grandson had moved from central Oregon to a small town in eastern Oregon for another work opportunity by Time 2. Tom’s new job paid him only half of what he had been making before he had been harassed out of the job which prompted the family’s attempt to secure assistance and unemployment. Clay was no longer working for pay. In the first in-depth interview, she described how the family was having a hard time making ends meet, with little money available for extras or sometimes, even food or gas. She assumed that her husband’s \$9.50 per hour put the family over income for Food Stamps but did not know for sure. They relied on family and friends for help with food or, occasionally, cash, when Clay could obscure the assistance from her husband’s watchful and proud eye. Adding to the family’s stress, the small house they rented had a number of problems, such as water leaks, mold, fleas, etc.

Clay also experienced a host of undiagnosed medical symptoms which made her daily life uncomfortable and sometimes painful. Though her grandson had OHP and her husband was on the verge of receiving health insurance from his employer, Clay had not had access to medical

coverage since 1996. She had the option of purchasing a medical plan from her husband's employer but the premium, \$250/month, was too steep for the family when the plan became accessible. Moreover, the plan only covered medical expenses after a \$2,000 deductible, and then, only at 80 percent. Such an arrangement was clearly not an option for the cash-strapped Clays. She had not applied for OHP, again, because she assumed their income was too high.

At Time 3, Clay reported that life was going well for the family, better than previously, though it is not clear why. They still relied on her husband's income from the same job. She was still unemployed, at home, and caring for her grandson, who continued to do very well. She recounted that they still received some assistance from friends and family, paid bills late or not at all, and went without medical care to save on expenses. She reported that while she was not looking for work presently, she would be willing and able to work part-time.

By Time 4, the Clay's situation had changed substantially. The family had moved to Washington to open a new base for Tom's company. He had been promoted to manager and hired Clay as his secretary/receptionist. Now the family had access to two incomes, greatly improving their financial situation and outlook; she made \$7.50 an hour and he had received a raise to \$12.00 per hour and was working a great deal of overtime. They both received paid vacation after a year, no sick leave, and access to the health insurance discussed above after six months of employment. Clay planned, at a later date, to take computer classes to computerize the office system; for the moment she was absorbed by learning completely new tasks in a work milieu different from what she had experienced previously.

Clay enjoyed a great deal of flexibility with her job, as she and Tom were the only employees of this particular branch. Thus, she continued to keep their grandson out of child care. He spent mornings at the office with Clay. She then transported him to school at noontime, picked him up in the afternoon, and brought him back to the office until she left around 4:30 p.m. Though this system worked in terms of providing the type of care she wanted for her grandson, it was somewhat stressful and kept her from fully mastering and performing the tasks of the job. Moreover, she reported that her employers were unaware of the grandson's regular presence at the office and might not be accepting of such an arrangement. She feared both she and her husband could lose their jobs if discovered. At the time of the second in-depth interview, the Clays had just bought a new car and were in the process of moving into a small home they had just purchased, though their financial upswing was only a few weeks old. Their grandson continued to do well generally and in school, though Clay reported that he was causing some stress in the marriage by playing the grandparents off one another.

The Clays characterize many of the problems faced by families dependent on low-wage employment. As low-wage labor markets deteriorate, families and individuals find it increasingly difficult to make ends meet on their wages alone. In the second in-depth interview, *after his raise*, Tom remarked that he makes the same today as he did in 1978, because "people don't want to pay the money." He suggested that there would be less need for state assistance if wages were higher. Tom and Clay demonstrate the need for perhaps higher eligibility limits for

both Food Stamps and Oregon Health Plan, and potentially more outreach for both of these programs. Clay did not know for certain whether the family was eligible but both the Clays reported a strong desire to steer clear of AFS, whose services and employees had in the past made them feel demeaned. As she put it, "... I know a lot of people that could use that welfare. But they don't get it for whatever reason. And a lot of them won't even apply. Because it is humiliating."

Sophie Davis
TANF Diverted

Sophie Davis is a 20-year-old single white woman who resides in a small town in eastern Oregon. She has a four-year-old daughter. She lived with her parents until she was 18, but by the time she was 17 she was working and paying rent. She attempted to apply for welfare while at home, but was denied support because she was considered to be under her parents' income. At age eighteen, she moved away from home and reapplied for AFS assistance. She was working a minimum-wage job at the time and was unable to provide for herself and her daughter on her income. She received a child care subsidy, support toward transportation costs, and OHP. By her report, she did not qualify for Food Stamps or any cash assistance.

She and her daughter joined some roommates in a shared living situation to minimize living costs. During that time, Davis was waiting for her eligibility to HUD housing to come through. After sharing housing for a few months, she was able to get some transitional housing assistance (while still waiting on HUD assistance) and moved herself and her daughter into a two-bedroom apartment. Davis expressed relief at having secured affordable housing, but was unhappy with the lack of play space in or near the complex. There had been recent thefts in her building and she was worried about their general safety.

At the time of our in-depth interview, Davis was working through a home study program to obtain her GED. "I tried going to regular high school, I tried going to night school. It just hasn't been a good thing. It's a lot easier if I just stay at home and do my studies after she goes to bed. But it would be easier if somebody could sit down and talk to me about the subject." Davis's short employment history consists mainly of working in the food service industry. She reported that her town does not have much of a job market and given her level of education and experience, she is mainly qualified for low-wage, low-skill jobs. At first contact with this study, Davis had been at a fast food restaurant for six months. She was working three-quarters time and making minimum wage. The job came with no health insurance, sick leave, or vacation.

At the time of our second contact, Davis had changed jobs, but was again working food service under similar low-wage conditions. Davis needed to work full-time to minimally get by. "They haven't scheduled me full-time yet. I mean I've been fighting for hours there." A year later, she remained at the same job with no change in wages or benefits. Davis expressed dissatisfaction with the work itself, finding it tedious and stressful. Also, such work does not offer any training or educational opportunities that could help her to develop additional job skills. While she reported some employer willingness to allow for family demands, the flexibility seemed to come in the form of being able to leave or cancel a shift, but at the cost of losing those wages. Her hope is to advance her education and obtain a college degree in order to be able to work more professional and financially secure positions. She envisioned pursuing an interest in psychology and counseling.

Davis is a single parent who struggles to meet the demands of family and work. She receives no child support, leaving her dependent on a monthly income that is below poverty level. She described finding the 'right' child care as a struggle. "Yeah, we went through quite a few before I found her. I'm afraid of moving or anything like that because I'm afraid of losing a babysitter like that." Besides the challenge of searching for care that is not prohibitive cost-wise, Davis wanted to be sure that her daughter was receiving quality care. She recalled going through multiple providers before finding someone that could both suit her daughter's needs and her financial and scheduling parameters. She also discussed her concern at having to work evening shifts that took her away from her daughter during what she felt was an important time for them.

Health care coverage has been an ongoing issue for Davis. While she was signed up for OHP at her first AFS contact, she found it difficult to maintain the premium required to keep her family coverage up to date. By the time she made her first contact with the study, Davis and her daughter were no longer covered by OHP and had no access to health insurance through her workplace. "They said they were going to take me off until I paid the co-fee. I may as well go in when I need to, in a low-income place, because then I don't have the co-fee." She was faced with the reality of having to pay out-of-pocket for health care and subsequently reported that there had been times when she held off on seeking medical services with concerns of affordability. She has since incurred a debt from accumulating medical bills mostly having to do with the kind of preventative care and basic treatment that is generally covered through standard insurance plans.

When Davis received OHP and ERDC, she did not qualify for the support services made available to those recipients on TANF. While she was a young mother without a high school degree, she was not given any assistance towards education, job training or any sort of case management services. She reported that at the time she applied to AFS, she was making the effort to complete a basic education. "I think it would have been beneficial if I had gotten more help when I needed it because it was so hard trying to go back to school and I couldn't afford the babysitting back then. Either the Food Stamps or paying for my babysitting while I went to school would have helped a lot because I still couldn't afford food at the time. I was making sure she went to the babysitter's around the time to eat so she got fed. I just ate at work (McDonalds) which was really only one or two meals a day and that was it." Davis reported that after approximately three months of ERDC assistance, she withdrew from services. She found it difficult to take the time out from work to attend AFS appointments and expressed frustration at the inaccessibility of her case worker. Although she is aware that she would likely be eligible for some AFS resources because her present circumstances, she chooses not to return.

When asked how AFS might have been of more assistance in her case, she replied, "Probably somebody more informed about schooling, grants and scholarships and what not. They explained a little when I went in for welfare, but not in the detail that I would have liked. They just said that you would have to have to have a job while going to school." Davis saw a need for case workers to have lower caseloads that would allow them to be more accessible to

recipients and more open to their individual issues and needs. She felt strongly that a wider eligibility for Food Stamps and child care subsidies would help support women who were furthering their education.

Al Dixon
TANF Diverted

Al Dixon is 33 and lives with his 31-year-old partner Mary, and two preschool children in a housing complex on the outskirts of a small coastal town. He self-identifies as mixed race. They first received assistance about four years ago when their first child was born and Dixon did not have steady work. Dixon was self-employed in the construction industry; his business involved salvage and demolition work. He was “bouncing around among jobs”, trying to support his family. The family received cash, Food Stamps and medical assistance for one year, went off assistance for a time and then returned to cash when Dixon was again not working. By the time of the first interview, both Dixon and Mary had found jobs and had been off assistance since the previous fall.

Dixon’s past work history has consisted of construction and car repair jobs. At the time of the first interview he had been employed for three months as a full-time security guard for a logging company. Mary had been working full time for more than six months at a fast food restaurant. Their combined income was around \$1,600 dollars a month. Dixon said that though it was a struggle to make ends meet and the family had to occasionally rely on food boxes, their situation was improving. They had more income and had moved to a larger apartment in their housing complex. A major problem was arranging child care for their children, a girl aged 3 and a boy, 1. Dixon did not want to have the children in a day-care setting so they were relying on sitters coming to their home. “They (sitters) come to my house, because the kids are familiar with it and I’m real concerned about how they’re responding ... with mom and dad both working it’s really hard for them.” He was afraid to drop the kids off in a “strange environment.” They were having a constant turnover in childcare help (“these two eat up sitters”), and had just lost their latest. They were using relatives and the children of friends, since this felt more like family looking after their kids. Dixon was working nights, leaving home at 2:30 p.m. and working until 6 a.m. Mary had a shift from 11 a.m. until 8 p.m. Their only time together was in the morning when Dixon came home until Mary left. “Mary and I sit around (in the morning) because it’s the only time we really get a chance to talk to each other ... and we work out things and spend time with the kids, and then she goes to work and I go to work.” Both parents would rather be home spending more time with their children.

By the second interview the company Dixon worked for had moved, and he was doing piecework for a local crabbing company. This work is seasonal, so sometimes he worked a lot of hours, sometimes he is temporarily laid off. He’s currently working 3.30 p.m. until about 8 p.m. as part of a staggered shift arrangement with Mary, so they can cope with the care of the children. Mary is still working fast food, but is in line to be a management trainee. She gets up at 4 a.m. for her shift and is home by 3 p.m. They are alternating the care of the children since they cannot afford child care. Their combined income is averaging around \$1,600 a month and they were paying \$300 to \$400 a month for sitters who were unreliable. They had checked out a possible day-care center, but that cost was \$900 for two children, full time. When Dixon first got the piecework and they were struggling, they approached AFS for day-care assistance

since Dixon wanted to work during the day. They were turned down because Dixon could not estimate his regular income. “They said, we’d rather exempt you from work ... that’s what they did, they exempted me from work so they didn’t have to help with child care.” The family’s solution is to take turns in an arrangement, which leaves no room for family time. With no day-care expenses, the family is no longer getting food boxes, but Dixon and Mary do have to “let bills ride.” They have had to borrow money for diapers and get occasional help from their families. They barter, get some help, and Dixon will fix a friend or family member’s car in return, “the good old American way” to get by he says. The family is on the Oregon Health Plan and still living in subsidized housing, though hoping to move to something bigger and nearer town.

Dixon said that AFS policy should allow for more help with child care, that income cut-offs should be higher, and that benefits should be based on people’s net pay rather than their gross. He is somewhat critical of the JOBS Program, saying clients referred by welfare were viewed negatively by employers. Both he and Mary found their own jobs. “They’d (AFS) help us, we’d go in there and read the paper and try and find work and stuff. But none of our jobs were found through that.” He feels that workers lack respect for clients. “Our caseworker, they never return the calls. They just ignore you ... and the way they respond to your situation and the way they treat you – it’s just really bad.” Dixon feels he’s struggling and honest and a good worker and that he deserves “a little bit more respect.” Dixon and Mary have hopes, Mary of a supervisory position. Dixon dreams of work in the woods. He is a “big brother” to kids in the neighborhood, taking them camping and fishing on weekends. But at present he sees limited opportunities in an area where jobs are primarily minimum wage.

Janis Foster
TANF Diverted

Janis Foster is a white, 23-year-old woman who lives in a rural community along the I-5 corridor. She has two children, one preschooler and one in elementary school. She first applied for assistance as she was divorcing her children's father in 1998. Her original intent was to secure help for child care expenses when her estranged husband stopped providing care for the children. At this time, she was told that she was ineligible for cash assistance because she was self-employed as a hairstylist and over-income — hence her status as “diverted.”

She did, however, begin receiving Food Stamps, Oregon Health Plan for her children and herself, and ERDC. Later, when her income dropped, she became eligible for cash but opted not to take it because, as she stated, “I'd just rather do it on my own.” Additionally, she felt reluctant to participate in the JOBS Program because she perceived that it would not be useful to her; she already had a vocation, felt confident about her ability to secure a job, and feared losing control over her schedule and thus, the time she had available to spend with her children.

Sometime after the phone interview at Time 1, Janis shifted from self-employment to regular employment in a salon, improving her economic situation somewhat. She worked as a hairstylist at this salon throughout the course of the study period. Initially, she received a combination of minimum wage and 50 percent commission as remuneration (approximately \$10 per haircut). By the end of the study, she received a flat commission — approximately \$11 per haircut, with no guarantee of income if the salon or Janis had a slow day. She reports that it is difficult to predict what her wages would be paycheck to paycheck but estimates that she netted \$1,100 per month. Her employer offers health insurance, but Janis recounts that it would cost her several hundred dollars per month to cover herself and that her children would be ineligible for coverage. She has no paid sick leave. She is entitled to one week of paid vacation after each year of service.

Despite working nearly full-time (32 hours per week), Janis still relies heavily on state and family help. She lives with her mother, who pays all of the rent and utilities. Additionally, she still receives just under \$200 per month in Food Stamps as well as ERDC and OHP. Though her living arrangement works well, she has applied for housing assistance. She has been told that she will have to wait approximately two years for assistance. With her current expenses, which include high commuting costs and student loans from beauty school, it is difficult to see how she could afford rent without some form of housing subsidy; even with such housing assistance, her budget would be very constricted if she moved from her mother's home.

Janis feels the limitations of her current employment situation. As she observes, “I can't send my kids through college making what I do now.” She reports that her current situation offers no ladders into more lucrative opportunities. Thus, she has started attending computer classes part-time at the local community college. Janis contends that in the balance between the needs of her children, her job, and her school schedule, her family life is losing out. Though she receives

some form of state assistance with tuition and books (she is uncertain of the source), she hopes to attend full-time when she can secure help with child care and other living expenses, she begins to collect child support, and her housing assistance comes through. Until then, “It’s kind of like everything’s on hold...”

Leslie Houseman
TANF Diverted

Leslie Houseman is a mixed-race woman in her early 20s who lives in a city along the I-5 corridor. She has been separated from her husband since the summer of 1998 and has a two-year-old daughter. She has a high school degree. She has received a total of 18 months of public assistance, but calls herself “one of the stop-and-go ones where I only get on when I need help.” She has never received cash assistance, and she and her husband first went on public assistance when she was pregnant and needed Food Stamps and a medical card. She says she is usually only on assistance for a few months at a time, usually in between jobs. While she was growing up her mother was on cash assistance for years, including a period of time during which she went to college and got a nursing degree. That enabled her to earn a good, stable livelihood for her family.

Houseman applied to AFS for assistance in the first quarter of 1998 and is considered a diversion client. She had been homeless for a brief period and needed assistance to get a place to live. She had a low-wage job at the time, but she did not have the money she needed to get an apartment. Her case worker at AFS gave her Emergency Assistance and Food Stamps and the Oregon Health Plan. She soon stopped receiving Food Stamps when she moved with her father. She received ERDC briefly in 1998, but stopped getting it some months later when she moved into her grandmother’s home and got a higher paying job. Her wage increase raised her ERDC co-payment. By the time of the first in-depth interview she was living with her grandmother, paying no rent or child care, and on only OHP for herself and her daughter.

Houseman has had a series of jobs paying between \$6.50 and \$8.00 per hour over the past several years. At the time of the first telephone interview she was working a full-time job with predictable hours, but no benefits. She had only had that job for one month. By the time of the first in-depth interview she had been working for four months at a unionized factory job earning \$8.00/hour. She worked from mid-afternoon until early morning, hours that enabled her to spend time with her daughter in the day time. Her grandmother watched her daughter while she worked. In order to have time with her daughter Houseman often woke up at 8:00 a.m., having slept only five or six hours, depending on when she got off work. There was often mandatory or voluntary overtime on the job.

In addition to earnings from her job, she gets child support. She receives support regularly, although she rarely receives more than \$120 of the \$135 per month of the court-ordered amount. She sees herself as a good manager of her money, in part because she completed a correspondence degree in accounting. She has been unable to get any accounting work, however, because most positions require experience and she has none. Moreover, she recognizes that accounting positions might require that one to be able to wait for a job to become available. Her situation is, when she needs work, she needs it immediately. “Finding a job in that area with no actual experience doing it is just so damn hard. When I need a job, I

like need it now. Its not one of those ‘I’m going to take three months and put in my resumes everywhere I can think of.’ You know, I take whatever job comes up.”

She is able to make ends meet because she lives with her grandmother and does not payt rent. Although, she does pay the electric and phone bills. Her financial situation is also eased by the fact that her grandmother watches her daughter when she is at work. She relies heavily on her family for support even though she and her grandmother do not get along well on a day-to-day basis. She does not see a way to live on her own at the moment because she makes too much money to be eligible for public housing, and she will not be eligible for Section 8 housing until her ex-husband signs papers and their divorce becomes final. “So we are kind of stuck living here,” she says, with resignation. This housing situation obviously did not last much longer because we were unable to track Houseman down for either the second telephone or the final in-depth interview.

While Houseman likes her job – its wage, good benefits, and her boss – she did develop a severe tendonitis from the repetitive movements required on the factory line. She was put on “light work” and had been in physical therapy for several weeks at the time of our in-depth interview.

Houseman has had a series of jobs, and she has never had difficulty securing a job in less than a week or two. In these “in between” times she usually seeks assistance from AFS. Her plan is to attend community college in fall 2000. She hopes to manage by living with her grandmother, working part-time, and getting federal student loans. Her goal is to become a teacher.

Ivy Jacobs
TANF Diverted

Ivy Jacobs is a 50-year-old African American woman who is the caretaker of her grandson, age 15. She has been caring for the boy for four years, since his mother left town. The father has never acknowledged paternity. Jacobs does not know where her daughter is. The child support enforcement people have never done anything, so far as Jacobs can see, to establish paternity or to collect child support. When she first got assistance for her grandson, she was working. However, due to slack work she was laid off about a year before the in-depth interview and had not been able to find a job. Her only income at the time of the interview was \$225 from AFS and Food Stamps for her grandson. She was not receiving them for herself because she did not meet the work requirement. Both she and her grandson had OHP. She also was doing some baby sitting to earn money. At the time of the interview she was in a desperate situation, with insufficient income to pay her rent, living in a noisy, dirty area in a dingy old unit, with a Section 8 application pending. She had talked with the AFS worker about her financial and housing problems, but no assistance had been offered. Earlier, she had gone to JOBS and had been helped to get employment. She had almost always worked as a motel housekeeper. At her last job she was earning \$7.50 per hour, enough to meet her own needs, but not enough to meet the needs of her grandson.

Jacobs has another child from whom she sometimes gets some help, but that child is married and has three children to support. Her sister also helps some; I reached her at both interview times at her sister's house because Jacobs's phone had been turned off due to non-payment of bills. She goes to food banks, to the Salvation Army, and to the YWCA for help. She has sold a TV and other things to help get by. She also goes to the unemployment office and consults their screens for possible jobs, but no suitable jobs have appeared. Her poor health is a barrier to employment. She had a "small stroke" during the last year, so that for part of her unemployment year she was unable to work.

She says that her grandson is doing well. He was in a summer day camp at the time of the first interview. She has established a strict curfew for him, with which he complies. He attends school regularly during the school year. Therefore, she feels that up to now he is in school and not in trouble. Her goal for the future is to "Help him until he can get old enough to get a job so he can be on his own and take care of his self. And then I could continue to live like I did before they gave me custody of him."

Jacobs was born in another state and has lived in Oregon since she was 15 years old. She finished high school here. She told me little else about herself. She seemed to be deeply depressed and talked very little. She said that she has recovered from the stroke and is all right now. I was unable to have a second in-depth interview with her because she was by then living with her sister and found it impossible to arrange a time to meet. In a telephone discussion she said that she was still unemployed and still waiting to get Section 8 housing. Her grandson was still doing well, she said.

This case is an example of a very needy “non-needy caretaker.” Jacobs thought that the state should pay her the amount they would pay if she were a foster parent. That amount would not fully meet her needs, but would help a lot. The income support system is not well-structured for this sort of situation.

Sharon Janey
TANF Diverted

Sharon Janey is a divorced, African American woman in her early 30s. She lives in an urban area with her pre-adolescent son, near her entire extended family, in the neighborhood in which she was raised. Since having her son, Janey had been on assistance two times other than the period documented here, for a total of three years. Janey might be considered a success story, based on early indications that she is achieving a degree of occupational mobility.

In early 1998, after moving from California and leaving her abusive husband, she applied for assistance. She was immediately put into work search when she entered the JOBS program. Her work history in child care served her well; within two weeks, with a job lead from a cousin, she secured another job as a day-care teacher. Other clients do not fare so well and fall through the cracks, she observed. She suggested that more follow-up be done on those who do not land jobs so readily to determine why. She continued attending JOBS activities and receiving diversion funds for approximately a month until her hours were increased to 40 per week. She reports that she received help with clothing, utilities, transportation, Food Stamps, OHP, ERDC, as well as guidance in her job search. Thus, she did not receive a cash grant at this time and is considered diverted.

In her new job, Janey's employer increased her wages fairly rapidly from \$9/hour to \$10/hour. By Time 2, she was put on a salary equivalent to approximately \$10.60/hour. As her wages grew, she went over income for Food Stamps, then ERDC, and eventually, OHP. Her employer offered her medical insurance, but she could not afford the premium for her son and herself. Thus, the family went without health insurance for approximately 15 months until she was able to pay the out-of-pocket expenses of \$175/month in the summer of 1999. She applied for OHP a few more times, hoping there had been an administrative glitch. Luckily, during this period, the family had no major medical problems or expenses, though it was stressful to be without the safety net of health insurance. At Time 1, Janey reported that things were going well for her family, which was better than 12 month previous, that she was very satisfied with her job, and that she only occasionally had trouble paying bills. By Time 2, her financial situation was even more stable, but she had begun to look for another job to escape an unpleasant, politically charged work environment.

Shortly after the first in-depth interview, Janey took a pay cut to \$9.00 per hour to work in what she hoped would be a more positive atmosphere. Again, she was hired to be a day-care teacher and was initially satisfied with this job. To her frustration, however, she was shuffled among many different positions - administration, classroom, and kitchen. Though she had paid vacation and sick leave, as she had at her job at Times 1 and 2, she still had to pay health insurance premiums out-of-pocket, which she came to perceive as a lack of appreciation of her contribution to the organization. Data from the Time 3 phone interview suggests that financially the family backtracked marginally during this period. Though the bills got paid, they were sometimes late; Janey reported having to sell personal items to make ends meet on occasion.

During the fall of 1999, Janey started taking computer courses at the local community college. Between working full-time and attending school, Janey had less time to spend with her son; in fact, she reports that because their schedules were incompatible, for two days out of the week during her six months of school, they did not even see each other. She laments the lack of support from AFS for those who want to improve their skills. “There has to be a way that you can get some better skills so you can make that money. So you can make it and be self-sufficient ... But how can I be self-sufficient and work at the same time and go to school? I don’t know. Unless you do it at night. Well, when do you have time to be with your family?” She plans to put further education on hold until her son completes middle school because she feels this is a crucial time in his development for which she must be available. She especially fears his potential for gang involvement. Janey reported that lack of training and skills as well as the low paying jobs without benefits available to her were her primary impediments to getting and retaining a job. Similarly, she observed that many other single mothers are settling for lower-paying jobs because they fall back on traditionally female skills such as domestic work and child or elder care. With more access to education, these women could move into more lucrative positions and become truly self-sufficient.

With her new computer skills, Janey began applying for jobs outside of child care in early 2000. She was offered a position as an office assistant in a growing company but initially turned it down because the pay was too low (\$9.00/hour). When they upped the pay to \$10.00/hour and re-offered her the job a few weeks later, she accepted it. Though the pay was below the salary she earned at Time 2, she actually came out ahead and was very satisfied with the work environment, the pay and potential for raises (every three months), the benefits (including access to an IRA, a bus pass, and paid medical insurance for her son and herself), and the opportunities for growth. Janey saw clear routes to mobility with this employer, something lacking in her previous jobs in child care. Thus, at Time 4, Janey was quite hopeful about her professional and financial future. She was making ends meet and even beginning to save for a down payment on a home. She felt positive about her son’s personal and academic progress as well.

Finally, Janey benefited from a very strong support network. Her mother and father provided assistance on a fairly regular basis, in the form of major investments such as a car, a computer and school tuition, greatly contributing to her financial stability. Her sister watched her son when he was not participating in a local mentoring program after school and during vacations. Between these two arrangements, she was free from day-care expenses. Moreover, she had support for parenting from her extended kin network who all lived quite close, with male relatives filling in for her son’s absent father as well as female kin who provided back-up when the need arose.

Vicki Jones
TANF Diverted

Vicki Jones is a white, divorced woman in her early 20s who lives in a suburb of a city on the I-5 corridor. She has a son who is just starting school, who has lived with both sets of his grandparents for most of the study period. Jones lives with her fiancé in a neat, well-furnished duplex, though she had been homeless for about a year prior, from December 1998 to December 1999. She suffers from a learning disability and mental health issues which make working difficult and humiliating. Though she is considered diverted, it is unclear how she was categorized as such; she reports that she received cash from approximately August 1996 to August 1998, after splitting up with her now ex-husband. She went without assistance for a year, then reapplied late summer of 1999 and continued to receive TANF through Time 4.

At Time 1, Jones was living with her aunt and uncle for a three-month period, looking for work. She reported that things were “fair” for her family. Her son was living primarily with her mother at that point. Without regular income or cash assistance from AFS, she relied on child support, OHP, and family and friends. Though she identified nearly every barrier to employment on the phone survey, she named health and transportation issues as the primary difficulties keeping her from getting and retaining a job. She wanted to work full-time and felt that she could.

Between Times 1 and 2, she lived in four different friends’ and relatives’ households. In the summer of 1999, she got a job in a medium-sized company doing data entry. Because of the limitations her learning disability placed on her, she was unable to perform the job adequately. She felt harassed and demeaned by her boss, though initially she had seemed supportive of Jones’s disability. After a month on the job, Jones was fired. Jones was at a loss as to how she should cope with her disability: “I want to work but I’m so scared people are going to put me down. Because I want to tell them I learn a little slower and I’m afraid they won’t hire me.” Dealing with her disability without adequate support had left her with diminished self-esteem: “I’m always feeling like a failure, and I’m no good and I’m not smart enough. I mean through my life, anyway....”

Shortly before Time 2, she had been kicked out of her mother’s house for the second time in a year and had moved in with her mother’s neighbor. She felt threatened by her mother, whom Jones had had arrested for assaulting her on a previous occasion. She sought help from AFS as a victim of domestic violence. Initially, she was told she could access domestic violence funds to secure housing but these never materialized. She was placed in assessment and eventually asked again for help with housing near the end of the 45-day waiting period. When she located a landlord who would accept her prior evictions, her case manager was out of town and unable to cut a check. She lost the apartment, only to find another after her grant had been opened. She was told at this point that she could not receive her only recourse to housing — Emergency Assistance — with an open grant. Moreover, she reported that she did not receive any sort of monetary assistance for living expenses during those first 45 days, though she was not on work search.

During the first in-depth interview, Jones was extremely stressed and reported that she was suicidal, though her financial situation was improving somewhat. Her cash grant had been open for a few months. She had managed to find a room to rent. She had recently hooked up with Vocational Rehabilitation and had begun to pursue her GED, with her sights set on becoming an EMT someday. The neighbor she had lived with provided her with transportation to and from school as well as child care for her son. She reported that she received occasional assistance from her parents. She was applying for jobs, though not intensively. However, she was not receiving adequate help with her mental health condition and self-dosing with a medication she had on hand which she did not feel matched her diagnosis. Her son was also experiencing problems due to the stress in their lives and frequent moves. She reported that she felt unable to care for herself and completely without a support network.

By Time 3, she was unable to afford her \$350 rent and other expenses on her \$427 grant and moved in with her mother's neighbor once again. Still on cash assistance and Food Stamps and not employed, she categorized her family well-being as "fair" but better than six months prior. She was still searching for a part-time job. Jones identified her health, transportation, permanent disability, legal problems, child care costs, and transportation to child care as barriers to getting and keeping a job. She also noted that the lack of availability of jobs, low pay, lack of benefits, and irregular hours were impediments to her employment. By this time, she had dropped out of the GED program and Voc Rehab, because, as she reported later at Time 4, she did not complete her Social Security paperwork on time and did not feel ready to work.

By the second in-depth interview in the spring of 2000, Jones's life had stabilized somewhat. She had moved in with her fiancé and was receiving more regular help with medicine and therapy. At her therapist's suggestion, she was concentrating on getting her mental health condition under control rather than working or attending school. Yet, her condition still made dealing with everyday issues challenging. In particular, she felt overwhelmed by her son, who had moved in with the couple, and the demands placed on her by AFS. Her son had experienced some damaging incidents while in his grandparents' care and was generally angry due to the instability in his life. He was receiving counseling and reportedly doing well in school. However, Jones was finding it difficult to parent him, especially during her fiancé's long work-related absences and with a relatively small social network on which to rely.

Additionally, Jones was frustrated and overburdened by the requirements placed on her by her AFS case manager but felt as though she was not in a position to effectively communicate what was reasonable for her. As she stated, "So you know, I'm scared, it's like, I feel like I can't tell her how I'm feeling or what I can do, you know, to be involved with this without her saying, 'Your benefits are going to stop.'" She was confused by her case manager's expectations and felt picked on. She felt that the case manager wasn't listening to her needs but "just doing her job," which precluded truly helping Jones. Her case suggests the need for involving outsider providers, such as Jones's therapist, in the formulation of some Employment Development Plans or reducing adversarial relationships by detaching mandatory participation in treatment from the

receipt of welfare benefits, especially in the case of complicated and sensitive treatments, such as those for mental health or drug addiction.

Margaret Lowry
Diverted

Margaret Lowry is a white, single woman in her mid-20s who lives in a city along the I-5 corridor. She has a two-year old daughter who was born in the first quarter of 1998. She applied to AFS for cash assistance, Food Stamps and OHP in the last month or two of her pregnancy. She went on cash assistance when her daughter was born and continued to be on cash assistance for two years. As soon as she found out she was having a baby she applied to live in subsidized housing. She was very lucky; she was only on the waiting list six to eight months before getting an apartment in a low-income housing project just before her baby was born. She appears to be considered diverted because she applied for but did not receive TANF until after her daughter was born.

During high school Lowry, who lived with her mother, worked a series of low-wage jobs, mainly in fast food restaurants. After she graduated, she worked several jobs in retail stores. At the time she got pregnant she had a job at a discount retail store, where she worked up until just before her daughter was born. Lowry planned to go back to work a few months after her baby was born but two things changed her mind. First, the store where she had been working went out of business so she could not go back to her old job. More importantly, when her daughter was about three months old, Lowry found her mother passed out and very sick at her apartment. Her mother has a serious chronic illness and has been sick for years. But the disease had recently worsened. She had spent long periods in the hospital in the preceding year, and had to go back to the hospital again after Lowry found her passed out.

Those first few weeks after her mother went back in the hospital Lowry said she “just totally lost it.” “I was going through looking for a job, you know, doing the jobs thing, but I just totally lost it. I almost found her dead. So then I had to go through counseling.” Lowry felt that the combination of her mother’s health needs and the needs of her infant daughter precluded a full time job at that point in her life. Her mother lived with her for a month and then Lowry went back and forth between her own home and her mother’s apartment. “I told them [AFS] I can’t be looking for work if I have got this going on. My mind’s not concentrating on that.” Her AFS worker was supportive, according to Lowry, and understood the caretaking needs and stress she was under. So for a few months she took care of her mother and daughter and underwent counseling.

When her life stabilized her worker helped her to secure a Work Experience placement at a human service agency. The plan was for her to volunteer at this agency for three months and then to look for a job. Lowry liked the placement. She had never before done clerical work and was learning basic clerical skills. She found a day-care slot for her daughter in the apartment complex across the street, where the baby went while she worked at the agency five to ten hours a week and when she was at counseling. It was important that the Work Experience position and the child-care provider were close to her apartment because Lowry does not have a car. She had always found the cost of getting and maintaining a car to be

beyond her means. She used a bus pass that her case worker provided for her transportation needs. At the time of the first in-depth interview she had been working at the Work Experience job for about four months. Her case worker had extended the Work Experience position for an additional three months.

Lowry is deeply appreciative of the help she got from AFS. But she struggled to make ends meet even though she received a TANF grant while she was doing Work Experience, as well as Food Stamps, ERDC, OHP, a housing subsidy and WIC. When I asked how she was doing she said, "Well, I'm living. If it wasn't for them [AFS] things would be a lot harder. But as far as the money they give you, and how they think you can live on what they give you, you can't. Because if it wasn't, if I didn't have this low income housing I wouldn't be able to afford my rent. My whole grant would go to rent." She considered leaving the Work Experience job to look for a full-time position but recognized that it would be very difficult to find a retail job that would have the hours she wanted to work: days and during the week. She needed a job with daytime weekday hours because that would mesh with the hours her child-care provider worked.

After six months of the Work Experience placement Lowry was able to stay at the human service agency through the JOBS Plus program for another six months. Through the JOBS PLUS she worked 30 hours a week for \$6.50 an hour. The requirements of JOBS Plus meant she no longer received TANF or Food Stamps, but between her earnings and her child support of \$110/month (she, rather than AFS now got the child support payment) she had \$700 a month to live on. She still got ERDC (with no co-pay), WIC, the housing subsidy (so her rent was about \$90/month), and both she and her daughter were covered by OHP. Despite the loss of Food Stamps, she now had about \$100/month more than when she was living on TANF and Food Stamps. The JOBS Plus Program required that she receive additional on-the-job training, so her duties were increased and she was learning to use a computer skills as part of her work.

Lowry began to look for work in the last month of her JOBS Plus placement (a six-month placement). The agency could not afford to hire her permanently because of budgetary constraints. She sent out job applications for clerical positions but was unable to secure one in the first few weeks of her efforts. Her mother became very ill again and was hospitalized. When her JOBS Plus job ended she went back on TANF. Her mother was in and out of the hospital. After a few weeks back on TANF Lowry found a job at a discount retail store in her neighborhood.

At the time of our last interview she had just gotten the job and was supposed to start the following week. She had been clear with the manager that she needed at least 30 hours of work a week at minimum wage (that is what she had been living on for the past six months). She was hoping that her schedule would accommodate the hours her new child-care provider could watch her daughter, now two years old. She had lost her previous child-care provider because when she stopped the JOBS Plus job, and while she was caring for her mother, she lost ERDC. Her old child care provider was not able to hold open her slot. But she liked the

new provider she found, although instead of being across the street, she lived more than a mile away.

But Lowry's experience in retail positions had her worried even though she was happy to have found this new job. She knew that many retailers keep employee hours below what makes them eligible for health-care benefits (and therefore under 30 hours/week), and that evening and weekend hours were often demanded of employees. She was not sure what she was going to do if that was the case. The manager had not been clear about either the number of hours per week or the exact schedule.

Lowry's experience with the AFS was relatively positive. She had a case manager who was flexible with work requirements when her mother's health needs coincided with the agency requirement that she look for work when her baby was more than three months of age. Then the work experience placement allowed her to increase her hours of employment from ten to then twenty, and later (JOBS Plus) to thirty hours a week. But, Lowry believes the policy sending new mothers to work at 90 days past birth is misguided. She thinks the first few years are crucial for the baby's development: "Well, I think the first three years, your child's developing is very crucial. I think you should be able to stay home with your child. But you know, they don't think that, so you got to go by the rules." She thinks this policy should be changed for the good of both mothers and babies.

Amy Manasoto
TANF Diverted

Amy Manasoto is a 35-year-old Asian American woman who is separated from her husband. She has two children aged 8 and 11 and lives in an urban area. Manasoto has an almost 10 year history of using Food Stamps to assist with living expenses for her family. She first received Food Stamps when the family moved to Oregon with their first baby in 1989. They continued to get food stamps since Manasoto's husband was a student and she was a part-time child-care worker and also stayed home for one year with each of her children. Manasoto has a bachelor's degree, has been an elementary school teacher and at one point was considering a master's degree but six years ago she was "sidetracked by alternative health care" and began training in massage therapy and bodywork. She was licensed at the time of the first interview.

Manasoto is surviving by combining massage therapy with being a self-employed housecleaner. She also has done both child care and elder care to supplement her income. When first interviewed, she was just starting to build a practice and really struggling to make ends meet. She had been separated from her husband for one year, and the children were living half time with each parent. Manasoto had no medical insurance for herself or the kids and had been told by her AFS worker that if she went on the Oregon Health Plan, her husband would be pursued for support. Manasoto has chosen not to do that. She also gets no child support since her husband is a graduate student and has few resources. Manasoto at this point was working about 25 hours per week in combined housecleaning and child care. Her work as a massage therapist varied, and her total income was about \$750 per month. She was receiving Food Stamps, although the amount varied in terms of how many clients she had that month. She was home schooling both her children as well as juggling the three jobs and doing work trade for her landlady to reduce her rent and utilities. She was working 10 hour days and evenings and weekends, but not making ends meet. No matter how hard she worked, she was constantly \$100 a month short, and did not know where that was going to come from. There were no more hours in the day that she could earn that \$100. "Right now I'm falling behind. Every month I spend between \$50 to \$100 that I don't have ... and we're really frugal." She managed this gap between income and expenses by using credit cards. Her mother periodically helped out with expenses. As a self-employed health professional Manasoto has continuing education requirements and licensing fees to meet. She was living in a very tiny apartment with a small kitchen/living area and one bedroom for herself and the two children.

By the second interview Manasoto's situation has improved. Although she was still combining massage therapy, housecleaning and elder care to make ends meet, her earnings had increased to \$1,500 per month. She had begun to establish a client base and was earning more for bodywork and was still spending 25 hours a week in housecleaning plus some elder care which was netting her more cash. She has now been off Food Stamps for four months and feels good about making it without AFS assistance. She still has no medical care for herself, but her children are covered by her husband's current insurance. She is in the process of divorce but is not pursuing child support. She has moved into a larger house across town and is subletting the

upstairs to assist with expenses. She has managed to put by the equivalent of two months rent in savings, is paying off credit cards and is no longer falling behind, however she has no reserves for emergencies or large unexpected expenses.

Manasoto's goal is to be earning her living doing only bodywork and feels this is possible. She is making it in the short run, but does not know how she is going to manage the "big picture" of saving for retirement or buying a house. Manasoto chose all the work she does because of its flexibility, both in terms of hours and ability to take the kids along in many cases. Manasoto has chosen to home school and thinks that has benefited her children who she describes as great readers. She is planning to enroll the older child in public school this fall, but says she'd rather keep the girl at home until high school. She is very committed to the children's education and development. As a self-employed person she feels she has some control over the scheduling of her hours and for some of her supplementary income has consciously chosen jobs which will also allow the kids to be with her, such as child care. She manages housecleaning jobs by putting in 10 hour days for the two days a week the children are with their father.

Manasoto feels that choosing work on the basis of fitting in with her children's needs has also meant a choice of being poorer, but she thinks this has been worth it. Choosing to home school her children plus doing up to three different jobs involves some difficult juggling with schedules. It has also meant no free time for herself, "I've scheduled now to where I have most of my (housecleaning) work when they're not with me, I pack in ten hour days then ... I do their schooling and I'm just with them all the time." One of the hardest challenges is not having free time. "Now that I've packed (my free time) with work – then when I'm with them I have my free time. But then of course they're there." Manasoto said that parents should be able to stay home with their children, she thinks that people should be encouraged to go to school rather than to be penalized for it, that more transitional help should be available for low-income people, that benefits should continue for a while when they first get a job. She said that people should be able to have some savings, some ability to get ahead, before any income counts against them. "Let people get a little bit in the bank, you can't put anything in the bank." She cites a time when she and her husband tried to save their earned income credit to prepare for a summer when they would have less money and found that that meant they lost their Food Stamps, "so that discourages people from saving, and you can't really do anything in this society without a lump of cash." Although Manasoto appreciates the assistance she has been given with food stamps and feels her caseworker was very helpful in that regard, she is critical of the job search requirements she had to fulfill when her children were small. She also said that caseworkers need to do more with the whole situation of the person and not just respond to an immediate need. In her case she went to AFS for assistance when she was first separated and got more Food Stamps but was not given other resources such as housing referrals or help which responded to her definition of her needs. "Have caseworkers ask people what can you think of that would help you, what do you need? I mean that's something that I didn't have. I didn't have a caseworker sit down and say, okay, let's talk about your situation and brainstorm ... what would improve your situation."

Carla Matthews
TANF Diverted

Carla Matthews is a divorced white woman in her mid-40s with two children, a 19-year-old son and a 17-year-old daughter. Matthews lives on the outskirts of a small southern Oregon town. She moved to Oregon in the mid-90s in search of a more stable and secure existence. “I had been wanting to live in a rural area and you know, just have a better life than we had before.” She came to a town where she had purchased a plot of land years before. She brought her youngest child with her while the other remained in the custody of the father. Matthews reported a long history of welfare use related to her experience of working a number of temporary, seasonal jobs with periods of unemployment in between. She reported receiving cash assistance for an extended period of time when her children were very young. Matthews has relied for years on Food Stamps to provide her family with an adequate food budget. She was getting enough food assistance for a household of three until her son turned 18, when he was removed from the family allotment. He has continued to live at home and depends on his mother for support, so resources have gotten that much tighter. At the time of the study, Matthews was unemployed and receiving a small amount of Food Stamps and OHP. Her income was a combination of disability and survivor benefits.

Matthews lives a few miles outside of town in a small trailer. She and her daughter lived there initially and then her son moved in with her as well. She describes the trailer as in need of major repairs. It’s a very old house trailer and by Matthews’s report, it was never meant to last as a permanent dwelling. She hoped, upon her initial application to AFS, to access some resources to help with renovations on her home. She was allocated Food Stamps and health coverage, but no cash assistance of any kind. She hasn’t been able to do more than keep the house marginally livable since then. Matthews occasionally qualifies for energy assistance, but knows that’s a short-term solution masking much bigger housing needs. “I have a couple of broken windows I haven’t been able to replace. I’ve just got plastic up to try and keep the heat in. I haven’t been able to afford to replace them.” From her account, the plumbing and heating systems present constant problems that end up minimally fixed at best. Matthews’s dream is to remain on the land and eventually put up a new house, although she has fears not being able to keep up with the current financial demands. The survivor benefits she receives have been crucial to the family getting by and Matthews is anticipating a significant loss of income when her daughter turns 18 and the benefits end.

Matthews related her frustration at the lack of jobs in or near her town. It’s a rural existence where many residents make a living by commuting or engaging in entrepreneurial projects. Matthews occasionally works odd jobs or craft fairs but hasn’t been able to hold a job for any length of time for more than two years. She has been in a long-term treatment program that requires her to commute to a clinic miles away. Although it is an intensive routine, Matthews reports the program is helping her to function. She referred to a number of health issues that make it difficult for her to sustain work. She emphasized the importance of OHP to her health and well-being. “I get the Oregon Health Plan, thank god. My medical expenses are really

high. If I were to start working and I had to lose that benefit, it wouldn't work. I think my health costs are around \$500 a month with all the different medication I have to take. That's my major holdback, the reason I'm on any kind of assistance anyway."

In our last interview, Matthews spoke of her growing desperation around needing to find a job. "Right now we're really struggling, I'm not bringing in enough money." Matthews's income is not adequate to meet her expenses and she has resorted to short-term, high-interest loans to meet immediate needs. While Matthews is committed to living rurally, the small town she resides in has little beyond minimum wage work and even that work is in scarce supply. "I'm ready to give work a try, but I don't want to find myself worse off because I tried to work more. I mean right now my hole is a little hole. I don't want to make it bigger." Matthews expressed her worry at the loss that comes with landing a low-wage job. She began to 'tally' the cost of working a low-wage job and foresaw a likely decrease in income and benefits that would push the family into more debt. She has been unable to find any work in town and doesn't have transportation reliable enough to commute. Matthews often depends on catching rides into town because her car is in need of constant repair. In order to get by, Matthews utilizes community food boxes and participates in the 'informal' economy in town. Some business owners will allow residents to run short-term tabs (food and gas) and Matthews can sometimes barter for other services (car repairs) as well.

Matthews has an associate's degree and since living in Oregon she has pursued additional college courses with a plan to earn a four-year degree. Due to financial and transportation barriers, Matthews has had to delay finishing school and instead chose to concentrate on developing an in-home business. "My ultimate goal is to be self-employed you know because I already know that employment at \$6.50 an hour isn't going to make me much better off than I am now." She was financing college with loan money and is worried that she will not be in a position to make payments when the loans come due. Matthews was banking on finishing the degree and acquiring a job that would provide her with a livable income. She talked about wanting to access AFS job training resources as another option. "Since I'm not getting cash aid from AFS, I couldn't go to their job training program. That's something I wanted to be able to do because they have computer training."

At our last contact, Matthews's son had left home. He came to live with her at the time he was diagnosed with a major mental health disorder. Matthews attempted to help him stabilize and encouraged him to begin a medication and counseling regimen. He was able to complete high school by attending a special education program. Despite her support, her son has been increasingly unwilling to seek help for his mental health issues and lives a crisis-ridden existence. Matthews describes her teenage daughter as "very bright," but reported she was doing poorly in school over the past year. Matthews is unsatisfied with the school because she sees her daughter as falling through the cracks. She is hoping to keep her daughter in school and see her through to graduation. Matthews related a history of domestic violence with an ex-boyfriend. She was able to access some additional support from AFS because of the domestic violence.

Matthews noted that domestic violence services, such as safe housing and counseling are miles away from where she lives.

Matthews saw AFS as “a great thing. I don’t know how I would have made it, especially when my children were young . . . I came to Oregon with nothing and we were able to get food and medical help.” Matthews struggled with her inability to do more than barely get by and focused on the need for AFS to support recipients making long-term changes. Matthews feels strongly about education and child care supports for recipients towards that end. “The only way you’re ever going to get out of the rut of trying to live in a low-income situation is to improve yourself so you don’t have to work for minimum wage . . . minimum wage isn’t any better than being on welfare.” Matthews reflected on her fear of losing ground if she moves from benefits to a low-wage job. “The working poor person has a lot less access to assistance. Once that person gets off welfare and becomes a working person, all of a sudden any opportunity they had for assistance if they don’t have enough money to pay bills is gone.” Matthews expressed a sense of pride at being able to be present at home to provide a majority of the care for her children, even with the financial ups and downs. She wishes to live rurally and is determined to create a sustainable existence on her land.

Lydia Mendez
TANF Diverted

Lydia Mendez is a 44-year-old Mexican woman living in an urban area off the I-5 corridor. She lives with her two young children, ages 6 and 8 and is separated from her husband. She also has a 21-year old daughter and grandchildren who live in the area. Mendez is predominantly Spanish-speaking and all contact during this study required an interpreter. She arrived in Oregon with her children three years ago. She reported a history of AFS use prior to living in Oregon that included a period on cash assistance, Food Stamps, and subsidized health care. Upon settling in Oregon, she applied for welfare while she was in the process of looking for work. Mendez reported that at the time she applied to AFS, she was looking specifically for help with Food Stamps and health insurance. Her status with AFS is as a diverted recipient, but Mendez only reports receiving Food Stamps and OHP. She was aware that qualifying for TANF was contingent on participating in job search activities, but reported finding work fairly quickly on her own. “Here there is a requirement that you do a training. You have to go and report for work and look for work. But I’ve always worked, so I got work pretty quickly and didn’t have to go through the training. At our initial contact, she was continuing to receive Food Stamps and OHP. She had been awarded child support for one child, but the payments are inconsistent.

At Time 1 of the study, Mendez was sharing housing with her adult daughter and her two grandchildren. By Time 2, she had moved into her own apartment with her two young children. She expressed satisfaction with the move, noting the play areas for children, the quiet environment, and the nearby school. At Time 3, she indicated she had been forced to move to less expensive housing, but I was unable to contact her for the final interview to follow-up on this information. She relied on a car to get to and from work, but reported the vehicle was quite old and in chronic disrepair. She wasn’t able to count on public transportation because her work shifts varied and often required her to travel at odd hours.

Mendez’s work history has been mainly in agricultural work, “mostly in canneries and in the fields because I don’t have a lot of school. And so that’s mostly what I’ve done.” She doesn’t have a high school diploma and her English is quite limited. She attributed her limited access to other types of employment to her lack of English and her physical limitations. She acquired a computer certification before moving to Oregon, but was unable to use that qualification here because of her limited English skills. After a series of temporary jobs, she secured her current, full-time job at a cannery where she is processing produce 50 or so hours a week. She describes the work conditions as stressful. She is required to stand for hours on end and perform repetitive tasks that leave her suffering residual leg pain and chronic eye irritation. This is the steadiest work she has been able to find since arriving in Oregon. The job pays minimum wage and does not come with health benefits, sick leave, or vacation. Neither does it offer any security, as the work is subject to the changing agricultural labor market.

Mendez worked mainly night shifts and her schedule, coupled with her need for affordable child care, led her to use an in-home sitter who is also a friend of the family. She was willing to work night shifts in order to be as available as possible to her children. “I want to be here when they go to school and when they get home. What I really try to do is have somebody here to take care of them when I go to work. I prefer to have them here than to take them other places.” Mendez described a work schedule that often left her tired and stressed. Although she was happy with the quality of her child-care provider, she was not happy with the lack of quality time with her children. “We don’t have the kind of liberty for a vacation. The kids, when I work 10-hour days, seven days a week, it hurts me because I come home and they’re asleep.” Since moving to Oregon, Mendez lost custody of her children briefly to her ex-husband, but was able to regain custody and she reported the children as settling in well. She expressed satisfaction with the local elementary school, which was a convenient walk from the apartment.

Mendez suffers from a long-term disability resulting from a childhood illness. Her disability limits her physical capacities at work and appears to affect her overall stamina. She would like to find sustainable employment that is less physically stressful, as the agricultural work she depends on is exacerbating her chronic pain. Because of her low wages, Mendez and her children are covered under OHP. She described the coverage as sufficient, with the exception of the dental care restrictions, but finds the monthly co-pay to be difficult to keep up with. Her ex-husband has occasionally been in a position to provide insurance for one of the two children, but that has been an inconsistent resource

Despite her circumstances, she saw her family as better off with her working. “It gets shameful to go in and ask for help. I would rather that somebody paid me to stay here and raise my children and I can’t. There’s not a way right now.” Throughout the study, she reported experiencing a number of hardships, including food shortages, foregoing health care, paying bills late to the point of losing utilities, and being forced to move to an even cheaper housing. Mendez expressed a desire for further training and/or education to be able to qualify for better paying jobs. “It would have to be training for some kind of job I could really do, that I could realize. Like something where I could be seated. It would be hard because I don’t speak any English . . . And how could I pay the bills while I was studying? I would like to go and get my diploma. I would like to do all of that.”

Mendez’s experience with AFS was limited to her receiving Food Stamps and OHP. She described applying specifically for those resources and did not recall talking with a worker about other options. Low-wage work, even at more than full-time, wasn’t meeting the financial needs of her family and she relies on AFS supports to supplement her limited income. “The Food Stamps, when I get them, they’re what feeds the family and that helps me have a little cash left over to keep with the bills and not get behind.” Because of her fluctuating (seasonal) income, Mendez can’t count on a regular or necessarily sufficient allotment of Food Stamps and she commented that the eligibility rates for assistance should be higher overall. Mendez reported feeling uncomfortable about interacting with AFS workers because “there’s people who discriminate. Like they ask you about why you have kids by this man and also by that

man.” The advice she received (unsolicited) about family planning from workers was disturbing to her. Finally, she reported approaching AFS when she was in dire need of rental assistance and being denied any immediate help. “You can’t count on it for the emergency. It takes too much time.” When asked about her hopes for the future she said, “My big dream is to buy a house. I know I would have to keep paying, like you pay rent but it would be mine. That’s my really big desire for the future and some kind of income that was really stable, enough to get the kids what they need.”

Freda Perez
TANF Diverted

Freda Perez is a Hispanic woman in her late-50s. She lives with her husband, her 20-year old daughter, and 4-year old grandson in a southern Oregon city. Perez and her husband are predominantly Spanish-speaking and these interviews required the help of an interpreter. Perez was unemployed for the duration of the study and had not worked for two years prior to our contact. Her husband is unemployed as well. Both suffer from disabling health conditions, leaving them unable to search for work. “It’s been pretty difficult because we are not working right now and aren’t able to work.” At the time of the study, they had been on welfare for two years receiving Food Stamps and OHP. Perez attempted to access some kind of cash assistance, but did not qualify. “They told me there was really no reason to come back because they weren’t going to give me any cash assistance. I can’t get it because I don’t have small children.” She didn’t report receiving any diversion payments, but may have had some initial help with housing expenses. Although their daughter is living at home, they are unable to get Food Stamps for her or their grandchild.

Perez suffered a serious health crisis a couple of years ago and since then, she has been unable to tolerate going back to work. She has been employed mainly in the agricultural industry, including work in the fields, canneries, and nurseries. The jobs have, for the most part, been seasonal with no opportunity for benefits or security of any kind. Perez is unable to return to the type of jobs she has held in the past because of her health issues. She expressed a desire to work, but doesn’t know what she would both be qualified for and also be capable of doing. “I don’t think there’s anything for me but field work or other agricultural work.” She reported applying for a range of low-wage service jobs, but has had no response from employers. “I go and apply but they never call me. I think it’s because I don’t speak much English. But I understand enough.”

Having access to health care through OHP has been crucial to Perez and her husband’s well-being. “I worry about my illness, about being sick.” Their health conditions require regular trips for medical care and ongoing treatment. They are able to pay a small monthly co-payment for all the services they need and Perez is satisfied with the insurance and the care she receives. She has applied for social security and is still winding her way through the slow and confusing bureaucratic process. Her husband is disabled from a serious accident and was able to qualify for disability support for a short time. He is now receiving a small social security payment that barely impacts their living expenses.

Perez and her family live in a rental house located near the bus lines and Perez is dependent on public transportation to get around. She likes their house and reported it is in good condition and large enough to accommodate a family of four well. According to Perez, the last neighborhood they lived in was unsafe, leading them to move. “This is a good neighborhood. It’s really calm here. I like that. The last place was horrible. I say this because that’s where my son got shot. I think it’s awful up there and I didn’t want to be there anymore.”

Unfortunately, their rent is rising and getting more and more difficult to manage. The family is considering moving to someplace cheaper. Perez's live-in daughter is employed in seasonal work. She contributes money towards the household, but her income is temporary, subject to fluctuations in the seasonal labor market. Perez also receives support from some of her nearby children. "My daughters try to help us but they don't have much either. They help us with the rent and I get Food Stamps. With that we get by." Perez presents a picture of a family who has pieced together support from public and private sources, both of which are necessary to their ongoing survival.

Although she is unemployed, she provides all the child care for her 4-year old grandson while her daughter is away at work. Perez is aware of the fact that her daughter is able to work without bearing the cost of childcare because of her availability. "If I got work, what would happen to him and who would watch him?" She often cares for another young grandchild as well. While the children can be physically taxing, Perez describes her relationship with them as very satisfying. Perez's children all live within close traveling distance and she described their visits as the core of her support and social life. "I like it when they're all here together and all my grandchildren are here. That's how we are. I like being with my family."

Perez felt she was getting some of the support she needed to get by, but her (and her husband's) medical condition will most likely keep her from working much in the future. "It was better before we had the stamps because I was working and my husband was working. There was money when we were both working." Perez reported she has gotten no support or guidance from AFS around her chronic disabilities. The Food Stamps and OHP have been constant resources for the family, although they've experienced a decrease in their allotment because of their daughter's adult status. "They only give us Food Stamps for myself and my husband. Not for my daughter and her baby." She went to AFS once with an emergency need and didn't qualify for any additional support. "I went once because we didn't have anything to pay the rent. I wanted to see if they would help and they said no. They said they just couldn't. They didn't really give me a why." Perez speaks little English and has had some difficulty with the turnover in AFS workers. "It seems like it changes a lot. Sometimes I'm not sure who I'm supposed to be talking to." She reported that forms often come to her in English and she has to enlist her children's help in filling out the paperwork. Outside of AFS, the family has accessed energy assistance to help with overdue utility bills. Perez has had to struggle with the shortages of food, chronically overdue bills, and difficulties paying rent because of the meager and sometimes unpredictable resources they live on from month to month.

When asked about her experience and thoughts on welfare reform, Perez focused on the role of the AFS worker. "I would like that they don't just do what they think ought to be done, but that they do everything that is allowed to be done. And I'd like to be able to sit down with a welfare worker and talk the way we are talking here. I'd like to have that level of just conversation and trying to figure things out." She saw low-income working families as needing more access to AFS supports. "They need it because there's a lot of people that even though they're working, they don't earn enough. At least Food Stamps, that would help a lot." Perez

also addressed the need to provide more families with health care. “If you don’t have help for medicine and you don’t have food, how are you going to live?”

When asked about her vision for the future, Perez talked of remaining close to her family and being available to the children and grandchildren. She would like to be less dependent on her children’s support and is continuing to look into social security benefits. For herself, she “would like to go to school and learn more English and to study and get my citizenship.”

Sally Reid
TANF Diverted

Sally Reid is a 38-year-old white woman who has three teenage children, two of whom are living with her. She has never married and lives in an urban area with her grandmother for whom she provides care. She was on cash assistance in the 80s for about seven years in another state when her children were small and their father was “in and out of the house.” She went back to work when her youngest child was six. She says her mother was on welfare and describes herself as living in the projects when growing up. Five years ago she was ill, lost her housing and was on Food Stamps for a while. She could have received cash at that point but did not want to. “I didn’t want to run any of their programs ... I already have a resume ... I didn’t need their job search ..I just needed ..I got back to work.” She did go back to work managing an adult foster home but a combination of low earnings and inadequate housing prompted the move to Oregon in 1997. She received Food Stamps, medical, and some help with transportation costs when she first arrived in the state.

Apart from when her children were very young and for the brief period when she was ill, Reid has always worked. She feels she has worked as a caregiver all her life, since, as a child, she nursed her mother through a terminal illness. In addition to care giving, she has been a food server, clerical worker, a classroom aide in a GED program when she was in college for a year. Reid currently is employed by private agencies as a caregiver and is doing primarily hospice work. She enjoys her work and gains satisfaction from feeling she has skills, but also finds it boring and unchallenging. It’s also low wage: she has earned between \$7 and \$8.75 an hour, has variable hours, and does not have benefits.

Coping with a lack of health insurance is a major worry. Although her children are covered by the Oregon Health Plan, Reid’s coverage has been more intermittent, depending on her hours and income. “[Our medical coverage] horrifies me ... I personally am not covered ... my daughters are ... I didn’t work a good part of last month, so I may be eligible for a short period of time ... and I work for 2 agencies ... but once I get back into work [when they have clients] then there’s no more medical for me. It really scares me.” She has sometimes been put in a position of manipulating her hours so she can qualify for health care herself, although by its nature her work also does that for her. “I would and I do (regulate work in order to have medical coverage) because I think my health is more important ... if I’m not healthy (as the only wage earner) whoop, here we go”. Reid is caught between working fewer hours and receiving medical coverage, and working more hours to, in her words, eat macaroni and cheese instead of Top Ramen. She’s mostly opting for the latter. At the time of the first interview Reid was working for two agencies and taking on a third job. She was earning \$7 - \$8 an hour and mostly working nights, which she likes since she can get in a lot of hours in a few days. “I can work three or four days (at night) and have anywhere from 35 – 50 hours ... then by day four or five ... I’m on overtime.” This schedule also fits with her other unpaid job of caring for her 90-year-old grandmother.

Reid, with some help from her children, provides live-in care for her grandmother who is mobile, but needs food prepared, assistance with daily tasks, and someone to make sure she's safe. Through working nights, Reid can be there in the morning to make sure the grandmother has food and her medications. She arranges any day jobs she has so she can check in on her grandmother periodically. For this, she receives a free place to live with utilities paid. Other family members send \$200 a month for her grandmother's food. With this arrangement Reid is able to get by, though she has had periods where bills were paid late, the kids did not get adequate clothes, she could not afford family outings to the movies, meals were less than adequate, and she put off medical care for herself. She has no savings for emergencies or unexpected expenses.

By the second interview, Reid's situation had improved, mainly because she was working many hours, both days and nights when she's on call. She has also received her CNA certification. The agency she is now working for sponsored her for this certification, but it only netted her a raise of 25cents an hour. She's also doing some recruiting of both clients and workers for the agency. "I don't feel like we're drowning any more. You know, like I have a dog (sic) job, dog wages, no insurance, no food, no car, no clothes... we have food and we have clothes and we have a car now." She is also now worried that her hours and earnings will disqualify her daughters for the Oregon Health Plan.

The additional hours come at a price besides losing medical care. Reid feels she has no time with her kids after school. "When I work nights it's hard ... they get lonely and a little bit worn down ... they get tired of being grown up, basically, is what they are when I'm gone". She's afraid their schoolwork suffers because she's not there to help and supervise. She worries about the effects of poverty – constantly not having the new clothes their friends get. She feels they are struggling too, and not really free to be kids. She is grateful that living with her grandmother means she has a better house and safer neighborhood for her kids than would be possible otherwise. She feels the stress of being a single parent. "Every night you go to bed and think of the hundreds of things you could have done better" and the difficulties of raising a family without a community of support, "instead they're like all these little piranha chewing on me ... cause I'm all there is ... that's it."

Reid feels she got little help from AFS programs. She said that she could get her own job and that the agency ignored the fact that she was caring for her grandmother. "I don't know if they expected me to get on the bus and leave her during the day while I was job hunting." She had thought of getting through her required job contacts in one day but was told she must do one per day, which would have entailed continuously leaving her grandmother for long periods of time. "So all I did was throw in my paperwork once in a while ... this is where I've been...Read it and weep." Reid is supportive of further training and education and feels that women should be able to be at home when their kids are babies, "that was initially why I was on assistance because they were little ... nobody's going to give that baby her bottle except me." She said that parents need more support, that income levels for receiving help should be higher, and that people need more transitional support. "If you have all these seedlings and

some of the seedlings are a little bit bigger and stronger, they still all need water and fertilizer ... poverty is just a vicious cycle ... if you get your head above water they're going to drop you ... They're going to let the air out of your life jacket and you go back down on the bottom of the rung. And maybe if that support is ongoing and continuous, that somebody is truly strong enough to support themselves the way they daydream you are when they cut you off."

Pam Reiss
TANF Diverted

Pam Reiss is a 34-year-old Native American single mother of two sons, ages 4 and 10. She and her sons live in subsidized housing in a small town in southern Oregon. The housing is a two-story duplex with two bed rooms. It is in fairly good repair and seems adequate. At the first interview, she had lived there only two or three months. They continued to live there throughout the study period.

Reiss works full-time at a company that services mobile homes. She was not working at the first telephone survey, but was going to school at one of the private, for-profit schools that take people's money, but really provide little training. The school went out of business the day after she finished and she was left with a government loan, few additional skills and no job. She was helped by going to the local JOBS partnership agency where she benefited from their group sessions exploring how to find work that is satisfying and uses individuals' particular skills. Now she is doing manual, semi-skilled labor and loves it. This is her dream job, although the hours are long and she has difficulty with child care.

Reiss's history is complicated. Her father was an abusive alcoholic who beat her mother and also beat Reiss. She was mostly raised by her grandparents whom she loves very much. Her mother finally left her father, but Reiss went on living with her grandparents. She says that almost everyone in her family has at some time received government assistance. For example, her sister has a drug problem and has had frequent contact with various agencies. Reiss was married and in 1992, when her oldest daughter was 2, she left her husband who also was abusive. After she left he beat her very badly. At that time, she also discovered that he had been sexually abusing the daughter. She says that it took her two years of counseling for her daughter and two years of legal battles before she got sole custody. Reiss was divorced and then remarried and had another child (age 4 now). The new husband was mentally abusive and they are now separated. He, however, cooperates with child care and pays for child care for the youngest child. She has had a new boy-friend for two years, but is trying to get rid of him because he is too controlling.

During these years, Reiss sometimes worked full-time, but mostly part-time. She had a series of jobs, first in restaurants, then in a warehouse, and then at a large retail store. She left several of these jobs, or was fired, because she had to take time off to tend to emergencies with her kids. She lost the retail job because the corporation was sold and there was downsizing where she worked. She was last hired, first fired. She thinks that she finally found the right fit in her present job, where her boss understands the family pressures she experiences and gives her time off. She had been there for over a year at the second in-depth interview.

Reiss first applied for AFDC in 1992 when she left her husband. She got cash assistance for, perhaps, two years, and has gone on assistance about four times since as various crises have occurred. In the first quarter of 1998 she went in to apply again. However, she decided to leave town and the agency helped her with car repair so that she could move. She was gone for only

a short time and got the retail job when she came back. After she was laid off, she went to the unemployment office, where she was told about the JOBS partnership program. Part of this program was an information-gathering exercise. She got a job at the first place she visited in her information-gathering exercise. At about this time, a co-worker told her about the subsidized housing program. She had applied for Section 8 a number of times, but always had a job that put her over the limit when she was called for housing. Then, she had to go to the end of the line again. However, in this other program the waiting line was very short and she got in. Her experience with AFS has been good and bad. She says that she has had two good case workers out of 10 to 15 she has known. They have never steered her to counseling or to good job preparation programs. She has found these things on her own or through other people, such as a doctor. In the last year or so she has begun to receive certain benefits from her tribe. Her medical insurance is now through them, including money for counseling, and she gets a lump sum payment from them from time to time from casino operation profits.

Even though working full-time at a job she likes, she only earns \$8.00 per hour and has a hard time covering her expenses. She attempts to budget tightly, but certain expenses make it difficult. Gasoline is expensive and she drives about 40 miles a day to work. Government policies undermine her financial situation. For example, the state garnisheed her wages to pay off her loan for the 'education' that was useless. They were taking \$130 per month out of her \$900 per month earnings. Then, they took her entire tax refund to pay off the rest. There are no benefits on this job, including no sick leave. Between the second phone interview and the last in-depth interview she was ill for two weeks, so her income went down. Since she had no savings, she had difficulty with paying bills. Further complicating this situation is that she has experienced sexual harassment on the job. One of her co-workers got fired as a result and another became verbally abusive over that firing. She said in the last interview that she prefers to work alone on a job now. Her employer, while very supportive, is a small employer who may retire in a couple of years. The company would then cease to exist. Reiss has plans to try to get a state job so that she would have easier work. The job is physically demanding and she becomes very tired, too tired to do the things she wants to do with her children.

A primary worry is that she is not being the kind of mother she wants to be. She would like to have fun with her kids, have more time to read with them and talk to them. Instead, she finds herself acting as a disciplinarian in the brief time she has with them. The difficulty with meshing job and family arises from her long hours, frequent overtime, and her long commute. Ex-husband #2 lives nearby and picks up the boys when he comes home from work, earlier than Reiss comes home. That works well, but Reiss feels he is too permissive. She is worried that her older child is hanging out with inappropriate people and is getting to know things he shouldn't know at his age.

Reiss's situation appears to be more stable than it has been in a long time. Still, that stability is precarious and she has no financial back-up. Her grandmother and others in her family are very supportive, but are poor themselves. At the last interview she was beginning to feel that her low pay was unjust and that she was paid less than other people (all male) working in her

workplace. The sexual harassment problems are potentially bad. She is in a very male-defined kind of work and is not too well accepted by other workers. She feels a lot of stress and anxiety about her kids.

Lillian Sawyer
TANF Diverted

Lillian Sawyer is an African American woman in her late-40s. She lives in an urban neighborhood with a roommate and her teenage son. She is currently unemployed and receiving a monthly cash payment, Food Stamps, and OHP. Her roommate is able to work occasional temporary jobs and contributes her income and food stamp allotment to the household. Sawyer has no high school degree or GED and reports a history of unemployment. She had her son at age 30 and the father has never been involved. At that time she applied for welfare and received cash payments, Food Stamps, and health insurance. She attempted to care for her son, but after three years she relinquished custody to a family member. She struggled with her drug use for years and continues to suffer from related health problems. Sawyer regained custody of her son when he was in his early teens and he has been living with her since then. By her report, she began receiving AFS services again a couple of years ago. She does not recall being diverted from TANF, reporting cash payments as an ongoing source of AFS support. Although Sawyer was receptive to the study, it appeared difficult for her to provide detailed responses to our inquiries. Her ability to communicate was somewhat limited.

At the time of the study, Sawyer was suffering from a number of chronic health problems that impeded her ability to work. By the time of our final contact, she was getting ready to enter the hospital for surgery. Her health issues have severely limited her participation in AFS job programs and at this point she is in the process of negotiating the SSI application in hopes of qualifying for some disability benefits. Given her situation, Sawyer counts on her AFS resources for her and her son's day-to-day survival. She talks about her health, lack of education, training, and job experience as significant barriers to securing a job. She sees working as a potentially helping her family to be better off, but she worries that the low-wage, low-skill jobs she would be at all qualified to apply for would not provide her with a livable wage, health insurance, or a manageable work schedule. She does not have a car and depends on the bus and walking for transportation. She expresses a desire to build job skills or acquire more education at the point when her health problems stabilize. "The living situation could be better. I hope one day to maybe go through some job training, but right now I'm under a doctor's care."

Sawyer lives in a poor urban neighborhood that she describes as "okay," but is concerned with the degree to which youth are on the streets. She shares a very small one-bedroom apartment with her roommate and her son. The rent swallows up her cash payment, leaving her to scramble to generate resources to cover other living expenses. Her roommate contributes some, but her income is minimal at best and fluctuates depending on her status with temporary work. Sawyer does not receive any housing subsidy. She reports using energy assistance as often as she could to help offset the cost of utilities.

Sawyer described being part of a network of friends and family that put her sometimes in demand for providing housing and child care. Because she is unemployed and has a small, but stable living space, she ends up caring for her roommate's grandchildren fairly regularly. Her teenage son attends high school and participates in sports programming. She reports that he is doing "all right" and that he is "a good kid." She expressed satisfaction with the quality of the school system in general.

Sawyer sees her AFS experience as positive. She has been able to work with her case manager around her health problems and employment limitations. "I've been fortunate. I've had to go up there (AFS) for redetermination paperwork . . . well we got to talking and she gave me this deal where if I gave her a doctor's statement I wouldn't have to participate . . . in the meantime the case manager I had wanted me to look into SSI." She identified a higher food stamp allotment as something that would be particularly helpful, especially given the appetite of a teenage son. She also expresses a need for a more substantial cash payments. Sawyer wants to move to 'better' housing that would more adequately meet the needs of her family.

Linda Agnaci
Food Stamp Leaver

Linda Agnaci is a divorced, white woman in her mid-forties who lives in an urban area along the I-5 corridor. She has two teenagers and an elementary school-aged child. She first applied for Food Stamps several years ago when she was laid off from a job. Since then, she has cycled on and off Food Stamps as her financial picture has shifted, also relying on a housing subsidy and OHP for at least one of her children. Agnaci is an adept information gatherer and networker; she has managed to tap into a number of programs for low-income families which have greatly benefitted her family and ultimately will put it in a more stable position. She became a “Food Stamp Leaver” for the purposes of this study after going over income when she began a new job for which she had just received a certification.

Shortly after starting this job, she was injured in a car accident which made performing her job duties painful and difficult. She changed to a lower paying job as a school cook which, she hoped, would aggravate her injury less. She held this job at Time 1. The job paid \$8.60 per hour and offered no benefits because she was hired as a part-time employee. She worked 30 hours per week and earned \$800 per month. Her financial situation, though tight, was greatly aided by the relatively generous and regular child support checks she received from her ex-husband — \$900 per month. She benefitted from a housing subsidy. Everyone in the family was covered by some sort of health insurance at Time 1. Agnaci relied on a free policy offered through the non-profit branch of a large health provider. Two children had insurance through their father and the third, through OHP. The family was getting by at this time, though Agnaci reported that they had trouble paying bills about a third of the time. She characterized the family’s well-being as “fair” which was the same as a year before.

Between Time 1 and 2, the family’s situation deteriorated. Because she worked for a school, her job ceased during the summer months. Agnaci chose not to pick up any supplementary employment during this time because her children were having difficulties getting along and she felt she should remain at home to supervise them until school resumed. She reapplied for Food Stamps when things became especially rough financially. Initially, she was given no indication that she was ineligible. After two weeks, several calls, and multiple reassurances that her Food Stamps were being processed, Agnaci was told that her car was worth too much, that her income was too high (though she would not be earning any income for the remainder of the summer), and that her application had been denied. The income she was obligated to report was the residual from her last pay period.

About the effect of her inability to get Food Stamps, Agnaci says, “...Things wouldn’t be near as bad if we would have been able to get Food Stamps for a couple of months. I mean I wasn’t asking them to feed us for the rest of our lives. Just to go over the summer until we got back on our feet again.” She received no referrals from AFS but luckily stumbled upon a non-profit organization which offered working families donated food for a nominal fee. She utilized this resource throughout the rest of the study period.

When school resumed and she started back to work, Agnaci's injury flared up again. Her children continued having problems with each other, only now their issues prevented them from getting to school in a timely manner. Agnaci quit her job as a school cook to be around more and enrolled in medical reimbursement classes at the community college. She found a grueling job delivering papers with her teenage son. They worked each morning from 2 a.m. to 5 a.m. for approximately \$400 per month, less than \$3.00 per hour for each of them. About this arrangement, she said, "I'm like oh, I can't even think about this. All I can think about is okay, we need the money. And this is the only time I can see right now that I can work. And still be home and go to school." She slipped further and further into debt. She began borrowing several hundred dollars from her mother each month to make ends meet.

At Time 3, the situation became more dire. She reported that the family was doing "poor" but better than six months before. She depleted the small savings account that she had and continued to borrow from her mother. Still relying on the paper route and her child support check, she continued with school, hoping to improve their circumstances. They used the food pantry weekly. Agnaci also reported that she paid bills late or not at all, sold family items, went without medical care and necessary medicines and received money from friends and family to make ends meet. Their housing subsidy allowed them to pay minimal rent, which reduced the stress that they would wind up homeless. She later reported that during this time and during Time 4, her children were experiencing more difficulties; the middle child had missed a great of school and all three were exhibiting behavioral changes.

By the last in-depth interview at Time 4, Agnaci had become tired of struggling to get through school with no money. She had quit the paper route and school and gone on the job market. She found employment as a receptionist in a dental office which offered \$9.00 an hour, some paid leave, medical benefits (though Agnaci saved money by paying \$320 for a family policy from another source out of pocket), and free dental care. She earned approximately \$950 per month. The office did not always have enough work to keep her employed full-time, thus, her hours varied. She did, however, have an advantageous schedule worked out with her supervisor, who was also a single mother. The supervisor allowed her to come in late to oversee her children's problematic departure to school and then work later in the day. Though she saw few opportunities for advancement or raises in the office, Agnaci was very satisfied with her new job.

Agnaci's financial situation was greatly rejuvenated with her new employment. During the last in-depth interview, she reported that she was now able to make ends meet. She still relied on a housing subsidy (though her rent had jumped tenfold with her new job) and the food pantry, but this assistance allowed her to save a bit of money each month. Agnaci had long been involved in two programs which encouraged capital accumulation among low-income people. One was through a non-profit organization and matched any funds she placed in a designated account. The other was through the housing organization with which she dealt; each time her rent increased, the monthly difference was deposited into an account to be used for future investment

in education, housing or a small business. Agnaci had saved up several thousand dollars and intended to put her savings towards the purchase of a home. A small inheritance at the end of 1999 enabled her to pay her mother back and put some more money in her housing accounts. Her ameliorated circumstances renewed her hope that she would soon own her own home.

Agnaci had a few suggestions for improving services to low-income individuals and their families. First, she found the value limit for cars under Food Stamp eligibility guidelines to be unreasonable. A decent car enables an individual to be a more reliable worker and "...if you were able to go to work everyday you wouldn't risk the chance of losing your job from missing work. And you'd be more apt to maybe get an advancement or get a raise and get off of Food Stamps." She echoed the criticism of many that information on available programs and services was not readily accessible from AFS. For instance, she did not know that AFS could assist in job search and retention or that many branches had staff members and equipment dedicated to career placement. Finally, Agnaci's case helps to illustrate the usefulness of all types of subsidies in helping people to escape massive debt and homelessness and, occasionally, even get ahead financially.

Theresa Allen
Food Stamp Leaver

Theresa Allen is a white woman in her late 20s who lives in a city on the I-5 corridor. She has one preschool aged daughter and, by Time 4, was pregnant with her second child. During the course of the study, she changed households four times and reunited with her husband from whom she was separated at Time 1. Allen first went on Food Stamps after the premature birth of her daughter. Her daughter's health condition necessitated that Allen quit her job to care for her full-time. In early 1998, she went off Food Stamps after losing her eligibility when she returned to work.

At Time 1, Allen reported that her family was "excellent," better than one year ago. She lived with her daughter and several roommates and their children in a house owned by her parents for minimal rent. She worked full-time as a janitor, earning approximately \$1,200 per month after taxes. She had worked for this employer previously for a year. Her job offered vacation pay but no paid sick leave. She received health insurance through her employer, which she found adequate, but could not afford to include her daughter on the policy; thus, her daughter received OHP. She reported that she was somewhat satisfied with her job. She occasionally had trouble paying bills, sometimes paying them late or not at all.

At Time 2, Allen described a host of changes occurring in her life. She dropped her work hours to part-time because she was beginning classes at a local community college. She kept her schedule at 25 hours per week to ensure that she could keep her employer-provided health care coverage, though working so much ended up taking its toll on her studies and her parenting. Moreover, she had just been moved to a different work location, which decreased her satisfaction with the job substantially. She and her daughter had recently begun renting a room in her parents' home -- an arrangement which quickly became somewhat stressful. She and her husband had recently reunited but were still living in separate households (both owned by her parents) until they could afford their own place. He was now employed again after being laid off from his last job. She disclosed that they were "living paycheck to paycheck," supplementing their income by collecting cans. She and her husband still were not fully sharing resources at this point. Her daughter's OHP had expired; they were having to go without some medical care until the policy was reinstated.

By Time 3, she was living with her daughter and husband in a rental owned by her parents. She reported that things were "good" for the family, better than they had been six months before. She still worked part-time and was attending school part-time. Financially, the family seemed to be doing about the same, though they now had two incomes on which to rely; she reported that they sometimes paid bills late or not at all and that some had gone into collection. She skipped meals occasionally to make ends meet. They had moved to a cheaper place in the past six months to save money. Her daughter was back on OHP, relieving them of some of their medical concerns. She was fairly dissatisfied with her job at this point, reporting that her schedule

conflicted with her family's needs, that there were few opportunities for advancement, raises, or training, that the job was insecure and of poor quality.

By Time 4, Allen's husband's had recently been earning enough to support the family on his income alone. The entire family received health insurance through his job. A work-aggravated shoulder injury, her husband's higher income, and her growing dissatisfaction with her job culminated in Allen quitting her janitorial job and staying home with her daughter for the summer. Fearful that her pregnancy would be high-risk, as her last one had been, she was not sure whether she would be returning to school in the fall or postponing her education for a later date. Financially, their situation was better, though they still had to cut out extra expenses and keep close tabs on their money. Bills occasionally went unpaid. If they needed extra money, she relied on her brother occasionally or collected cans.

Allen reported difficulties around securing quality child care for her daughter. At several points in the study, this surfaced as an issue which made working and attending school difficult for her. Her late-night janitorial shift limited her choices for care. Allen seemed to be perpetually uncertain about how she was going to cover child care. At some points in the study, she pieced care together from friends and family, seemingly day to day. Though she believed she was eligible for ERDC and had used it in the past, she thought that avoiding the hassle of the paperwork and of dealing with AFS outweighed the small subsidy she would receive.

In the first in-depth interview, she reported that she had recently removed her daughter from an in-home day-care setting because the children were not being fed at appropriate time intervals and because her daughter had been bitten by a dog and pushed off a rocking horse. Thereafter, to save money, she relied on a cash-strapped friend who watched the daughter in Allen's home. However, she questioned the quality of care her daughter received. The sitter had not retrieved Allen's daughter from preschool one day. Allen knew that the friend yelled at her daughter and had heard vague negative rumors about the friend in general. On occasion, she also relied on the child's grandmother and stepfather.

During the school year, child care became especially complicated. Four mornings a week, Allen would drop her daughter off on the bus at her special Early Intervention preschool, then continue on to her own classes. Two hours later, she would return to the preschool, take her daughter home, then continue with the bus across town to her job, only to return home at 1 a.m. Allen suspected her heavy workload was linked to some behavioral problems her child had been having: "I don't know if she's trying to get attention because I'm always gone, because I'm always working."

Lucy Anderson
Food Stamp Leaver

Lucy Anderson is 53, divorced with five children (four are adults and one now 15 and living at home). She identifies as mixed race. She lives in an apartment in subsidized housing on the outskirts of a small Central Oregon town. Anderson was a long-term cash recipient –she first got on cash assistance in 1974 when pregnant with her first child – then was off and mostly on assistance, and received cash for about 10 years when her kids were growing up. When first interviewed she'd been off cash two years. Anderson was at home with her kids for most of her adult life – she was either married or partnered or on welfare. There were hard times on welfare when all the kids were at home; she had no job skills that would support the family, but she also wanted to be home with her children. She has had a sporadic job history – some berry picking, Tupperware dealing and babysitting. Anderson decided to go to work when her youngest child was 8. She volunteered at a local school and was hired by them as a JTPA placement. Anderson needed further education to keep this kind of job so she enrolled at the local community college to get her instructional aide certificate in special education. She was receiving cash while attending classes. Then new regulations took over and she couldn't go to school and receive benefits. She did a version of the Jobs Program two or three times she said this gave her confidence but didn't help her either to continue school or get a job. She was living in another state at this time. She moved to Oregon and got her present job through a lead from a classmate in one of the JOBS classes.

Anderson is working as an instructional aide at a school near her home. She works part time about 17 hours per week. She wants to work full time but is still at the 3-1/2 hours per day for the school year. In many ways she's locked into this job since it is within walking distance of her home and the town she lives in does not have good public transportation. She supplements this job with home care and respite care jobs all year, during the summer months these other jobs are her only income. She has also continued to go to school at night & now has her instructional aide certificate (a one year certificate took her three years since she was also working).

Anderson really enjoys her work and loves the kids – it has elements of a “good job” in that it's unionized and has sick leave but it is part time and low wage and has no benefits. At the time of the last interview Anderson had supplemented her many part time jobs with tutoring a couple of special education kids at the school – this put her over income for the Oregon Health Plan. Anderson's maximum income per month (including the tutoring) has been just over \$900, in the summer it's around \$400 per month. In the summer she supplements her income with Food Stamps.

Anderson describes herself as doing fine and having the resources to meet most of her needs. She “lives simply” and has “enough” in her words. She has subsidized housing, does not use a car, saves pennies and cans, gets occasional food help from a relative, and uses the Earned Income Tax Credit for extras like a new TV or a family vacation. However, she has unmet medical and family dental needs, occasionally runs out of food, does not have adequate access to transportation and has no money for additional needs - her teenage daughter wanted to

volunteer in the summer, a school requirement; Anderson supported this but did not have the money for the necessary bus fare.

Her major problem is that she sometimes just earns enough to cut her off the Oregon Health Plan. She has health issues that require more than \$200 worth of prescriptions. She manages her inability to afford this by rationing her medications: “I’m buying them one at a time and making them stretch – I’m using one every other day - and sometimes I don’t feel very well – but I can’t see the doctor.” Her daughter also needs dental work which will cost around \$1,000. Anderson can’t afford this, can’t find a dentist who will take payments, and the only clinic is inaccessible since she does not have transportation. Anderson has no resources for retirement – she has now almost earned wages for enough quarters to qualify for the minimum social security benefit on retirement.

Anderson is very family oriented and proud that her four children, who were all raised while she was on welfare, are doing very well. They are all either in school, some in graduate programs, or have good jobs. She feels welfare was good to her even though she did not have enough money, since she was able to stay home with her kids. She expects and wants college for her younger daughter & plans to move with her daughter to provide stability when she goes to school. She also periodically cares for a homeless nephew, providing a place to stay and clean up.

Anderson is critical of the Food Stamps system – particularly the activities people have to do to get Food Stamps. When she needs Food Stamps in the summer she has to go through the Offset program and do job searches and interviews, even though this is a temporary problem for her since she will return to her regular work in the fall. “This (the Food Stamp program regulations) is so ridiculous ... even if I found a job I couldn’t take it because of the job I’m going back to ... and why are they wasting resources for me to run around and look for work that I’m not going to take.” She also said that the system should allow some education – she was not allowed to continue and earn her aide’s certificate, instead she spent more than two years completing it at night. She hopes the certificate will help her move to full-time work. Anderson also feels women should be able to stay home with their children – at least until they are school age, and that money should be invested in helping people get what they need – whether it’s school, or transitional help between school and a job, living expenses, etc. “Because if you’re helping her (a single mom) you’re helping those kids ... you’re (eventually) saving the system money.” She also said that people should have basic needs like food met. “I don’t think you should have to walk a tight wire just to get food in your house.”

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Sally Arnold
Food Stamp Leaver

Sally Arnold was a white, divorced mother of three in her mid 30s who died from complications due to cancer in early 2000, before the conclusion of the study. She lived with her elementary school-aged children in a small town in a rural area off the I-5 corridor. Her experiences with AFS began when she first developed cancer approximately seven years earlier. Still married, she and her husband struggled to make it without her income while she was sick, relying on a cash grant, Food Stamps, and medical. Three years later, when she divorced him, she went back on cash assistance and entered into the JOBS Program. About a year later, she fell ill once again and relied on Food Stamps, sporadically, and OHP, continuously, until she passed away. After one of these stints on Food Stamps, when her income rebounded after a round of chemotherapy, she became a “Food Stamp Leaver” for the purposes of this study.

With some college behind her, Arnold had an extensive job history in clerical work and accounting, but had also worked in day care. After participating in JOBS for three months, she located an accounting job through personal connections in a firm which manufactured fabric products. She held this job through Time 3 of the study, approximately four years total. Arnold valued this job highly for its security, the supportive environment and the interesting tasks it offered her. Twice before, she had been asked to resign by employers who could not sustain her frequent illness-related absences. This employer, however, gave her the flexibility to work when she was able, between chemotherapy treatments, hospital stays, and surgeries. She admitted that she often strained herself by coming back to work too early because they relied on her. The employer also helped her in times of dire financial need, paying bills, giving bonuses, referring her to agencies which could help, or soliciting help from others on her behalf.

Though the environment was secure and supportive, the wages at her job were too low to sustain the family. Arnold started at \$5.25 an hour, but by the study period, had moved up to \$7.25 an hour. Her responsibilities included bookkeeping primarily and sales but on occasion, she performed marketing and packing and shipping. Her employer offered health insurance, but the premiums were too high and the choice of doctors was severely restricted. Paid sick leave and vacation time were available, but she presumably used them up as fast as she could accrue them. She began the job working full-time but within a matter of months, moved to part-time to accommodate her health issues.

Over the course of the three interviews in which she participated, Arnold and her family had a very difficult time making ends meet. Foremost among her financial worries was the monthly struggle to pay her \$650 mortgage. Before the study, she and her children lived with her recently widowed father. After he remarried, his new family moved in, leaving little room for Arnold and her children. Her father and her employer then assisted her in purchasing a home close to her work in another town. At Time 1, she reported that she was working approximately 40 hours per week, earning roughly \$1,000 per month after taxes. Yet, the family still relied extensively and friends and family for money and food; Arnold reported that they skipped meals

and medical care to make ends meet. She had problems paying bills approximately one-third of the time. She evaluated that her family was doing “fair” which was better than one year ago. By the first in-depth interview at Time 2, her work hours and, thus, her pay had dropped dramatically to accommodate her chemotherapy schedule. She made \$420 that month. She had been receiving child support sporadically, which eased some of the burden. But by the middle of the month, she was uncertain as to how she was going to make her house payment, having exhausted family help for the time being. Fortunately, her employer contacted Arnold’s church, which solicited the full monthly payment from congregation members. At this time, she also sought help from a community agency which assisted homeowners in paying several months worth of housing and utilities in times of crisis. At the time of the interview, she had not yet heard whether she had been selected to receive assistance, but she was hopeful. Arnold disclosed during the interview that she worried about she and her three children ending up homeless. She felt confident that friends and family would take them in, but that they’d have to be separated.

At Time 3, she reported that things were worse for her family and that they were doing poorly. Still only able to work about 12 hours each week, she made due on \$420 per month plus a few hundred dollars in child support. Though they were still receiving Food Stamps and OHP, they relied on food kitchens on occasion, skipped meals, and turned to family and friends for food and money to make ends meet. Six out of six months, she had trouble paying bills — paying them late or not at all.

Arnold’s children suffered as a result of her on-going, life-threatening illness and serious financial hardship. Her children, however, had several other factors stacked against them, contributing to their stress. They had already suffered a great deal of loss and upheaval in their short lives. They had witnessed their father’s physical abuse of their mother and his drug use. He was involved only sporadically in their lives after Arnold left him, disappearing for months on end though he lived nearby. Their maternal grandmother, with whom they had lived and who had played a pivotal role in raising them because of their mother’s illness, had recently died. Arnold reported that as a result, her children had been experiencing behavioral problems -- acting out, stealing, and having difficulties in school. Two of the three had received counseling, which had been beneficial. Their move out of town also offered them a positive new environment. Subsequently, Arnold had seen their problems diminish, but she sensed they were perpetually scared about her illness.

Though she had a supportive network of friends and family, they were not able to support Arnold and her children indefinitely. It seemed to Arnold that she had no options once she had exhausted these routes. She did not apply for disability because she assumed an applicant had to stay out of the work force for a year before receiving benefits. As she had no means of sustaining her family for a year, this was not an option. She reported in the first in-depth interview that she had applied for partial disability but there was no indication that she ever received this benefit.

Though she was thankful for the help she received through AFS in the form of Food Stamps, OHP, and ERDC, she identified several ways in which the services could not meet her needs. Overall, she found the guidelines governing AFS services to be too stringent, without enough leeway for special cases such as her own. While she would have benefitted from cash assistance during the periods she was unable to work, she was either ineligible because her income from the previous three months put her over income or because she planned to return to work soon. When she had turned to AFS seeking some sort of emergency assistance with which to pay her mortgage, she was told there was nothing AFS could do and that she should turn to her church and family. Moreover, they offered her no referrals to outside agencies who could help; the community agency to which she eventually applied was identified by Arnold's employer. Arnold noted that had she been able to actually secure cash assistance, the grants were too low to be of much help to her. If she had quit her job, AFS would not have been able to offer her enough to cover even her \$650 mortgage, let alone her other expenses. Additionally, she would have had to forfeit her child support to reimburse the agency. She questioned how taking peoples' resources helps them make ends meet and become self-sufficient. Furthermore, she wished that ERDC could be used in instances when she was undergoing or recovering from medical treatments, which would ultimately speed up her recuperation and return to work.

Echoing the sentiments of many interviewed for this study, Arnold suggested that benefits not be cut so drastically or so soon, when incomes start to rise. As she stated, "Every time I get a raise in pay or a bonus they make me pay more childcare and cut my Food Stamps. Instead of letting me get ahead. And it ends up costing me more. To get a raise, it ends up costing me more than it does to not. So my boss has started trying to find other ways to do things." Moreover, she advised that the system of sharing information on resources available to low-income people or those in crisis be strengthened. Finally, she found the JOBS Program to be ill-suited to those who already had job experience; she knew how to find a job, how to interview, what to wear, the importance of being on time, how to behave, etc. She found it wasteful to for AFS to pay a babysitter more than she was receiving in her cash grant for her to sit through classes that were not helpful, especially at the critical post-divorce time for her children. Arnold's situation would have been dramatically improved had she been able to access disability benefits, emergency assistance, or a temporary TANF grant. Instead, because of the limitations of policy, she was left with very little safety net in her crisis.

Lilly Cantwell
Food Stamp Leaver

Lilly Cantwell is a 30-year-old white single mother with a daughter age 5 and a son age 1. She was pregnant at the time of the first interview. At the second in-depth, she was about to give birth and was living with her partner. They are planning to marry. She lives in a small, frame house in a working class residential area of similar houses in an urban area. The house belongs to her boyfriend, the father of her youngest child and her to-be-born child. He did not live there at the first interview. She said that she kicked him out and that she pays only partial rent in lieu of child support. The surroundings are rather bare, but the street is quiet and there seems to be a lot of sociability in the area - a number of people came in and out of the house while we were talking. Cantwell says the neighborhood is safe, but she is not entirely satisfied with it.

At the time of the first in depth, Cantwell was working in a neighborhood convenience store as a cashier. This was a steady, day-time, 40-hour-per week job paying \$7.25 per hour. She liked the job because she likes the people, her employer was understanding if she needed time off for the children, and it was close to home. Her children were in child care with a neighbor she trusted and she was getting ERDC. She found it stressful to work full-time and take care of her kids, wishing that she had more time with them. Cantwell had had other jobs. She had been in the Armed Services where she trained as an electrician. However, she did not like the work and her skills were not transferable to civilian life. She had also been a food server and had once had her own small business. Cantwell is ambitious and wants to get a university degree so that she can get into some other kind of work in which she will make at least \$30,000 per year. At the second interview, Cantwell was not working, but expecting her baby in about 5 days. She was not sure what she would do about working after the baby came. She would like to work, at least part time, because she likes to get away from the house. However, she does not know if she can afford child care for three children because she will no longer be eligible for ERDC if she gets married. And her pay at her last job would just about cover child care, making it not worthwhile to work.

At the second interview, Cantwell's financial situation had improved a great deal as her husband-to-be, who was living with her now, was earning about \$3,000 per month and she was getting unemployment compensation of \$135 per week. She was relaxed about money, in contrast to the first interview in which she discussed how careful she was, how she saved on little things, how she always knew exactly how much she had, and how she always put a little into a savings account. Now they were planning to add several rooms to their house and were trying to save to do that.

Cantwell had one episode of welfare contact. In 1996 she came from another state to Oregon where her mother and other family live. She moved here to escape a domestic violence situation. She applied to AFS for emergency assistance to buy diapers, formula, etc. for her baby. She got the emergency aid and then went on ADC, Food Stamps, OHP and WIC. They also referred her to a drug counselor who was helpful and got her deferred from the JOBS

Program because she was stressed and had so much to deal with. Cantwell said that she has been totally clean for two years. She also went to the YWCA at the suggestion of a woman she met and they helped her to get into subsidized housing. They also helped her to find a mental health counselor to deal with other issues, including the domestic violence. She found this counseling helpful too. Cantwell started to earn some money baby sitting and her grant and food stamps declined. Finally in 1998, both grants were so low that she didn't go through the process of reapplying. She reapplied for Food Stamps and was receiving a small amount when I interviewed her the first time. She was also still on OHP and ERDC. At the second interview, she was receiving nothing.

Cantwell has some very strong opinions about AFS and welfare benefits in general. She has had some good case managers who were really interested and caring, but she has also had some who in her opinion didn't care. In her experience, she has often been moved from one case manager to another. This does not foster a good relationship. If the case manager assignments were longer, and if clients were not moved from workers who are sympathetic, it would be much better. "They should get to know their clients better." She told her sympathetic case manager about her drug problems and got help. Now, "there's no way I'd ever tell them anything." She thinks that relationships between clients and case managers have gotten worse because of pressure from above to save money and not to fraternize with the clients. One case manager told her "they (supervisors) act like the money is coming out of their own pockets." She feels that welfare workers are instructed not to give certain information to clients, but that the YWCA, for example, gives very complete information about possible resources. In addition, there is too much bureaucracy, too much delay.

She said that AFS should support people who want to go to school, as the agency used to do. This is her most persistent policy suggestion. She also thinks that assistance should be available to anyone who needs it and that people shouldn't have to lose everything, their cars and their houses, in order to qualify for assistance. Moreover, she thinks that the government should build day care centers that are free for anyone who wants to use them; even people with two jobs in the family can scarcely afford day-care costs, thus the eligibility should be extended to people with much higher incomes.

Cantwell also has some negative observations about some people receiving welfare. She says that some people sell their Oregon Trail Cards for cash that they can use for alcohol, drugs, and cigarettes. She said that her boyfriend's ex-wife does this. However, Cantwell knows a number of people who use the program well. She also has a strong sense that she and the case managers are "on the same level." and that they should be allowed to behave in a manner appropriate to that equality.

Cantwell thinks that it is fine to get help from your neighbors and this has often happened to her. She does not get any money for her family. Instead, her mother borrows from her even though the mother earns a lot more than she does. Finally, Cantwell has volunteered at the pre-school attended by her son and probably will do so in the future, for she believes that it is very

important to be involved in the schools. In sum, she is an active, thoughtful person who might have gone to college if there had been away to do that while supporting her children.

Robin Crocker
Food Stamp Leaver

Robin Crocker is a white, married woman in her late twenties with two children, one who is in elementary school, the other is 5 years old. She lives in a community with a higher than state average unemployment rate where well-paying jobs are hard to find. She has a high school degree and wants more education. She and her husband have both worked most of their adult lives, though after her two children were born she did not always work and when she did, she worked part time. They received Food Stamps for a total several years when their family income made them eligible for needed food assistance. At one point the young children were on Oregon Health Plan, but the parents were not. At another point the husband had a job that provided health insurance, but the family could not afford the \$255 monthly premium. The household consisted of the family and the respondent's father (early 50's) who moved in with during a time when he was waiting to hear about his application for disability through SSI. During some of the study period he helped by watching the kids while the parents were working.

Her husband had stable employment for nine years, but left this job just before the study period because he foresaw no opportunities for advancement or raises. The new job he took did not pan out, and over much of 1998 and 1999 he struggled with a series of jobs that were often neither full time nor well paid. Crocker worked two part time jobs, both paying \$6.50/hour. Her job was as a cashier for small businesses. She wished they paid better, but was willing to work these jobs because her employers were good about understanding family needs, sick children, etc. She said it had been hard to find jobs for either of them that paid well and had good benefits.

The family's economic problems were severe during much of 1998-1999, less because of job instability and more because of low pay. They accumulated considerable debt. Their debt – in the neighborhood of \$20,000 – was so serious they ended up filing for bankruptcy. However, before filing for bankruptcy they sought, but received almost no help, from consumer credit services. Their debt was a combination of several things: a serious medical emergency when the respondent was uninsured that left them with huge medical bills; a significant decline in their family income because of the husband's job changes and periodic unemployment; and payments due on purchases made during better times.

For much of 1998 and 1999 the family's economic situation was like a roller coaster, going up and down with her husband's employment situation. She was unemployed at the time of the first interview, but had last worked a month before in a seasonal job. By the second and third interviews she had secured her minimum wage jobs and was working 30-32 hours/week. By the last in-depth interview the family's economic situation was better than it had been in 2 years. She had found a full time cashiering job in a unionized workplace. Her starting pay of \$6.50 had already been increased to \$8.15 with two raises and she had a full complement of benefits. Her husband was just about to start a new full time job at the time of the 4th interview. He was

hopeful that this would finally be a decent job since he had had 4-5 different full and part time jobs over the past two years. Their bankruptcy had been filed and much of their debt had been resolved.

However, the small home they owned was on the market because they were 6 months behind on mortgage payments and they had been unable to work out a payment schedule that worked well with the lender. Crocker was hopeful, however. Shortly after they put their house on the market the lender had contacted them about trying to come up with a payment plan that would work. She hoped this would happen because the real estate market in the community was weak, as was the job market.

Between the third and fourth interviews her father had moved to another state to live with her brother. He did this with almost no notice so she was in a difficult situation: being employed and having no child care. Her problem was resolved through the kindness of co-workers who helped cover shifts and one of whom who kept a middle school age child home from school for a few days to baby sit for her children while she got child care. She finally found a child care provider when a customer heard her discussing her problems and mentioned that his wife did child care from their home. She is satisfied with these child care arrangements.

Crocker believes that many families face the kind of problem her family has and that this society is not good at helping working people who fall on hard times. For years they were doing fine,

We forgot what it meant to have to scrimp and save. We had gotten to the point where we were feeling comfortable and able to do what we wanted. And then we got it real fast, a real hard kick. And people are willing to give you whatever you want. But the second you get in a bind they are not willing to stand back and help you get out of that bind. And that's why I think we have so many people in our [welfare] systems. Because once you get there you can't get out without help. And nobody is willing to help.

When the family got in trouble Crocker did not want to get on welfare because "I am not going to allow them to take my self esteem." She knew many people on cash assistance and had seen them treated as being "less than" other people. She wanted to do anything to avoid that for herself and her family. But she believes strongly that "Nobody should look down on you because you had to ask for help." But she is also highly critical of how the government and larger society have "forgotten the little people. I mean look at the wages they get paid."

For Crocker's family the past two years have been very stressful because of job instability and debt. As she says, for the past two and one half years they have been struggling; it has been "just one thing after another, you know. About the time we think we can breathe, we can deal with this, we can get along, something else says hello...I don't know if either of us can handle much more." The financial problems caused so much stress her husband moved out for a

month and she lost 65 pounds. The marriage is still difficult, in her opinion largely because the financial and job problems led her husband to lose his self-esteem. Moreover, they sought help and it was just not forthcoming, especially from lenders and credit companies. Her biggest suggestion for AFS was “send your people to school to learn how not to judge...When you are at our lowest point you don’t need anybody ridiculing you, you don’t need anybody being sarcastic.”

Ellen Durant
Food Stamp Leaver

Ellen Durant is a white woman in her early 30s with two pre-adolescent children. She has been homeless for more than 2 years. Though technically a Food Stamp leaver for the purposes of this study, she has cycled on and off cash, Food Stamps, and OHP for approximately 10 years. She was unable to recall the exact circumstances of how she left Food Stamps in early 1998, but remembers that AFS cut her grant for noncompliance in late 1997. She received Food Stamps and, occasionally, OHP over the next few years until she was able to deal with her disqualification and receive cash again in early 2000 (right before Time 4).

Durant was plagued by a complex set of personal issues. Two years ago, an abusive relationship culminated with a severe beating, in which she sustained a head injury. She now suffers from symptoms which seems to be both physical and emotional remnants of the event — extreme anxiety, loss of control, confusion, and forgetfulness. AFS considered her to have mental health issues. For the time being, she is excused from participating in JOBS activities. Additionally, she disclosed that she had a 15-year history of methamphetamine use. It is difficult, and perhaps unnecessary, to sort out what is abuse, what is drugs, and what is mental health; Durant has a challenging set of problems for which she has not received adequate treatment or assistance.

She has worked a variety of jobs in the past — a clerk in a supermarket, manager at a fast food restaurant, in-home care giver, computer repairperson — but hasn't been employed in the last five years. At Time 1, she identified her health and housing problems as the main obstacles to her employment; these remained at the forefront throughout the study. Her situation was further complicated by legal issues, transportation problems, and the type of low-wage jobs which would be available to her with only a high school diploma. At Time 4, she sought and was offered a position as a caregiver. However, a misunderstanding with the shelter in which they were staying resulted in the family's eviction. Her potential employer was, thus, unable to contact her and she lost the job opportunity.

Her economic situation deteriorated throughout the study period. At Time 1, she was keeping house while living with a partner who had a job, her partner's child, and one of her own children. Her eldest child, a son, meanwhile, was living with his father. She reported that her family's situation was "better," but still "poor;" they were still relying on food banks, having trouble paying bills every month, skipping meals and medical care though they received Food Stamps. At this point, the family had already been experiencing housing difficulties.

By Time 2, she had broken up with her partner and been kicked off the property on which she had been living. She moved across the state to an urban area into the home of her new partner's sister, while her child remained with her parents until she felt more established. Neither she nor her partner had jobs but relied on Food Stamps, OHP, and child support. Soon after she sent for her daughter they moved with her partner to a rural area to live in the homes of various

relatives of his (this period coincides roughly with Time 3, for which data is not available for this individual). They traded cleaning and caregiving services for rent, still receiving Food Stamps, OHP, and child support. Her son came to live with them. Durant married her partner. The couple began to experience problems with his relatives. Soon after, Durant and her partner were accused of being accessories to a robbery.

To escape the harassment they felt in this small town at the hands of his relatives, they returned to the urban area where his sister lived and bounced between her home, a local homeless shelter, and an abandoned shed. At Time 4, after being kicked out of the shelter once and unable to find a spot in another and remain together, they were eventually re-admitted and settling in, having used up his sister's good will. Neither child was enrolled in school; her son had been suspended from his last school for hitting another child. He had been picked up for stealing during the fall of 1999. Durant was anguished over what the kids have had to deal with: "You know, everything's been just so criminal and horrid and such a struggle up until this point, and this is where it's left us and my children. My God, I love them so much, they don't deserve this. You know, they don't deserve the life that I had, at all, as a child." Despite the stress in their lives, Durant and the children seemed to share an open, affectionate relationship. She indicated that she was anxious for the family to leave the area and planned to do so once they could scrape up enough money for transportation. Unfortunately, their legal issues were not as resolved as they had assumed. A few days after the interview, Durant's husband was arrested; it seemed likely that he would serve several months of jail time.

Durant characterizes the "hard-to-serve" client. She has multiple issues, some of which have been broached by AFS. She had been offered inpatient drug rehab in the past but did not want to be separated from her children. She reported that AFS "hounded" her and eventually cut her grant when she would not comply. She and her son had access to mental health services in the spring of 2000; in fact, her grant had been reduced until she made contact with her new counselor in her new city. Housing and legal difficulties have taken priority while a lack of transportation has impeded her access to mental health services. After the second in-depth interview, Durant reported that she had her grant cut completely for missing an appointment of which she had no knowledge and for not reporting her recent marriage (though she claims she provided this information in an effort to combine their Food Stamp cases). Throughout four interviews, Durant made no mention of any assistance from AFS in securing housing, despite her long term homelessness. In general, Durant would benefit from a more amicable, less antagonistic relationship with AFS. She said that she and her children suffer from the agency's lack of organization and inefficiency and the poor training of its workers. She is often bewildered by their actions and feels harassed and overwhelmed by the extra burden their requests place on her already stressful life.

Adele Fenstermaker
Food Stamp Leaver

Adele Fenstermaker is a 24-year-old white woman with two children. Only the youngest child, a 4-year-old boy is in the home. This is a two-parent family of Food Stamp Leavers who seem to never have received cash benefits. In the first interview, her husband was present most of the time, but absent during the second interview. At the second interview, they had just separated and she had moved out, coming back to their home just for this interview. They lived in a pleasant, three-bedroom townhouse in a development close to a main intersection and a business area in an urban area. This development had a number of subsidized units.

Fenstermaker has never had a permanent job. She once worked in a bar and, at the time of the first in-depth, was doing maintenance in her housing development as well as baby sitting for a neighbor. She had never worked because she had become seriously ill when she was 15. A year before the first interview she had had surgery. This, along with medication, had greatly improved her physical condition. OHP paid for the surgery. In the meantime, both she and her husband had begun full-time study at a local college. They were subsisting on Pell grants and student loans. Both planned to transfer to a 4-year university when they finished their 2-year programs. Fenstermaker had a clear vocational goal - to become a school counselor.

Fenstermaker applied for Food Stamps when she became pregnant with her youngest child. Her husband was not included in the grant. She received Food Stamps for about eighteen months. Then she got a letter saying that she was being cut off. She said it was "like being stabbed in the back." She telephoned AFS and was told that she was disqualified because they traded their old car for a better one, but their payments were less. However, the new car was over the value allowed by AFS, so they were cut off. After being cut off, they applied again for Food Stamps, but were denied because they were college students getting loans. They were both upset by this denial and can't understand why the state should support other people who are not really trying to get ahead, but won't support them in their efforts to become self-sufficient. Being cut off Food Stamps has had a bad effect on their relationship - now they fight "every day about money" (first interview). They made one try for help at a local food bank, but were turned down because their income was too high.

At the second in-depth, they had applied again for Food Stamps and again had been turned down. They had also been off OHP for four months because they had failed to make the co-payment, but they were about to get back on. Fenstermaker said that people at AFS had been very rude to them. Fenstermaker has had contact with other agencies. She was involved with Head Start and for a time saw a counselor who was connected with Head Start. She very much liked this woman. Another issue with public authorities is around child support for her first child, who is now 8 and living with the father. Fenstermaker's EITC was taken last year to pay for back child support. She is now making a legal effort to get the child support amount reduced because she has not been able to pay it due to first, her illness, and now her student status.

Fenstermaker said that there is no way that she can work full-time and go to school full-time. At the second in-depth she had two terms left to finish her program at the college and was planning to transfer to another college soon.

At the second interview, her life was in flux because of the break-up of her marriage. She had moved out and was staying with a friend. She wanted a divorce, primarily because she had lost her feelings for her husband. This had been building for some time. He apparently became addicted to the internet - would get on the computer in the morning and stay there until 2:00 or 3:00 the next morning. He did not study, did not work much. He was dropped from his college program because he was not doing the work. She was very worried about how she was going to manage, where she was going to live, what the arrangements for her daughter would be. Everything was up in the air. She was borrowing from friends and from her father as well as occasionally selling things. She could turn for more help to her father with whom she has discussed her problems, but she doesn't want to do that. Her husband has a very supportive family who will probably help him. Neither family lives in Oregon, however.

Fenstermaker wants to work. She volunteers with several community agencies providing help to children and the elderly. All of these contribute to her preparation for a career in human services. She feels that she is working, just not getting paid, and that AFS should count volunteer work as work when they determine eligibility for Food Stamps.

Fenstermaker believes that AFS should do much more to support people who are in school. On the positive side, OHP has been essential for her in recovering from her illness and in providing her with the medications that she continues to need.

Jean Glass
Food Stamp Leaver

Jean Glass is a white woman in her mid-20s who has a preschool aged son. At the beginning of the study, Glass lived alone with her son in a low-income housing complex in an urban area on the I-5 corridor. By the end of the study, the boy's father had moved in with them and they had relocated to a spacious duplex. Glass first went on cash shortly after she gave birth to her son in 1996 under pressure from her mother, with whom she was living at the time. She received cash for five months but found work three months after her son's birth. She remained on Food Stamps until she went over income in early 1998. Her son received OHP through Time 1, then received insurance from his father's employer sporadically. Glass went without insurance from shortly after her son's birth through the study period, a situation which greatly aggravated her mental health condition. She relied on a HUD subsidy and WIC through Time 3, benefits which she reported helped her more than others she had received. Throughout the study, until her child's father moved in, she received a moderate amount (nearly \$400 per month) of child support on a regular basis.

Glass was trained and certified as a hairdresser — an occupation which she loved. She had worked in a few different salons before settling on the hairdressing job she held throughout the study period. She earned \$7.65 per hour plus tips and commission from products. Throughout the study, her monthly wage varied from \$600 to \$1200. She received no paid sick or vacation leave and the medical benefits offered through her employer were too costly for her to afford. She perceived few opportunities for mobility in this job, but by Time 4, was considering other offers from a few salons which would allow her to perform more varied duties. During the first in-depth interview, she disclosed that she was receiving substantial pressure from her employer to work overtime to compensate for under staffing. During this time, it was not unusual for her to work ten days straight, often late into the evening, leaving little time for her son. By Time 4, she was on temporary medical leave due to tendonitis, aggravated by the hair cutting technique promoted by the salon and the focus on customer volume.

At Time 1-Time 3, Glass was barely making it financially and working long overtime hours, causing her acute stress and exacerbating her haphazardly-treated mental health issues. She had trouble paying her bills most months, though she worked a second job 8 hours per week up until the Time 2 interview. She explained that went without food for days at a time in part to save money and in part because she was too stressed and depressed to eat. She had sought help at a food kitchen but was so shamed by the experience that she had been unable to eat the food. Arranging child care also caused her substantial stress. During this time, she relied on three different providers. Depending on the providers' availability, her son might be cared for by any two in the course of any given day or evening. Her irregular and ever-shifting schedule made it difficult to secure care when she needed it. The back-up care she had was very unreliable. At Time 2, she reported that she often was still struggling to find care late the night before a shift. The high cost of child care contributed to her difficult financial picture. Additionally, she rarely spent time with her child because of the constraints of her work schedule.

Most disconcerting, however, was the effect her lack of health insurance had on her everyday quality of life. Though she was able to obtain some basic medical care from a free clinic in the area, she relied on a rudimentary arrangement with a local psychiatrist to treat her mental health issues. The doctor consulted with her by phone on a pro-bono basis, then made free samples available to her. She had tried a variety of medications, none of which seemed to help. In fact, occasionally, the consequences were disastrous, causing extreme mood swings and violent dreams. For the majority of the study period, her financial stress, poorly treated mental health condition, logistical difficulties with child care, and general difficulties with raising an active and strong-willed child without any support network were taking their toll on Glass. Overwhelmed, Glass confided that she had looked into putting her son up for adoption earlier in the year.

She underwent a dramatic transformation through the course of the study. This change seemed to be due mostly to the extra income, extra hands in raising her child, and extra support network brought into her household by her child's father moving in with the family shortly before Time 4. He worked two jobs. She was on temporary medical leave from her job. Glass no longer had the headaches of arranging or paying for childcare while she was working; she and her partner were able to coordinate their schedules most of the time so that one of them was home with the child. They now only needed daycare one to two days per week. Interestingly, Glass's mother, who had been markedly unsupportive towards Glass earlier in the study, was now helpful -- providing care when needed, visiting, and assisting with finances occasionally. Though finances were still tight, Glass had fewer difficulties making ends meet, had a more stable demeanor, and reported that her mental health issues were mostly a thing of the past.

Glass's case speaks to the need for an expansion of safety net benefits available to those working in low-wage jobs who are unable to make ends meet. Glass would have benefited greatly from Food Stamps, OHP, and ERDC long after she became ineligible. However, she found it difficult to deal with AFS while she was a client. She found workers to be rude, condescending, and careless in their work. The JOBS program was "like I was back in high school or something, like I did not know how to go and get a job and do a follow-up phone call." She thought that three months after having a baby was too soon to be forced into the labor market or participating in JOBS. As she said, "... I always dreaded going into that office ... Because it's like, I think they treat everybody who goes in there like they are taking advantage of the system. And for those who are working and trying to provide a life for their children and their selves, I mean, and just want a little bit of help just to help pull them up and bring them up in life, you know and get on the right track and stuff. It's like, they weren't there for you ... It's like, it was just a waste of my time. It really was. It's like I would rather not even deal with it. It just made my life easier, to be honest (to be off benefits)."

Alicia Glenholme
Food Stamp Leaver

Alicia Glenholme is a white woman in her late 20s who lives in a small town in eastern Oregon with her husband, Alec, and their two preschool-aged children. The family originally sought assistance from AFS while she was attending college. After receiving OHP for approximately a year, the family applied for and received Food Stamps for six months until she finished her bachelor's degree. At that point, they decided that they could make due without assistance and did not resubmit when it came time to renew their application, though they would have been eligible for some months to come.

Before graduating from college, Glenholme had worked a few part-time clerical and care-giving jobs. After graduation, Glenholme started substitute teaching half-time for the local school district. She appreciated the flexibility this arrangement offered her, though admitted that it was difficult, if she was called in to work, to cart her children off to their grandmother's or to childcare on a moment's notice. She could not predict her hours or her pay from week to week -- a situation which later became problematic for the family. She earned good money when she worked (\$110/day) but did not receive any benefits or paid leave.

At Time 1, the Glenholmes still received OHP and WIC. She reported that she earned approximately \$400 per month at this point as a substitute teacher. Her husband worked full-time as a title examiner. They owned their own home, paid for, in large part, by an insurance settlement her husband received from a car accident a few years earlier. Their financial situation was still strained, though her new income provided a well-needed boost to the family budget. Though they did not go hungry, after leaving Food Stamps, the family did not eat as well as they once had. As Glenholme stated, "Groceries aren't, it's kind of like the bottom of the list. Whatever's left over at the end of the paycheck, then that's how much we eat."

Between Times 1 and 2, her husband's employer simultaneously gave him a raise, bumping him from approximately \$1,800 to \$2,100 per month, and cut the company health insurance policy upon which Glenholme and Alec relied. The children, as a result, now lost OHP coverage due to Alec's income increase. His entire raise (\$300/month) went towards an insurance plan the family opted to pay for out-of-pocket. This plan was much less comprehensive than OHP or the one Glenholme or her husband had used; it covered only major medical expenses caused by catastrophic accidents or illnesses, after a meeting a \$1,000 deductible for each family member. Alicia reported that they regularly skipped routine medical care for lack of funds, though her children were prone to sinus and ear infections. Throughout the study, lack of decent health insurance contributed to Glenholme's worries about what would happen to the family if a crisis hit.

At Time 2, the Glenholme's finances were still very tight, though Glenholme had been receiving more hours substituting and thus, her pay increased to between \$500 and \$800 per month. The assistance they continued to receive from WIC aided their monthly budget. By Time 3, they had

bought another home, with assistance from her parents. This move doubled their mortgage. Glenholme reported that they were doing worse at this point. Alec began searching for a new job which would provide the family with benefits. She continued to work more hours, by Time 4 contributing \$800 to \$1,200 per month to the household. Her husband continued in his job, awaiting, but never receiving, another raise. They had loosened their budget a bit with a cheaper, albeit inferior, health plan. They were now over income for WIC and lost a substantial boost to their food budget. Though moving forward, the Glenholmes still felt as though they were on the edge financially and feared a crisis which would destabilize their fragile economic picture.

By locking the family into dependence on her income with the purchase of a new home, Glenholme felt trapped. She reported that she had lost the flexibility to be with her children whenever she felt they needed her. As her hours increased, she saw their stress levels, as well as her own, rise. She perceived that she was sacrificing their well-being, something she had declared in the first in-depth interview that she would not do, but now felt she could not prevent. She also worried that her family's financial well-being was too dependent on what was essentially a temporary job; she feared that, at some point, the district would not need her as much as she needed to work. She recognized that she would be hard pressed to find another job which simultaneously paid so well and afforded her so much flexibility.

Glenholme and her family have many factors working in their favor that others in this study did not possess. Obviously, her college degree afforded her more opportunities and security in the labor market. Both she and her husband had fairly stable income sources. They had the advantage of her husband's insurance settlement to establish a nest egg in the form of a home. Moreover, they benefited from a great deal of family support. In fact, Glenholme's mother cared for the children most days but shuttled them to their in-home day-care provider and/or preschool on days she could not watch them. This assistance tempered the difficulty of securing drop-in childcare somewhat for the family. She reported that often she went through a couple of day-care providers each year. In addition, Glenholme's family regularly helped with food, money, preschool tuition, and clothes. "And we get lots of help that way (from family). And that might be the difference why we haven't been desperate because we have so much support." The Glenholmes were clearly not as disadvantaged as some other families in the study but still went without basics, such as medical care, as they struggled to establish some security.

Mary Harman
Food Stamp Leaver

Mary Harman is a white woman in her early forties who lives on the Oregon coast. She has three children, two that live with her ex-husband in another state and a three year-old son who lives with her. She did not have a high school degree until late 1999 when she got a GED. She has received public assistance, mainly Food Stamps and medical assistance, on and off over the past four years. She first applied for assistance when she was pregnant with her youngest son. At that time she received Food Stamps and medical coverage for herself and her son. Over the next several years she cycled on and off Food Stamps. She went off Food Stamps in the first quarter of 1998 because the combined income of her partner (a fisherman) and herself (she had a factory job) put them over income. Over the years she has struggled with substance abuse problems, but those were resolved at his point, although she still attends AA and NA sessions. However, those years had left her with a criminal record which affected the ease with which she can get jobs.

Soon after the birth of her son her former employer phased out the work she had been doing. She knew that the 15 hours of work per week they were offering her was not going to cover her basic expenses. So she went on unemployment. For a time her partner was the family's primary support until he was arrested and ultimately went to prison. At that point Harman's life fell apart. She applied for cash assistance and was immediately put into the work search program. Her worker assisted her with Food Stamps, helped her get back on the OHP, and provided some emergency assistance. But she had to wait the 45 days to get on cash assistance, a period that was very difficult financially and otherwise for her family. At that time she was living 30 miles from town in a place for which she paid no rent. But the costs of commuting to town twice a day – in the morning and afternoon -- for job search check-in and looking for work absorbed more than the money her worker gave her for transportation. She did not even have money to do her laundry. "That sounds very menial, but you know how degrading it is when you don't even have money to wash your clothes. Its pretty sad...I was feeling very degraded, devalued as a person."

But what was really hard at the time was that she felt the job search requirements were impossible given her son's growing health problems. She had worried about his health previously, especially his rather slowly developing speech. But now he began to have fever and seizures. "And so that was devastating to watch that happening. And they were telling me that I needed to be away from him because I needed to look for work. And I was saying I know I need to go back to work. I realize that. But at the same time I was feeling they were being very insensitive to my needs." She also realized that she was hardly qualified for the kind of jobs that would support a family. Most of her job experience had been cashiering and most cashier jobs pay minimum wage and require weekend or evening work. Somehow she got through that period of time. She used up every resource she had, sold everything she could, moved into town closer to jobs and finally, at the end of the diversion period, got on cash assistance.

The turning point for Harman was the help she then got from the JOBS counselor AFS subcontracted employment services to in the community. She assessed Harman's situation and relatively quickly helped her get a Work Experience position at a local human service agency. At the time of our first interview she had been in that position for several months. She worked over 35 hours a week, received TANF, Food Stamps, ERDC, WIC and medical assistance through the OHP. Finances were tight. Her rent was \$400/month and her TANF grant was \$427. Debts piled up, but she loved her job. She found a good child care provider and her son seemed to be doing better. The future was looking bright because her employer and the JOBS contractor had worked it out so that she could stay at that job for another six months through the JOBS Plus Program. Moreover, she was near the top of a list to get subsidized housing which would bring her rent down several hundred dollars a month.

The Work Experience and JOBS Plus placement Harman found was, by her own account, by far the best job she had ever had. She was learning valuable job skills on the job, and she found some of the Work-Experience program classes helpful. She started a parenting class that she enjoyed and felt she was putting her life together and building a future. She compared these classes favorably to some of the classes she had to take through AFS that she had not found helpful. Soon she was transferred to the JOBS Plus program and began to earn \$6.68 hour, though she lost her Food Stamps because JOBS Plus participants are ineligible to receive Food Stamps. However, she was better off than before, especially when she was able to move into subsidized housing and paid \$61/month in rent. She began to use unpaid child care providers (friend and family member) so she had no child care costs and no longer received ERDC.

Soon after the JOBS Plus placement began she became very ill with an infection that kept her out of work for almost one month. Her new AFS worker helped out with Food Stamps and some cash to help her pay her rent because she lost a month of pay. She recovered and got back to work. She flourished in this position and her employers began to search for a way to keep her on permanently at the end of her six month JOBS Plus position.

At the time of our second in-depth interview she was near the end of the placement and had been told that her employer was doing everything they could to keep her on if the budget allowed. She was confident that they would keep her because they had recently sent her for a several day out-of-town training. Harman hoped they could keep her on, and the uncertainty was worrying her. But the year's worth of job experience had given her more confidence in herself and she had job skills that she felt would help her find another job if need be. Moreover, she had recently completed her GED, which would also help her get a better job. She still worries about making ends meet each month, and she feels she still needs assistance budgeting to make her limited resources stretch to meet her monthly expenses and to pay some of what she owes of a several hundred dollars debt.

She has other worries. Her son's seizures had worsened, but he was now taking anti-seizure medication. Harman is optimistic, and she credits the Work Experience and JOBS Plus

program with helping her enormously. She thinks the best thing about the JOBS program is “I wasn’t told where I was going to work...I was allowed to choose. And so [when I got this job] I was convinced that I was actually worth something, that people actually wanted me. That’s when I started building confidence, self confidence.”

Elana Heiser
Food Stamp Leaver

Elana Heiser is a divorced woman of mixed race in her early 30s. She lives in a suburb of an urban area along the I-5 corridor in her own home. By Time 4, she had five children, ranging in age from under one to early teens, though three of them were in the custody of their fathers. Shortly before Time 2, she gave birth to her fifth child who lived with Heiser to the end of the study. Her eldest child lived with her off and on throughout the study. Heiser had her GED and had attended some college, specializing in computers. Her job history was mainly in administrative positions, though her work record in the last few years was somewhat blotted by complications brought on by her recent divorce, the loss of her children to Services to Children and Families, and the ensuing custody battle.

Heiser first went on cash assistance when her first child was born. A few years later, she married and went off, only to return to AFS many years later when her husband left her. This time she went on cash assistance, Food Stamps, and OHP as well as receiving counseling and some clerical training from AFS to update her skills. She found the training she received through the local JOBS contractor to be useful. The mental health intervention she received allowed her to get back on her feet: "It gave me the time that I needed to be emotionally ready to go back to work. I was basically unemployable, emotionally unemployable when my ex left." However, when she finished with her training, her case manager pushed her to find a job within the month, despite the fact that she was embroiled in legal battles. Heiser stated, "...they're so wrapped up in their policies that they don't look at the individual as far as what they're going through."

Consequently, she found a series of jobs from which she was fired or left by mutual consent because of the interference caused by court dates, frequent calls to lawyers, and what she termed harassment at her employment site from SCF workers. Her cash grant ended. Eventually, her children were removed because her ex-husband, who had had restraining orders filed against him, accused her of excessive discipline. His accusations coincided with the child support order being filed against him. With the loss of her children, she also lost her Food Stamps. Six months later, she resumed custody of her eldest child whom she had supposedly disciplined excessively; her ex-husband and his new wife obtained custody of his two children. Another child was sent to live with his father, who had had no contact with the child his entire life and who had a history of physically abusing Heiser. Due to her precarious financial situation, Heiser was never able to secure legal representation. Her lack of custody of her children continued to destabilize her life throughout the study period.

At Time 1, she had secured a steady job and had the majority of her legal battles behind her. She reported that her family was well and doing better than 12 months ago. Her eldest child was living with her at this point. She was also pregnant with her fifth child. She worked as an administrative assistant and receptionist, earning \$1,400 per month on salary. She later reported that this job was stressful, requiring long hours for little pay and no benefits under the supervision of a demanding individual. She and her son were receiving OHP at this time. She

relied on food banks once or twice a month, skipped meals to make ends meet, and relied on friends for food and money. They had trouble paying bills six out of 12 months.

By the in-depth interview at Time 2, Heiser had given birth and was on unpaid maternity leave from her job. She had the option of going back to her employer but was holding out for more money. She was living on savings but barely making it at this point. They still received OHP and had recently re-enrolled in Food Stamps. WIC also helped her to meet her food budget.

Though she had little contact with her family of origin, she possessed a network of friends with whom she bartered goods and services, such as car repair, gas, or child care. Her baby's father occasionally helped with diapers or household needs but paid no child support. Her eldest child was still living with her, though he frequently ran away. She was contemplating placing him in a group home to get him the mental health services that he needed.

At Time 3, she had decided not to go back to her job, citing health issues particular to her former employer's office. She reported that her family was doing poorly, or worse than six months before. She was now on a TANF grant and had full benefits. She was participating in JOBS, receiving extra money to assist with her house payment for a few months, and getting help with securing child support. She was still having trouble making ends meet — paying bills late or not at all one-third of the time, skipping meals, relying on friends for money and food. Her eldest child was "fair" and doing "worse" though her youngest was "excellent". Her other children were still with their fathers. Her receipt of a TANF grant temporarily halted the accumulation of the child support that she owed.

In the second in-depth interview, she revealed that she was pressured while on cash by her case manager and threatened with case closure if she did not produce more evidence of her job search, specifically more job contacts. Heiser contended that she was holding out for a decent job, one with the county which would provide her with a good salary, benefits, retirement, and opportunities for advancement; thus, she could not make their quota for contacts, nor would she apply for just any job. Of the process, she said, "...I really don't want a job I'm not going to be happy at. Because then I'm just going to end up back, I mean, look at me, I've been on and off the program for 14 years. I think in the 14 years I've learned what works and what doesn't. You know, it doesn't work for me to get a go out and get a job, a run-of-the-mill job, and come back on assistance in a few months." She also argued that financially she could not accept a job which paid \$8 an hour; she simply could not afford to. She also recognized that her short tenure at her last few jobs, brought on by her legal issues, was impeding her chances of locating a decent job.

By the time she was interviewed in-depth a second time, she had secured a temporary position with the county and was hopeful that it would become permanent. She worked as an office assistant for nearly \$11.00 an hour but without benefits. Despite her professional upturn, her children were providing her some stress. Her eldest child was on the run to avoid court-mandated drug rehabilitation. She feared that two of her children were suffering abuse in her ex-husband's home. She also worried that her infant was being raised by her daycare providers; her long commute meant the child spent nearly 12 hours per day at a day-care. Heiser at least

believed that she had made a good selection in her choice of day-care providers. Her financial situation still caused her to scramble on a monthly basis. The in-depth interview took place during the first month of her employment, before she had received a full paycheck, thus, she was still receiving her TANF grant and full benefits.

She was in a precarious state at Time 4; when her grant closed, her wages would be garnished for child support. There was no way with the orders against her and the income she would likely make in the near future that she would be able to afford to keep her home. The garnishments would leave her with \$8 more than her monthly house payment in income, let alone funds to pay her other expenses such as food or utilities. She also feared that she would lose her ERDC when she collected a full month's income. Her \$550 per month child care bill was more than she could afford on her own, especially once her garnishments kicked in. "I'm going to lose my day care because I can't afford to pay day care, which means I'm going to lose my job, which means I'm going to be right back on welfare. But how much sense does that make? You know, so much for welfare reform." As a long term solution, she urged AFS to use net, post-garnishment income, rather than gross, in determining eligibility and benefit levels.

Heiser had other suggestions for AFS as well. She was very adept at budgeting for food and rarely used all of her Food Stamps yet needed more cash to cover expenses than she received. She proposed giving clients a choice about how to receive one-third of their Food Stamp allotments, either as Food Stamps or as cash payments. ERDC eligibility should be expanded, she suggested; while some jobs offer medical benefits, virtually none offer child care. Child care constitutes a large component of family budgets and should be given equal priority with medical insurance. Furthermore, she contended that the agency has a difficult time dealing with clients whose situations are more complicated. To push some people into jobs before their lives are stable enough for employment is to court disaster and to perpetuate hardship, she said.

Sue Jackson
Food Stamp Leaver

Sue Jackson is a divorced white woman in her mid-40s. She has two children, a 19-year-old daughter and a 16-year-old son. For the past five years, she has resided in a central Oregon town. By her report, she has been on and occasionally off AFS supports for over 15 years. Although she had brief stints of working, she has been consistently receiving some combination of cash assistance, Food Stamps, and health care. She relates a long history of addiction and attributes much of the past family instability to substance abuse issues. Once in Oregon, Jackson reached a point where she went in search of treatment services. AFS assisted her in accessing a drug rehabilitation program and supported her during the early recovery process. Through AFS, she was able to secure subsidized housing for the family while she continued to work toward her own stabilization. She received cash assistance and help with transportation and clothing for a short time while participating in JOBS classes. She reported finding a job (current workplace) on her own. "I started working, but I was still on Food Stamps. I was still on medical insurance and I was in the homeless program. They (AFS) stayed with me the whole way." At her initial contact with the study, Jackson was off all AFS supports.

Jackson has been employed for the duration of the study. Prior to her current position, Jackson's job history consisted of work in housekeeping jobs and as a home health aide. She has a high school diploma and certification as a nursing assistant. At Time #1 Jackson was working as a general assistant in a social service agency for \$6.50 an hour with no benefits. She began the job at half-time, but within a few months her hours had risen and she qualified for basic benefits (health insurance, sick time). By Time #2 Jackson had been promoted to a coordinator position and was given a substantial raise in pay to \$8.65 an hour. She expressed real satisfaction with her job. "I love the job I have. It's just wonderful." She worked a predictable schedule, although the change in job position required she take on evening and weekend hours. Her employers have been flexible around family needs, allowing Jackson to occasionally adapt her schedule to be available to her children. Jackson saw her job as an opportunity to build valuable work skills and experience, but at our final contact she was concerned that she could go no further in her job because she lacked an advanced education. "I've been at my job for a year-and-a-half. There are some other jobs that have been opening up that I could qualify for if I had some kind of certificate, a degree, even if it's a two-year degree. I want to go back to school so I don't hit the ceiling and so I'm not limited in my job skills. I want to increase my job skills so I don't have to go back on the welfare system."

Jackson lives in a house she is purchasing with the help of a subsidized housing loan that allows her to make payments commensurate with her income. She is happy with the quality of the house and likes the neighborhood. By our final contact, Jackson's teenage son and adult daughter were both living with her. Her nineteen-year-old daughter had been living and working on her own, but returned home due to financial problems. Jackson was allowing her to remain in the house without sharing in expenses until she is able to get out of debt. Jackson never received child support for her oldest child although she had a court order in place for years.

Her son's father is deceased and she was able to get survivor's benefits for him. The added income from those benefits has made it possible for Jackson to get by financially from month to month. Her own income, despite working full-time, is not enough to meet the family's needs.

At the beginning of the study, her teenage son was in a drug treatment program. Prior to being placed in treatment, he had a history of legal involvement in the juvenile justice system. He fathered a child and for a time Jackson was also housing his pregnant girlfriend. At our final contact, he was attending school and also participating in special programming for young fathers. Jackson is satisfied with the quality of the school and hopeful that the additional supports will help him to complete his high school education. Jackson wants to be working, but struggles with how to be available to her son. "I really wish I could be there when my son comes home from school. And like when I've taken my son to court, I would have loved to take the whole day off and just spend time with him. Cause my son says I'm always gone. That's one of the things about being a single parent."

After Jackson began working, she lost OHP eligibility for herself and her children. "I didn't have medical insurance where I worked, but I was making too much money to get medical, insurance for the children and me." During that time, her son was diagnosed with a serious disorder and Jackson ended up with a medical debt of \$3000 dollars. Jackson described herself as very discouraged at that time because working was putting her in debt in a way she never had experienced on welfare. She was able to access coverage for her children through the CHIPS program for a time afterwards, but currently pays an additional premium to have her minor child covered on her insurance through work. The premium, co-pays, and uncovered expenses are a significant financial burden. "Now we're back to surviving again. That's part of where I hit the ceiling." Jackson admitted to cutting corners with her own care to keep expenses down. She has managed to locate medical studies that help her to access a wider range of health care services for no extra cost. She is currently being treated for chronic health conditions that would certainly worsen and lead to further health issues down the road without timely medical attention. The advantage to private insurance, according to Jackson, has been the 'quality' of interactions and treatment outcomes with medical providers. On OHP, Jackson experienced difficulties getting their needs met effectively, but with private insurance, "They treated us like kings and queens."

Jackson expressed satisfaction with the services she received through AFS. Her frustration has come with the limits in job mobility she is experiencing. "I'm at my ceiling financially. Me on my own working, I'm at a ceiling and I'm making \$8.85 an hour." By Time #4 Jackson was concerned about her ability to sustain the gains she'd made since going back to work. "I think what happens is you get a minimum wage job and you do it over and over and it gets old. And where is the payoff for life? I think it comes up a lot. It does in my life. It's like, why am I doing this? Working for close to minimum wage, barely making it." Jackson talked about cutting back on her food budget with the two children at home to keep expenses manageable. Having less food in the house was stressful. "He (Jackson's son) thought we were worse off than when we were on welfare because we had more food on welfare."

When asked about the future, Jackson was focused on how to find her way to a more sustainable living. “That’s my goal, to be able to be financially stable. I want to go to school and get an education.” According to Jackson, in order to go back to school, she needs both guidance and funds. She saw welfare policy as having to take into account the barriers to job and income mobility. “Welfare reform nowadays is about getting you into a job. Any job. A minimum wage job. It’s good because it gets you started. It’s crappy because you’re undereducated and stuck flipping hamburgers. I think education is a big thing.” She also saw a need to support low-income working families with childcare subsidies, health insurance, and housing resources. “I think having funds to buy houses. How could somebody working minimum wage even rent a house like this without help?” She emphasized the importance of women being able to make the choice to remain home with young children. “There are some mothers that want to stay home and take care of their kids, which I feel they’re entitled to.” Finally, she saw AFS as needing to provide more information and advocacy in helping families to access other resources in the community.

Delores James
Food Stamps Leaver

Delores James is a 27-year-old white single mother living in an urban area with her preschool son. James currently shares a house with her partner; her parents and other members of her extended family live on the same street. James has been on and off assistance for periods of time since she was pregnant with her son, sometimes receiving cash assistance, other times Food Stamps. She has used different forms of assistance as a safety net while working at part-time and low-paying jobs and caring for her son. She received ERDC when her son was younger and in child care for a year, but stopped using this benefit because she felt it was too expensive – she could not afford the co pay plus the difference between the actual cost of her child care and the amount AFS paid towards this cost. She was able to work part-time and not take ERDC because her family provided care for her child. James did not like asking AFS for help, describing obtaining Food Stamps as “a hassle” that was not worth it. She has removed herself from Food Stamps while she was still eligible because her work hours were variable and she couldn’t accurately predict her income. She has been completely off all benefits except for the Oregon Health Plan for over a year.

James has worked at several different low-wage jobs. She’s worked in fast food, as a receptionist, in production work, and as a house cleaner. At the time of the first interview she was doing part-time clerical work and having a hard time making ends meet although she had strong family support. When working she felt that needed support for food costs and child care were not available. “I’m actually working and I get totally penalized for it ... for making such a low amount of money, they take away half of what they were giving you.... I need some serious help with day care and with food and they penalize me.” By the second interview James’s economic situation was somewhat better, she was working full time, being trained on the job to service office machines. Her son was in full-time family child care and getting ready to enter kindergarten.

Much of James’s ability to make ends meet comes from family support and living with a partner with a stable income. James lives in the neighborhood she grew up in, and before moving in with her current partner she lived with her parents who, along with an extended family network, provided economic and emotional support. Her current job nets her \$1,100 a month, from which she pays child care expenses and contributes to food and gas. Her partner is responsible for the mortgage on their house and all other expenses. James’s mom also helps out with her bills from time to time. A roommate helps out with household expenses.

James is doing well, likes her job which gives her a degree of autonomy, and has hopes of doing better. She would like to further her education and is also starting a home business with her partner. The family cares for two other children part-time, and James feels the stress of not enough family time with the kids. “(I’m) just tired and not enough time ... by the time I get home and pick him up we have 2 to 3 hours and that’s it ... it’s hard for us to take family time, get all our work done and spend time with the kids.” She did not feel her family responsibilities

were respected by AFS when she was receiving assistance. “All they wanted to do ... is you find your own day care ...don't care how, do it ... don't care how you get your kid to day care but do it ... and just get in here because you have these two classes to take.”

James is critical of the JOBS Program. She has found every job she's had herself and does not think the JOBS Program is helpful in accessing the job market. “They always had crap jobs, you know housecleaning or hey let's be a CNA ... they really want to teach you clerical work ... they want to teach you how to answer a phone ... use a computer but it's a very ABC kind of thing ... you have to have so much more knowledge than what they offer.” James would like to go back to school and feels strongly that welfare should allow that. She would like to see parenting classes offered and for the Oregon Health Plan to recognize and pay for emergency treatment.

James is positive about her situation – she is able to get by without assistance and would hate to be back on the system. However, her ability to be self-sufficient is very much predicated on a partner with a living wage and a family who can pick up any slack.

Cheryl Lions
Food Stamp Leaver

Cheryl Lions is a single Native American woman in her mid-20s with three children, a 12-year-old daughter, a 5-year-old son, and a 2-year-old daughter. She resides in a small city in northwestern Oregon. She first applied for welfare when she was 18 and a single parent. At that time, Lions qualified for cash assistance, Food Stamps, and health coverage. She tended to cycle on and off welfare supports when in between jobs. About four years ago, she obtained a full-time job and was off support all together until she became pregnant with her third child. She was forced to take an unpaid maternity leave and returned to welfare in hopes of accessing temporary support until she was able to return to work. During those months off, she received a small amount of Food Stamps but nothing else. At the time of our initial contact, Lions was no longer receiving any AFS support.

Lions reported working full-time at a factory for nearly three years and her work record allowed her enough seniority to compete for the desirable day shifts. She was able to negotiate a fairly regular, daytime shift with weekends off. Because of the nature of the industry, work life was marked by a boom-and-bust cycle, meaning that her schedule is never completely reliable. "Sometimes I have to work swing." The schedule and the pay were important variables keeping her at her job despite the fact that she was "bored by the work." "I'm up at top pay now which is \$12.93 an hour." At our last contact, Lions had been cutting back at work due to conflicts with family needs. "Actually, I haven't been getting 40 hour weeks lately. I've decided not to work swing shift because it messes up her (babysitter) schedule." She also lost hours due to a series of medical issues that came up for herself and her daughter.

When asked about job mobility, Lions reported she would likely qualify for other positions in the factory that potentially pay more, but any promotion could subject her to working hours that conflicted with her family's needs. Despite her income, Lions was unable to meet her financial demands. "I've tried looking for another part-time job after they go to bed but I haven't found one. It would give me more money to catch up." Lions described feeling stuck in her job and imagined herself there for years because attempting to find a livable wage job that might be more fulfilling seemed an out-of-reach goal at present. She has a GED and talked about wanting to further her education in the future.

Lions lives in a subsidized housing complex and is unhappy with their living situation because the apartment was in poor condition and the environment was unsafe. "The kids don't go outside and play. The outside is garbage. I've got things that need to be fixed in here, but the managers don't come." Lions reported that her residence had been broken into and robbed a couple of years ago and since then she has become more reclusive when at home. "I keep the door locked. Nobody comes into my house, usually no visitors. I really don't like anybody in here." Lions talked about moving to a better location, but affordable housing in her area is scarce. She has experienced difficulties with child care and relies on her mother when child care falls through or becomes too expensive. "I've got a babysitter now who will work with me." While

Lions was satisfied with her current arrangement, she wanted to be home to provide more of the consistent care for her children. “If I was home more I could get them off to school and keep the house clean, do all kinds of things. We’d be able to do more things as a family. I’d like to spend more time with them but I don’t see that happening any time soon.”

Lions receives periodic child support from one of the fathers of her children and the other does not pay at all, regardless of a court order. She depends on child support as an income support, but related that one of the fathers worked a minimum-wage job and had little to contribute. Lions provided an example of what happens when unreliable child support payments end up being officially counted as additional income. Ironically, when child support payments do add to her income for even a short period of time, it causes chaos with her regular supports. “With him working, my housing went way up. Then when he wasn’t working, I still had to pay that higher amount in rent.” Neither father is actively involved in the children’s lives, leaving Lions as the primary provider and sole parent.

In order to make ends meet in the short-term, Lions has resorted to taking out “quick loans” that demand rapid repayment at a high interest rate. Because Lions has been unable to meet debt repayment deadlines, she continues to accrue exorbitant charges. The same has been true with her auto loan. Lions relies on a car to travel and where she lives there’s no access to public transportation. Her income status left her vulnerable to financing the car with another high-interest loan. She also carries medical bills from periods when the family was not covered by insurance. Lions worries about making ends meet. She reported having to delay paying bills and cutting back on food as regular hardships. She does get some assistance from her tribe with food and back-up health insurance. When asked if she considered returning to AFS for support she replied, “I won’t turn to AFS again for help. I don’t ask them for nothing. They refused to help me when I was on maternity leave.”

Lions talked about her experience with AFS. She perceived the allotment of various benefits as a subjective process. “It seems like it depends on how the worker feels. Whether they think you really need it and how much they’re going to give you.” At her last application, she did receive Food Stamps, but in an amount inadequate for her family of four. “They knew I was on maternity leave. I was trying for cash, not cash assistance but emergency assistance for one month to pay rent. They (AFS) told me I would have to come in and take a class for 45 days before they would give me any emergency assistance, which is the JOBS Program.” According to Lions, the Food Stamps were a help, especially in past times when she was given a more substantial allotment. Food Stamps allowed her to make a plan and spend a predictable amount of money each month, to have a set food budget. “It was good. When you have a set amount of money you can do more. My mom is a real coupon-clipper. We would go where everything was on sale. It would take us about five hours.” Lions wanted AFS to offer more realistic help with child care expenses. She related an experience of being eligible for ERDC, but then not utilizing the subsidy because she couldn’t afford the co-payments involved. When asked about whether the family was better off without the AFS support, Lions concluded, “Worse off. Like my mom says, the more money you make, the more money you

spend and the worse off you are. I lived better when I was only on \$460.00 a month from welfare, to be honest. I stayed home with the kids. I lived a lot better on less than I'm making now." She acknowledged the income from her job as important, but not the answer to stabilizing a family. "In a way I'm better off, yeah, but no. I'm working and making more money, but no because I'm not at home with them all the time." Lions shared her thoughts on the effects of welfare reform. "It's happened to me and a lot of people. It was like I was receiving Food Stamps and cash assistance and then I was all off a sudden making too much, boom. No more. If they would just give it to you for at least a month or two after you've gotten the job to get everything caught up." Finally, Lions saw a need for AFS to help families with immediate needs by being more responsive to emergency situations.

Rhonda Long
Food Stamp Leaver

Rhonda Long is a 45-year-old white woman with five children: a son age 21; twin daughters aged 18; another daughter age 11; and a baby son age 1. Also in the household is her partner, the father of the baby. They live in a small town on the Oregon coast. During the study, they moved from a fairly spacious but run-down house to a newer house that she is buying and renovating with her partner. The new house is in a pleasant area with many trees. It is an obviously long-established neighborhood. Long says that she likes her new neighbors, they are friendly and quiet, and she feels very safe here. This home is also much closer to both her and her partner's jobs. At the time of the second in-depth, Long's oldest son was living with her mother and going to college. The other children were living at home and all (except the baby) were in school.

Long has a long work history, 14 years of it spent working in the lumber industry as a manual worker. At present she is working about 8 hours per week for a state agency as a substitute maintenance person. This job has a beginning wage of \$12.87 per hour, but no benefits until her time goes up to more hours. She thinks that the chances of getting on a regular job are good and that she will stay there. The pay is much better than many jobs, but not any better than the mill jobs she has had. However, the work is much easier and she thinks she is getting too old for mill work. Her part-time schedule makes it easy for her to work when her partner is home to do child care and to be there for the children the rest of the time. She has made the decision to concentrate on the caring work while her youngest child is still so young. The other children also require a lot of time. Although the twins both have driver's licenses, they can't drive because the insurance is too expensive. Consequently, she does a lot of chauffeuring.

Long's recent experience with AFS is tied to difficulties at work. She first received AFDC and Food Stamps in 1980 when her first child was born. She was on and off assistance for about three years at that time. She returned to full-time work when her twins were 3 years old, and continued until 1997. As she says, she was self-sufficient during that period, supported her children by herself and bought a house. She had no child support from the father of her three oldest children, but did get a small amount for the fourth child. She has a large family in the area and both her mother and some of her sisters helped with child care, so she never had the expense and worry of buying child care.

Her troubles began with sexual harassment at work from a much older man. When it didn't stop, she reported it to her supervisor. The supervisor was a friend of the harasser and she became the object of suspicion. She went to the employee assistance program in the company, but that didn't help. Then she went to state agencies such as the Equal Employment Opportunity Commission and got no help. "I think they treat people who are being harassed like dirt, basically," she says. Also, she got no open support from co-workers who were too afraid to back up her story. Finally, she was so upset that she quit the job.

When she applied for unemployment compensation and was denied because she didn't have a valid reason for quitting, she fell apart, had anxiety attacks, and ended up in a hospital. All of this led to great financial problems. She was able to sell her house just before she was to be foreclosed, she declared bankruptcy, and went to live with her mother. She had eight jobs during that one year 1997-98, but could not stay with any. She had applied for and had received Food Stamps during these events. (She was also referred to some JOBS Plus positions.) However, she went over income because she was working and was living rent-free with her mother. That is how she came to be a Food Stamp Leaver in the first quarter of 1998.

At the time of the first in-depth, she was receiving Food Stamps again. However, the family had gone over-income by the time of the second interview. During this whole period they had been on OHP. At the second interview, Long was not on OHP any longer, although the children were, because family income was too high. She was the only one in the family without health coverage.

Long met her present partner at the last place at which she worked. She quit that job to have the baby and decided it would be just as well not to work in the same place as her partner, but to just stay at home. They manage, but with difficulty. Her partner contributes, but not as much as he once did because he is paying child support. Long thinks that is good because she knows what it is like to be without support. Long manages by clipping coupons, returning cans and bottles at the end of the month, robbing the piggy bank, and borrowing from her kids. She occasionally sells things. She also occasionally borrows from her mother - a bit of money or a stick of butter. She also does work for her mother in her large garden, that supplies Long with some of her food. Long also has a sister who buys much of the clothing for the children.

Long feels lucky to be able to buy this house even though she went bankrupt. A friend of her father is selling it to her on contract. She and her partner are remodeling it, buying supplies on sale. Long is anxious to get back to work for more hours so that they can manage better. She has one big outstanding debt, \$1,200 for emergency dental work for her son. Her wages are being attached for this debt. It occurred due to a lack of information. Her son had been on her insurance from work. After she left the job, she applied for OHP for him, not knowing that the other insurance would not be in force until OHP coverage began or that OHP has a waiting period of several months after someone has been on other insurance. She thought he was covered, so authorized the dentistry. She tried to get help from OHP and the former employer, to no avail. This is a good example of how people get caught in complicated rule systems that further disadvantage them.

Long likes to work and has no desire to be a stay-at-home mom for any extended period of time. Work is important to her self-confidence. In addition, she likes to have time for herself and time away from the house. She likes some mental challenge. She has thought about getting training to do something different. When she was quite young she had started to college, but had to give it up because she had money problems caring for her first baby. However, she doesn't think she would like just sitting in classes, but rather would like some sort of active, practicum

training. She reads newspapers and books, and talks about the more general problems of poverty and inequality much more than other interviewees.

Long has had good experiences with AFS. However, the excessive paper work bothers her. Also, she thinks the JOBS workshops are useless. Other bureaucracies, such as the Labor Dept., the EEOC, legal aid, etc. to which she has turned for help have disappointed her and failed to help.

Ellen Martinez
Food Stamp Leaver

Ellen Martinez is a mixed race woman in her mid-twenties with a four year old daughter. She lives in a large urban area. She has a high school education. She recently moved into a nice duplex with a man she has been seeing for over half a year. For over two years she has worked as an in-home care provider for the State of Oregon providing services for a woman with a chronic, debilitating illness. She first received Food Stamps and OHP coverage when she was pregnant with her only child. She was then living with the child's father. They cycled on and off Food Stamps. She and her daughter were covered by the Oregon Health Plan. At the time of the first telephone interview she had gone off Food Stamps and was receiving only medical assistance from OHP for herself and her daughter.

Martinez and her daughter experienced some very difficult times about two years ago when she and the baby's father split up. The next year was hard. She moved two or three times, finally living with her sister, also a single mother. They both worked part time and she received Food Stamps intermittently. She was able to cover her most basic expenses by living with her sister and working part-time. But she accumulated considerable debt, including nine thousand dollars of medical debt from an orthopedic injury that required extensive surgery. This occurred when she was not on OHP. She counts herself lucky to have found a supportive relationship with a man with whom she now shares a small duplex.

Martinez earns \$7.94 an hour working for a state agency doing in-home care. She works at least 35 hours a week. She receives no benefits: "Almost two years now. They don't give no benefits or nothing. Nothing. Absolutely nothing, through the state. I don't understand that. I mean, the state." She did get a raise that she said was associated with the rise in the minimum wage. She loves the care-taking part of the job and is committed to the woman to whom she has provided care for over two years. They have a strong personal relationship. This woman allows her to occasionally bring her daughter to work because she enjoys seeing her. That saves her child care expenses and means she can be with her more than would be the case otherwise.

But she is critical that the state of Oregon treats workers such as her without regard for their needs: "I just wish some of the people from the state would come in and look to see what we do. And maybe they would feel, maybe these people deserve a little higher pay. Maybe let them work one day. On a swim day. Because that is the hardest day. Maybe they would know. Because I know they sit there at their desk and have no idea. I mean they work hard too, but they have no idea what we do." She received a raise a year or so ago when the state minimum wage went up, but Martinez knows that the only way to get a significant raise is to get a CNA license. But according to her, two things stand in the way of her being able to do that: "Money and time." She cannot imagine how she could take time off work, or leave this particular client, to get the CNA license. Moreover, she is so physically exhausted at the end of the day – after work, getting dinner on the table and taking care of her daughter—that night

classes seem out of the question. Besides, she does not have the money it would take to pay for the course.

Martinez's ex-partner has a good relationship with her and his daughter. He spends time with his daughter and helps with some of her expenses. Martinez has not sought a support order against him because she prefers this informal, voluntary relationship. He usually pays half of her child care expenses each month, and helps with other expenses when he can. Martinez is happy with this arrangement. She feels it is best for her and her daughter if her ex-partner helps voluntarily. In fact, she feels so strongly about this that she has decided not to re-approach AFS for help with her child care or Food Stamps for fear that the Child Support Enforcement Division will get involved and ruin what she believes is an excellent relationship around mutual support of her daughter. However, she could really use the ERDC program and would apply if it did not mean subjecting her ex-partner to the Child Support Enforcement Division. She recognizes that some "dead beat dads" need the prod from the state, but that is not her situation. "It all depends on if the father is helping on his own or if the father is a deadbeat dad and just ran off. Those type of dads, I believe to force, yes. But the type of dad I am dealing with, I don't believe in that...I mean if they're willing to help, and that's an effort that's coming out of them, not being forced to come out of them."

Going off Food Stamps was a struggle. It meant that it was harder to put food on the table. But Martinez is a strong believer in only using public assistance when one really needs it, and she and her daughter can make it on her income and some assistance from the WIC program. She does, however, need medical coverage for herself and her daughter. Although she is eligible for medical coverage through her job, the premiums make it out of her reach. She was on OHP until just a month before the first in-depth interview. However, one quarter she went just a few dollars over income for eligibility for OHP and was cut off. "I don't know how they expect anybody to live off of \$922/month [the limit for a family of 2] with rent and car payment and insurance and a child. I don't understand it. So they cut me off."

Martinez went over income that month because the agency was short-staffed and her hours were increased. When she received notice that she was cut off OHP she and her boss wrote a letter explaining the situation, but the following month her hours went over again, for the same reason. Martinez is not anxious to refuse work when it is offered to her, and she is unwilling to leave the woman she cares for uncovered when there is a staff shortage simply because she fears that her income will be a few dollars over the limit. But she is facing a situation of having to refuse work and assistance to the woman she cares for because of this situation. On the other hand if she refuses too many hours she does not have the money she needs to pay her other bills.

Moreover, the strain of trying to figure out just how many hours she could work in a month to provide her the income she needs to pay her bills while still staying below the income limit for OHP is too stressful and unwieldy. She feels caught between a rock and a hard place: "I was letting some of the girls take my Mondays and Fridays so I could cut down my hours so I could

get back on medical. But then I had small checks and that cuts what I can pay on my bills. So I am not going to do it anymore. I just quit trying...I mean I don't know how I am going to get my bills paid when I get sick and have to go and owe medical bills again, you know. But I can't make less than what my rent is, and care insurance, my car payment, everything...I mean I just wish they would bracket it a little higher...I don't mind paying into insurance \$18.00, \$20.00, whatever." But without health coverage she has had to suffer through illness without seeing a doctor, and she fears getting so sick that she will have to seek care and accumulate even more debt.

Anne Meyer
Food Stamps Leaver

Anne Meyer is a 30 year-old white woman who is married but not living with her current husband. She has three children: two boys 9 and 11, and a 3 year-old daughter. They live in a rural area.

Meyer first was on cash assistance when she had her oldest child and was off and on assistance for the following nine years. During this time she also worked for short periods in the fast food industry, canneries and as a motel maid. Meyer has a high school diploma and was able to get her CNA while working for a nursing home just over three years ago. During this time she became pregnant with her youngest child, left the nursing home job, and again had cash assistance for a few months. At the time of the first interview she had been off cash for two years. Since this point, except for a brief period when she was out of the state, Meyer has had a combination of Food Stamps, medical assistance through the Oregon Health Plan, and ERDC while she has been working. Meyer was part of the JOBS Program while she was between jobs, and got her present position as a home care aide through a newspaper ad she saw in a JOBS workshop. The JOBS Program helped her with some clothing and gas money but no cash while she was searching for work. Meyer also feels that AFS staff gave her the confidence to apply for her current job: “they helped me out a lot with the steps, and helping with me – going out there and saying, ‘I can do it’”.

Meyer provides in-home care for a disabled adult, which means long hours. She often does a 40 hour work week in three days. Typically Meyer’s hours are two shifts from 6 a.m. until 10 p.m. and one shift from 2pm until 10pm. She does this work as an independent contractor and does not work for an agency. She has had a lot of difficulty finding adequate child care and her parents have helped with looking after the children during her long work hours. “Right now my parents help taking care of her (the 3-year- old daughter) ...I do have a lady and that’s (been) a problem ...trying to find someone who would watch all my kids, and the hours I needed.” Meyer said that one benefit of compressing the work week into three days is that it gives her time with her kids during her time off.

By the point of the first interview Meyer was homeless and had been living with her parents for six months, something she has done several times when times were hard for her family. Meyer and her three children were sharing one bedroom of her parents’ trailer. While she appreciated this help, the family’s living space was cramped and the situation stressful. “It’s just really stressful to try and do everyday life things ... I try to find time to be by myself ... time just for me... but it’s hard.” Meyer was looking for alternative housing, but was unsure of how living on her own would mesh with her work hours and child-care arrangements, since she thinks it unlikely that she would be able to get housing in the very small community where her parents are living. She was also having great difficulty finding suitable housing, particularly since she wanted her older children to stay at their present schools. They had switched schools frequently as Meyer has moved around, and now Meyer believed their school situation was good.

Meyer was also having difficulty making ends meet and was only doing so because she lived with her parents. Even with this help, and receiving Food Stamps, she has had to rely on food boxes from time to time. She has a lot of debt that she is trying to pay off and her income is below poverty level. Meyer does not receive child support for any of the children. She did get some support briefly from the father of her two sons, but he is currently unemployed and she said that it is not worth pursuing. We could not schedule a second interview with Meyer, probably because of her work schedule and child-care difficulties, but we know from the second survey that by early this year she had moved from her parents' house. At this point she was still employed as an aide but reported that she was economically worse off, most likely because with her own place she now had to find money for rent and utilities.

Meyer would like to further her education. She likes caring for people and wants to be a nurse. She did not see this as a possibility until her youngest child is older and her income and housing are stable and improved. Though it's important for Meyer to "do it on her own," and she appreciated the help she did get from the JOBS Program, she said that people "who are making an honest effort" should get help for a longer time and get assistance and more services after they go off cash assistance. She also feels that people should not have to wait to get on cash, and should get assistance even though they may have had it for long periods at prior times: "they shouldn't say, 'well you've been on it, you can't be on it for another three or four years.' I don't think that's right." Meyer is aware that people's circumstances change, they lose jobs or get divorced, need help, and they should in her view get it. "I'm making an honest effort. I'm working ...and if for some reason my job falls through or the gentleman moves away and I can't find the good pay to where I have to lower myself ... I don't want to lower myself I want to better myself. I think they should help a person like that...no matter how long they were on it to begin with. That's what I feel." Meyer herself would have benefited from some time on assistance to stabilize her living situation and work out adequate child-care before returning to work.

Suzanne Mueller
Food Stamp Leaver

Susan Mueller is a white woman in her late 20s who currently lives on the outskirts of a small, central Oregon town. She lives with her husband and their two children, ages 5 and 8. They relocated to Oregon four years ago to help Mueller's aging parents with their farm. The move was costly and when they arrived, they lived with her family. "My parents own the property and my husband works for them. It's about a thousand acres they're farming. We basically received the house with the job." They applied to AFS looking for help with health insurance and Food Stamps. "It's a good situation where we're at. We get our house and our electric paid for and we get the gas and our cars paid for, but our cash income is pretty low. It ends up balancing out but there are certain times that it makes it hard. So, we used Food Stamps for six months, I think." Until recently, they continued to receive OHP.

Mueller describes a frugal lifestyle where every dollar counts. "Well, being we're on salary, I have us broken down. I have an exact budget broken completely down and we have to go by that." Even though their income from the farm is tight, she expresses satisfaction with their choice to return home and commit to a rural lifestyle. "I think it's a great place to raise the kids. I mean my kids are experiencing more than a lot of city kids. They enjoy it. They go out and help with their dad. I just think it's a great place for the kids." They share the property with Mueller's parents, living right next door. Along with housing, they get some produce and meat from the farm's yield. Mueller describes the house as needing a lot of renovation, but overall finds it suitable. The house is situated a few miles from town, so transportation is a central issue. Mueller often makes trips to the next town over to do her shopping in order to save money. "We've put a lot of miles on the car. Several trips in and out of town." Mueller and her husband decided to commit a substantial portion of their cash income to having their children in a private school associated with their church. Mueller is very happy with the quality of the education and is active as a volunteer at the school.

When Mueller entered the study, she was unemployed. Her main concern was to be home with the children. She's been the primary provider of child care for the last six years. She has a couple of years of college education and has worked mainly retail and some bookkeeping jobs in the past. She was beginning to consider looking for a part-time job at that time in order to generate additional cash income to pay for their children's schooling. Rural job markets can be slim and she was finding that the available jobs were mainly low pay with irregular shifts and little to no benefits. At Time #2, she was getting ready to take a job at the local bank for little more than minimum wage. She was concerned that the wage would not make work worthwhile. "I've got to see how much the day care is. See if I am making any money. That's what I told John. If I'm only bringing in fifty dollars a month after day care is paid, I'm not doing it. It's not worth my time and the aggravation to the kids."

By our final contact, Mueller was still with the bank job working about 20 hours a week. She had received a “slight: raise but had access to no benefits. After some negotiation, she was able to secure a morning schedule that was compatible with her children’s school hours and her duties on the farm. She wasn’t interested in increasing her hours, preferring to take the time to be at home. She didn’t see the bank as a long-term job, but was sure that the job experience would transfer to other positions she might explore in the future. “When I’m ready to work full-time, I’ll go somewhere where I can move up.” Her income was supporting the children’s school fees and helping with daily expenses. Her husband works the farm for a small salary and as time goes on he has been given more acreage to farm for the family’s needs. As the farm begins to provide more income, Mueller anticipates their financial picture will improve. “We’d like to put a little bit of money in savings. That’s the big thing. Let the budget go a little bit, you know, give us some breathing room and then put a little bit in savings.”

At Time 2 in the study, Mueller and the family had lost their OHP coverage because of the increase in income generated by her job. Her part-time job was bringing in about \$400 a month minus the child care expenses for the time she was at work. Mueller’s husband was able to get insurance through the farm and the family is now covered under that plan. Dental and vision are not included and must now be paid out-of-pocket. They have already accrued a significant sum in health care bills. Mueller describes their use of OHP as periodic. They apply when they can and when they see a need and then they drop it or are disqualified because of going over-income. They have been able to use subsidized health care coverage as a safety net fairly effectively until now.

Mueller was careful to define their use of AFS support as temporary. They actually took themselves off of services when they felt they were financially stable enough to do so, even though they may have continued to qualify for some amount of support. Mueller was happy with the response to her initial application for help, but was leery of the agency after having interacted with workers. “Actually the Food Stamps only took a couple of days. The first social worker I had was really nice, very understanding. I didn’t care for the next one very well. My worker moved and I got placed with another one. He kind of made you feel a lot worse about having to do it and that bothered me.” Mueller was hopeful they wouldn’t have to turn to AFS again, but was clear that the family must always have enough food adequate medical care. “If it came down to something for the children, definitely. John and I can go without. But the kids, there are certain things they have to have. So, I wouldn’t like to. But if there’s an emergency, yes I would.”

When asked about her perspective on welfare reform, Mueller saw a need for AFS to support women at home with very young children. “I don’t think you should have to go back to work that early because kids need you beyond that. When it takes away from the child, I think that’s too much. I don’t think a one-year-old should be in day care yet. It’s just not the same. I think a child should be home. She also saw low-income working families lacking access to health care. “We make too much to get the insurance but not enough to go out and buy it. If they would offer a higher premium so we could keep OHP, something like that. I think they

should make it so you have to make this much income over this many months. Not because a guy has overtime one month and it knocks his whole thing out.”

Mueller entertained the possibility of returning to school in the future as she saw some value in completing an associate’s degree. There is a community college about 50 miles away. Her primary focus at present though, is to provide a stable environment for the family. She plans to keep working but said, “eventually I’d like to stay home and work the farm again. Right now the main reason I went back to work is so they can stay in private school.”

Donna Murphy
Food Stamp Leaver

Donna Murphy is a single white woman in her late 20s. She resides in an urban area where she lives with her partner and her eight-year-old daughter. Until recently, they also had custody of his teenage son. Her first experience with AFS was in the early 1990s. Murphy left an abusive relationship and moved to Oregon with her newborn baby. She was encouraged to come to Oregon by her parents who live here, but she arrived with little in the way of resources. “I decided to try to get possibly Food Stamps and money.” She went back to work when her child had reached about 10-months-old, but continued to get help with Food Stamps until two years prior to our contact for the study. Murphy was awarded child support, but she has yet to receive any payments. Initially, she didn’t pursue support because of the father’s abusive history. She didn’t want him to have contact with her or her daughter. Since then she has gone after support, but with no results. She currently works a part-time job and continues to receive OHP. Her partner works full-time and is establishing himself as a plumber. The income he is able to contribute to the household is cut significantly by his child support payments.

At last contact, Murphy had worked as an educational aid for the local school district for over three years. “It’s been a three-year step-up. I started as a substitute and I was in a long-term sub position. And then I got hired on permanently. When you get hired permanently, the first year you’re on probation. Now this year I have everything. . . Eventually I think the highest step for someone in my position is \$15.43 an hour. That’s a decent wage considering I don’t have a college degree, but I’ve been working in this field for many years.” Murphy found this job on her own and is quite satisfied with the work and the space it allows her to organize time with her children. She has worked mainly in the past as a group home worker and in special vocational programs. Prior to her current position, she worked in a residential treatment environment. The wages were poor and the work was very intensive. Looking for “better” work was stressful because of her limited resources. “It was frightening because I had a full-time job and knew how much I was making. It was the same everyday and I hated it. I didn’t know where my income was going to come from but I couldn’t do this anymore. There was no room for advancement. It was terrible.” Her current job has provided security, continuity, and good working conditions. She is in a union, gets regular raises and has access to ongoing education and training. She sees herself building valuable skills that will carry over in other work environments. She enjoys the work and takes pride in her skills. “I’m good at it. I’m really good at working with people.”

Murphy felt strongly that support from AFS helped her to have more time with her daughter in her early years. “I wouldn’t have been able to do anything else and this way I was allowed to stay home with my daughter for the first crucial part of her life, the real bonding part and not have another person caring for her.” Prior to her current job, Murphy worked full-time and her daughter was in child care. At that time, she did qualify for ERDC and was able to manage the cost of care. Her part-time work schedule allows her the opportunity to be home with her daughter and step-son more consistently. Her daughter is school age and occasionally attends

an after-school program, but Murphy is able to take her daughter to afternoon staff meetings and is looking into the on-site day care facility at her workplace for a back-up. “My daughter goes to school where I work. I’m at home before school with the kids, I’m at home after school with the kids, every break they have I’m at home. Summers I’m at home. It works out to their benefit and my benefit that we don’t have to pay for child care, that we don’t have to worry where the kids are.” Murphy doesn’t plan to expand her work hours until her daughter is older. “It seems very small, but in the long run, not having to pay for day care in the summer and only working five hours a day and being at home with my kids is a benefit that outweighs the money.”

Murphy has been able to have major medical expenses covered through OHP. Since being covered, both she and her daughter have had to be hospitalized for illnesses. Without OHP, her medical bills would have left her with a large debt. “I wouldn’t have been able to pay it you know. There would be no way to pay that kind of money.” Even with a permanent job, Murphy has had difficulty affording the insurance premiums. “I’m still on OHP because right now, I’m only part-time. It would cost us, I think it’s like \$218 for both of us (Murphy and daughter) to be on my company’s insurance, which is outrageous.” She worries about the “cost” of increasing her income even a small amount because OHP provides a resource she can not replace on her own. “I’m afraid that if I make too much it’s all gone. So, it’s almost like it keeps me down because I can’t get ahead and get insurance through the school because it costs too much. But if I make more money I lose my OHP.”

During the time of the study, Murphy and her family moved from rental housing into a house they are purchasing. They were able to manage the financing with the her parents’ support. “This house fits our needs for now. It’s got the space. But I want something of my own and that’s what we’re really working towards, to have some equity.” The house is in need of a lot of renovation and Murphy and her partner are doing much of the work themselves to save on expenses. They have experienced difficulty paying all their bills from month to month, they’ve been shut off and had times when they’ve had to contend with collection agencies. They’re counting on her partner’s rising income as he gets more work and on the security of Murphy’s job to keep their finances stable. Murphy expressed pride in having become a homeowner. It opens the possibility for them to build a more secure existence. Murphy is comfortable with the neighborhood environment and the local elementary school. The nearby high school has been struggling with a record of poor performance and they chose to send the older boy to a high school outside of the district.

Murphy was positive about her experience with AFS, although she described feeling stigmatized while using it. Being a survivor of domestic violence herself, Murphy saw a need to support women making such a desperate change. “They could help with getting women counseling. You can leave that rotten, stinking guy that’s beating the crap out of you. And just knowing there are a lot of women out there that have done it and are better for it, and how positive change is for them makes a difference.” When discussing reform, she focused on the need for recipients to work towards sustainable jobs. “It’s important to let them know there’s a light at

the end of the tunnel and that no, you don't have to work a six-dollar-an-hour job. You can get a little education and have a better job, a better life for your kids." She saw education as a necessary process to long-term change. "If they cut education out they're creating more poverty. More poor women. Education gives you the tools to move ahead in life." She addressed the problems with losing benefits so soon after finding employment. "If you start to earn more money, then keep the benefits for a period of time until they can really get ahead. It'll help them save money so they can move ahead." Finally, Murphy emphasized the need for AFS to have a stronger focus on low-income working families.

When asked about her hopes for the future, Murphy talked about her commitment to their children. "I guess my hope is to leave them with really positive, happy childhood memories." She talked about wanting to provide them with the kind of daily security she saw as important to their well-being and development. "Eventually I want to be an autism specialist or occupational therapist. But my focus right now is on the kids and being there for them."

Jenny Nall
Food Stamp Leaver

Jenny Nall is a 24-year-old white single mother of a 4-year-old son. At Time 2 she lived in neat, well furnished, fairly new attached house in a small cluster of units tucked away from the street in an urban residential area. The place had a rural and secluded feel, although it was off a busy street. The rent was high, over \$600 per month. She had never been married and the father of her child was not at all in the picture. She had no relationship or partner, feeling that that was something for the future after she gets to be fully self-supporting, with all of her own problems worked out. Nall has a large family nearby consisting of her grandmother, mother, brothers and sisters, aunts and uncles and cousins. They are helpful and supportive.

She went on AFDC shortly after her son was born in 1995. She received cash assistance, Food Stamps, and OHP for about six months, then returned to work. After some time, she moved to Colorado, but then returned to Oregon. She was evidently having difficulties when she came back, so she applied for Food Stamps and OHP again. She also got ERDC. She got a store job, but it is not clear whether that was before or after she started to get these benefits. Her income had risen enough by the first quarter of 1998 that she was over income and went off all services. These were the only times that she has received assistance. Her family received assistance briefly when she was a child.

At Time 2, Nall was working as a department supervisor in a retail store, earning \$9.25 per hour. She had been on that job for two and-a-half years and had had several raises. She was really happy with the job, running a high fashion department. She is responsible for paperwork, setting up the floor, presenting the merchandise, and selling. She sometimes works overtime, and sometimes back-to-back shifts. The hours are predictable for three weeks at a time, although sometimes things come up and she has to go in. Before this she mostly did office work, although she had one earlier job as a supervisor in another retail company.

Although she likes the job and has had raises, she is having difficulty making ends meet. The main reason, she thinks, is that she is required to pay a health insurance premium that is around \$200 per month. Together with taxes, this reduces her take-home pay to a little over \$900 per month. After paying her rent, she does not have a lot left. And she does not have insurance coverage for her son.

Another problem with the job was that she did not have enough time with her son and she feels very strongly that her main job is to take care of him and see that he grows up well. He was in a day-care center where he was getting some education, but she had to take him out because she could not afford it after she lost her ERDC subsidy. Her mother lives with her and takes care of her son, as does her grandmother who lives close by. She and her mother do not agree on how she should raise her son and they argue a lot about it. Nall thinks that with her long work hours, her son does not see her as a mom figure anymore. He is unruly, difficult, and runs away often. Nall thought at Time 2 that she might move away and get a less demanding job so that she can

be with him and so that he will not have two adults telling him to do different things. She was thinking of going to a nearby state where she also has relatives.

By Time 3 she had made this move. She had moved in with a relative who had a child and was working in the family business 15 hours per week, paying no rent. At Time 4, in a brief telephone interview, she saw this as a temporary arrangement - the job had no promotion prospects and pay that was too low and she did not really like living in a very small town.

Her experience with AFS was generally positive, although she thinks they reduced ERDC and OHP too quickly as her income rose. However, she has observed people being treated very discourteously by workers in the agency. She believes that people wouldn't go there if they didn't really need it. When she first went to the agency she was involved with the JOBS program. "As far as I was concerned, it was a complete waste of time," she said, although perhaps some people needed it. "They would send you to these dumb classes all day long to learn about how to get a better job." Most people, she thought, also know how to dress and "they don't need to be taught to have self-respect." And if you didn't go to the classes, "they could cut you from your check." although she thought it was stupid, a waste of time and money, she complied. When she got her job, she did it on her own.

Nall can be seen as a "success;" she had a job paying considerably above the minimum wage, a job with some possibility of promotion. The job illustrates, however, that the designation "supervisory" may indicate only a minimal level of supervisory responsibility and relatively low pay. Her wages were not high enough to cover health insurance and day-care costs, and this resulted in tensions in relation to her mother, who was doing the child care. Nall recognized the importance of further education to enhance her opportunities, but was not in a situation in which going back to school was immediately possible.

Dan Olsen
Food Stamp Leaver

Dan Olsen is a divorced white male in his early forties who lives alone in a small coastal town. He reported applying for AFS support for the first time in 1995. "I was working on the docks and then I lost my job there. So I went into the office for Food Stamps and that was it." He reported going off of Food Stamps for periods after because, "I didn't go back in when I was supposed to. I just didn't do the paperwork. The lady in the town I used to live in was really grouchy and it was easier to do without than to go in and talk with her." At the time of this study, Olsen was not working because of health issues. He was no longer getting services through AFS, but was receiving help through a related agency in the form of Food Stamps, utility subsidies, and OHP. During the study, he was in the process of applying for social security in the hopes of securing a small, steady income.

Olsen has a considerable work history, "unloading boats and driving a forklift, basically heavy labor." His jobs were often seasonal and characterized by a boom-and-bust cycle of employment. Because of his physical condition, Olsen is no longer able to perform work requiring heavy labor. He doesn't have a high school diploma or any other training that might broaden his employment options. "I'm not able to go out and work due to some medical problems. I used to work on the docks. I used to drive a forklift and I can't do that anymore. I can't do any lifting and my stamina went from being able to work long hours to not being able to work." He attributes his current condition to cumulative problems from injuries on the job and a past history of substance abuse. He has attempted to find work he can tolerate physically, but aside from an occasional odd job, he has remained unemployed. "AFS sent me to disabled services and they're helping me to get some general assistance until my SSI gets cleared."

Olsen rents an apartment with the help of a housing subsidy. His housing is in good condition and he expressed satisfaction with living there and relief at having a subsidy to make it possible. "If it wasn't for them, I'd be in bad shape." He described a good relationship with the landlords, who have been a source of emotional and occasionally even material support. The coastal town he lives in is rather small and he relies on a car for transportation. Many of his medical and social service resources are in surrounding towns requiring him to travel regularly. The closest AFS office is some miles away. Olsen counts on occasional food boxes to make do and reported that community support was very limited in his area. Emergency assistance, in Olsen's experience, is nearly inaccessible.

Olsen's many medical needs are covered by OHP. He described the coverage as fairly satisfactory until his condition required him to seek more specialized care. He has had difficulty locating physicians who will accept OHP, part of the reason he must travel up to long distances for his health care. OHP has helped him to pay his ongoing travel expenses. Olsen may need serious surgery in the near future and is concerned about his ability to care for himself during the lengthy recovery period.

Olsen has two children, neither of whom is in his custody. He reported having a good relationship with his ten-year-old daughter and teenage son. His housing situation makes it possible for him to take his children for occasional visits, which is something he enjoys a great deal. While he has some supportive family, they don't live nearby. Olsen talked about his relying on family and friends for the extra resources he needed to get by from month to month. "Mostly I'm borrowing just enough money to pay my bills and just enough to get by."

Olsen's experience with AFS has been mixed. He described his early experiences of feeling stigmatized in the recipient role. "Sometimes if you go ask for help you feel really out of place or really awkward asking. They should have a way of being more people-oriented I guess and make people more comfortable to ask for help in different areas. Because a lot of times I feel intimidated about talking to people about stuff and I'll just do without instead of going through those feelings." He acknowledged that his most recent worker had been "okay" and had helped him to access the services he currently utilizes. While he was receiving Food Stamps through AFS, he was subject to their work requirement. Because of his physical limitations, he had difficulty meeting the expectation. "They tell you that if you don't have a job to where you make so much money or so much time, then you have to go out and put in 20 hours a month working for them. But they don't look at what you can do and can't do. They just send you out to the jobs they have. They had me trimming bushes from the top of the trail down to the beach with a wheelbarrow. There was no way I could do it."

When asked about his thoughts on welfare reform Olsen replied, "I think they should base your housing and your Food Stamps and whatever kind of help you receive, I think it should reflect where you live. They should take into consideration the size of the town, where it's located, like the rent and cost of living situation." He expressed frustration at having to prove his disability to the agency. "They want everybody to work and a lot of people can't go out and work. It should be more personal." Finally, he saw a need for more support to working families, especially to single parents with issues of job training, education, and child care. He wanted AFS to be accessible and "give more information on what's available."

At our last contact, Olsen was still attempting to qualify for social security. He was turned down in the first hearing process, but was waiting for a second determination hearing. He acknowledged that his lack of education and training, as well as his health limited his employment options. He had considered training in computer skills, but his limitations had kept him from pursuing any programs.

Betty Palmer
Food Stamp Leaver

Betty Palmer is a 23-year-old white woman who has two preschool children. She is not married but lives with her partner Mike in a rural community. Palmer first was on cash assistance when she was pregnant with her first child. Since then she and her partner have been on and off Food Stamps depending on their respective job and income situations. They are also on the Oregon Health Plan. Palmer was briefly on cash again at one point when her partner lost his job, but typically the family uses Food Stamps as a back up and support when they need it: “for five months we were off them last year (1998) ... and then I wasn’t working so we went back on. And now I’m working at the market and there was two months we didn’t get anything and then (last) month we got something because his work slowed down. We’re kind of like an ongoing case to where if we don’t make enough we’ll turn in a report and they’ll help us out.” At the time of the second interview the family had been off Food Stamps for four months.

Palmer and her partner have been together for six years. He is employed in construction making outbuildings. Palmer has been a food server, has worked in taverns and bars, and as a housecleaner. She is in recovery from alcoholism and left one of her previous jobs because the tavern began to serve hard liquor. She no longer works in bars and at the time of the first interview was working at the local grocery market. She liked this job, although it’s hard work and the hours were tough for her. She was working from 3 p.m. until 10 p.m. with one weekend day off per week. Finding the money for day-care costs was difficult: “it’s hard to be self sufficient with kids because you have to pay your day care. Now day care is just something that can wipe you clean ... you can dig yourself out of that hole, and then you get your day-care bill and you drop straight back to the bottom.” Mike was helping by looking after the children after he came home in the evenings. Otherwise, a friend was providing day care services.

The family was struggling financially; Palmer had a \$500 debt from an emergency visit to the hospital that she later found was not covered by OHP. She charged food at the store every month so the family has enough to eat only to be behind in her paycheck at the end of the month as those charges were deducted. They had no savings or checking account. They got help from friends and relatives. Palmer described receiving the Earned Income Tax Credit as “like Christmas.” It helps catch up on all the bills and allows them to get “extras” such as beds and bikes for the kids that Palmer and her partner normally could not afford.

Palmer was tired and stressed daily. Mike does not share the housework: “I get kind of tired. Mike thinks – why should he work all day and then come home and work cleaning the house? So ... every day when I come home from work my house is destroyed. My kitchen’s destroyed because he don’t clean.” She has “gone on strike” to try and reinforce that the work at home should be shared. Home is a trailer by the side of a major road which worries Palmer in terms of the kids’ safety. The trailer is not in good shape; there are gaps between the walls and the floor and places on the floor that are soft and unsafe to walk on. The family has moved here to save money.

At the time of the second interview Palmer is happier because she has been able to find a day job working from 7a.m. until 3 p.m. at the local gas station. She makes \$7.50 an hour and the family is off Food Stamps. They are just making it paycheck to paycheck and Palmer's mom helps out financially. They have high day-care costs and even with ERDC her co-pay is \$262 per month. She dreams of a day when her car will work and bills will not be paid late: "some day...I plan on living in a nice home and ... when the bill comes in the mail I want to be able to write a check and pay that bill...and I want to be able to get in a car that I know is going to start and it's going to drive me to work every day. It's not a dream...a lot of people do it. And that's what I want to do. And I will." She tried to improve her home environment by buying some rent-to-own furniture and now has a payment that she says could have bought the furniture several times over. She is still stressed and tired managing work and the children. Now that she's working days Mike does not help with them. She's invested in work, and laughingly blames her mom for this work ethic, since she worked two jobs as a single parent when Palmer was growing up. Palmer has a goal of further education: "I'm not going to do that (get a better life) working at the Fuel and Go for \$7.50 an hour." She wants to be an X-ray technician and was lined up to go to a nearby community college this fall but has decided not to enroll. She does not feel that she can manage school at this point with two preschoolers and no support from her partner.

Palmer said that AFS should support education so people can improve their lives. She is generally very positive about AFS and feels she and Mike got help to "stand on their own feet" when they were both unemployed and on the JOBS Program. At the same time she also described the system as not family-friendly. For example she was expected to work when she was pregnant and on JOBS even though she was having medical complications with the pregnancy. Overall, Palmer supports having people work and "fend for themselves" but thinks that "as long as people are trying to help themselves" that school should be an option and supported. She is holding on to that goal for herself.

Denise Prew
Food Stamp Leaver

Denise Prew is white and divorced mother of two elementary school aged children. She lives in a small town in eastern Oregon with her children and her niece and nephew. Initially she went on cash assistance and Food Stamps when she had her first child. She remained on cash until her second child was approximately two years old, or for about seven years total. She had been working for many years while receiving benefits. Eventually, her income made her ineligible for cash in the mid-1990s. While she was working two jobs in early 1998, she went over income for Food Stamps. Throughout the study, she and her family relied on a housing subsidy and, during Times 1 and 2, ERDC. When she returned to school at Time 3, she began receiving a non-needy caretaker grant for her niece and nephew, OHP for all of the children, and Food Stamps again. She only received child support sporadically for one of her children.

Prew had held a wide variety of jobs over the years — farm laborer, manager of a print shop, and hotel clerk, for example. During the study, she worked as a cashier in a grocery store at Times 1 and 2. She earned between \$800 to \$1,100 per month on her \$7 per hour wage and supplemented her income with odd jobs around the store, such as collecting and returning the cans and bottles bought at other stores. For a few extra hours during the month, she could bring in a few extra hundred dollars from these sources. Her job as a cashier provided her vacation time and medical benefits which covered her entire family until she returned to school and quit the job. The job offered few avenues for mobility. She reported, “It’s just scary, day in and day out, I’m like nothing. Excuse me, I’m brain dead as I work. That’s bad. That’s why I have to go to college. No way. I’m not using my mind or nothing.”

By Time 3, she had followed through with her hopes of returning to college. During the study, she completed two terms, with the intent of pursuing a bachelor’s degree in the health field. Prew quit her job to give herself a fair chance to get back into the academic swing and to succeed in school. While working at the grocery store, her financial picture had been very strained — paying bills late or not at all six out of 12 months and having her phone disconnected. Throughout her time as an unemployed student her finances became extremely strained, because her only income was student loans, financial aid grants, \$60 to \$80 from her odd jobs each month, and a non-needy caretaker grant for her niece and nephew. She agonized over covering her expenses each month. She borrowed money from friends to pay her car payments, got behind in her rent, and relied on her sister to provide free child care. Since quitting her job, she no longer had medical insurance for herself but believed she could get some care through the school clinic if the need arose. Her own children were uninsured for a period of time before receiving OHP coverage. She worried continuously about how she would make ends meet. Still, though every day she considered dropping out, she recognized she had endured too much already to give up. Her determination stemmed from her desire to create a more lucrative and fulfilling life for herself and her children but was also fueled by the knowledge that she would be the first person in her family to attend and, she hoped finish college. By the

last in-depth interview, she had resolved to find a job and combine the remainder of her studies with part-time work.

Prew reported a close relationship with her children and worked hard to keep them as her main focus despite the tension her schedule caused. Her sister provided care for all of the children throughout the study, first reimbursed by ERDC while Prew was working and later virtually for free while she was in school. When she could, Prew gave her sister a token payment every few months. Prew reported that she was satisfied with the quality of care her sister provided, though generally she found her sister's behavior and judgment questionable. In the first in-depth interview, Prew spoke of her intent to pull the children from their school because of the violence she saw there and place them in another. By the second in-depth interview, she had done so and felt much more at ease about their schooling. Prew's children did well in school but her niece and nephew had both emotional issues and learning disabilities, aggravated by the frequent moves between relatives they had experienced. Prew seemed to be handling the extra stress in stride though admitted that the various appointments required for their treatments were difficult to arrange and coordinate, compounding an already complicated schedule. Her school schedule kept her out past the children's bedtime three nights per week. She recounted that both she and the children felt that they did not have enough time together, especially once Prew began school.

Prew's situation speaks to the need for more financial assistance for parents returning to school, in the form of living expenses, child care, and/or health care benefits. Though Prew was adamant that getting a cash grant for herself and her kids while going to school would be "backsliding" and that she wanted "to do it on my own," she would have appreciated some help with child care. She was on a waiting list to get some child care assistance for students but did not know when this help would come through, if at all. She commended her worker and others on their willingness to make the rules work for their clients but remarked that still other workers needed to walk in clients' shoes to truly understand their predicaments. She noted that, at times, relationships between workers and clients become too antagonistic, impeding any opportunity for meaningful interaction or humiliation-free assistance to take place. In general, she questioned the abundance of paperwork necessary to secure benefits from AFS.

Olivia Quinn
Food Stamp Leaver

Olivia Quinn is a white married woman, 33 years old, living with her husband and two children, daughters ages 7 and 9. She has another son, age 12 who lives with his father. At the first interview, her niece was also living with her. They live in a new house, a duplex, in a nicely landscaped cul de sac in a small western Oregon town. The house is full of new furniture and is attractive. At the time of the first in-depth, her husband was not working because of a back injury incurred at work. He was unable to care for himself because of the pain, and she was taking care of him. He was getting Worker's Comp and she was getting unemployment compensation. They had been to AFS in the previous month to apply for Food Stamps, but had been denied because their income was too high. The high income seems to have been a function of when he got his last check, not that their income was too high on the two compensation programs. Their income also includes the child support that she gets for her older daughter. At the time of the second in-depth, the husband, who had been laid off due to insufficient business after he had recovered from the injury and returned to work, was about to return to work once again. This time they were receiving Food Stamps.

Quinn was working as a substitute teacher's aid at the time of both in-depth interviews. The job paid \$7.90 per hour for 10.5 hours per week, with fairly frequent overtime, but she was unemployed in the summer. She likes this job very much, enjoys the work, and the schedule is perfect because it allows her to be at home with the children. She has earlier been a dishwasher and a food server, she did child care in her home and for eighteen months worked in a grocery store full time. She realizes that if she still had a full-time job they would be better off financially, but she has decided to limit her hours of working because of the children and because her husband firmly believes that it is his job to earn the living and hers to take care of the house and the kids and to have dinner ready when he comes home from work.

Quinn first applied for welfare 12 years earlier when she separated from her first husband when her first baby was born. She went off assistance, was working, had her second child, and then remarried about eight years ago. She said that during their marriage they have applied for assistance three times. "It just happened that we fell into a little bit of bad luck, and that's whenever we feel that's what the state is there for." Once when their youngest child was a baby, they were both unemployed, and didn't have a house or a car, they had to sell everything including their furniture. So, they went to AFS and got emergency assistance and cash assistance for one month. Then, her husband got a job and they went off. When they got the emergency and cash assistance she signed a paper about child support, not realizing that she had agreed that any back child support she got would go to pay off her welfare payments. The father of her second boy owed her \$2,500 and she never saw any of that money because it was all used to pay off back welfare, including the help she got at the time that her first baby was born. She was very angry about this.

Quinn's next experience with AFS was a consequence of difficulties she and her husband had when he had a work injury in 1995. This back injury was serious and he was out of work for about four years, returning only after he had surgery (and had the next injury described above only a few months after returning to work.) During that time, Quinn and her husband had a lot of disagreements over money and they finally decided to separate for awhile. She needed help and in 1997 applied for TANF and Food Stamps. She received this for three months and then got the job in the grocery store. She continued to get Food Stamps, but these stopped when her husband moved back with his Worker's Comp. and their income became too high, just before he was going to have surgery. As she said, they have been on a financial roller-coaster.

Although Quinn and her husband were in one of their periodic financial crises when I first interviewed her, she was adamant that they were not going to cope as they had in the past by selling everything and starting over. This they had done two times before. However, when they got a substantial settlement for the first work injury, they used the money to buy the furniture and a car. They had also bought all new tools and equipment for her husband. They also had cable TV and a cell phone. They could afford to live like this, but now they can't. Still, she's not going to get rid of anything. "I refuse to have anything but a decent vehicle." She feels that they have worked hard for what they have, but "there are certain times in your life that you fall down and you need to be picked back up." It's then that the state should be willing to help a little. When I interviewed her the next time, she had done a few things to economize such as temporarily not using the cell phone. Her strategy of going from month to month, trusting that things would get better seemed to have worked, as her husband was returning again to work.

Quinn was quite stressed from all this. She was taking several different medications for stress and depression. She had also been seeing a family therapist, paid for by OHP. The therapist worked with the whole family and with her individually. The sessions had been ended by the second in-depth. One of the reasons for seeing the therapist was that she was concerned about her fits of anger at the children in which she would hit a door or a cabinet. Another reason was that her older daughter had been traumatized by her birth father who had been seeing her on weekends. Quinn and this man had one confrontation when the father tried to keep the girl after a visit. The man locked the girl in the house and was loud and abusive. Quinn threatened him with the police and he finally returned the child. Quinn then went to court to establish sole custody, borrowing money from one of the expensive store-front lenders to do this.

Quinn had other areas of stress. Although she had her own problems, she was the strong one for her relatives in the area, particularly a sister who had been in prison for forgery and whose daughter she had cared for during this sister's several years of drug use. The sister was doing much better at the time of the last interview. With all this, Quinn was thinking about the future, hoping that she and her husband could buy a house with the low-income home owners program, and planning to go to the community college and start working toward a teaching certification of some kind.

Jane Roberts
Food Stamps Leaver

Jane Roberts is married with three children; two are teenagers and one is in her early 20s. Roberts is white, 41, and lives in a very small town in a rural area off the I-5 corridor. Roberts does not have a high school diploma, and has worked at jobs involving physical labor most of her adult life - she's had cannery, restaurant and production jobs but has been unemployed since 1995. She was on cash assistance for a short time 10 years ago but otherwise has had Food Stamps and some medical assistance off and on for most of her working life. She and her family have utilized Food Stamps as a temporary support when needed, for example when she was pregnant or when she lost a job. Roberts has health problems requiring regular medication. Her health problems combined with recovery from addiction and lack of transportation contribute to her five years of being at home. Her husband has a vehicle he uses for work, but she is without a license. She rates her health and lack of transportation as her biggest barriers to employment.

Roberts and her husband Tom got by for many years on their combined income plus spells on Food Stamps until "it all came apart" seven years ago. That's when Roberts' addiction led her husband to kick her out of the house, they were separated for a time during which he got welfare. Roberts has several thousands of dollars in back child support bills from that time period, some of which she spent on the streets. Roberts went through a treatment program, they reconciled and despite a relapse she has been clean for five years. There was some domestic violence earlier in their relationship which she dismisses as "everyone has their troubles"– but they now are about to celebrate more than 20 years of marriage.

At the time of the first interview, Roberts was depressed and the family was doing poorly economically, receiving Food Stamps and heating assistance. Their only income around \$300 a month was from Tom's part time work from maintenance and odd jobs. They have a housing subsidy for a very small apartment in an old run-down apartment block. The space is cramped, with Tom and Roberts sleeping on a roll away in the living room. They have no phone and rely on a neighbor for messages. Their oldest child was out of the house, the youngest child was in foster care and the middle child was at home, but having trouble staying in school. Health care was a big problem since they had been taken off the Oregon Health Plan for being behind on their co-pay. In Roberts's words their "bills exceeded their income." Roberts's illness has required hospitalization and she needs regular medications costing about \$40 per month. Tom also has health problems. The family had a mounting medical debt since they had no insurance and they have had to borrow money from friends to pay for medications. Roberts did babysitting and some yard work for neighbors and would like regular part-time work. She occasionally volunteered for a church and a community service agency, but mostly she felt 'stuck' where she is, without transportation in a community with few jobs. Roberts lost her driver's license some years ago and needs funds to pay for insurance to get it back. She approached both AFS and another social service agency for help with this to no avail.

By the second interview the family has managed to borrow money to pay off their OHP debt and is back on the plan. However Roberts has had an accident which makes it difficult to stand or walk without assistance. The family's bills for surgery and treatment now are over \$12,000. Roberts's daughter is back at home, is pregnant and contributes a little to the household whose income is now about \$400 per month.

Roberts uses a variety of strategies to cope with her family's poor economic situation; she staggers bills –paying some and not others and estimates she's about three months behind on overall bill-paying. She has worked for trade – doing babysitting to pay off friends, cleaning the apartments she's in instead of paying a garbage fee – and also barter for goods and services. The family uses food boxes and is no stranger to “the Food Stamps running out by the end of the month.” They have had their utilities turned off and let the car insurance lapse. Though they now have health insurance through the OHP, health care is not accessible –the only clinic accepting OHP is in another larger town. Roberts is “saving change” for her daughter's baby. Although she cites one “good worker “ who was very helpful to her when she was first ill, she is generally critical of AFS and other social service agencies who have offered her no help and “act as if the money was coming out of their own pockets.” Friends and family form the network of assistance which has helped her through tight places.

Roberts has “been on both sides of the system” as a taxpayer and someone who needed assistance and said that she should get some help, primarily with the access to the transportation she would need to get a job. She thinks everyone deserves to get their basic needs covered, and that they should have access to some education and have medical benefits. She said that Food Stamp benefits should be increased and is not surprised at all that people go hungry in Oregon. Roberts is someone who has been a “working mother” whose family is now in a place of barely getting by, with long-term debt primarily from medical expenses, and no ability to pay it.

Tara Sanders
Food Stamp Leaver

Tara Sanders is a 24-year-old African American woman who resides in a city located in the Willamette Valley. During the length of the study, she was living in a house with her partner (now husband), her four-year-old son, and her sister. Sanders and her family had been living out of state, moving back to Oregon in the late 1990s. Sanders returned to her home-town in part so that she could be close to members of her immediate and extended family. She began a job as a worker in a day-care facility earning minimum wage. While her partner struggled to find employment, Sanders applied to AFS for assistance. She qualified for Food Stamps and received them for the next few months until her partner began working and their household went over-income. She also applied for ERDC at the time but found the co-pay amounts to be unmanageable. She was able to work with a friend who was willing to help out with child care at minimal cost to Sanders. By Time 2 in the study, Sanders had lost her job and returned to AFS in search of interim support. “When I became unemployed and was fighting for my unemployment, I went in for cash aid and they said I would have to go through all these programs. Here I was, 23 years old and I had worked. I never asked for any of it (welfare) . . . they were making me feel like an inch tall because I was asking to receive it. After that I never did go for my secondary appointment.” She was able to get OHP for herself and her son, but did not qualify for Food Stamps because of her partner’s income.

By the time of our last contact, Sanders had been working to establish an in-home day-care business for some months. She chose work as a child-care provider to be able to stay at home with her young son while generating a regular income. Sanders has a high school diploma and her past work history consisted of mainly child-care work of some sort and occasional retail jobs. Her income has been rising as she settles into a regular clientele and has begun to contract with the state to provide subsidized services for welfare recipients. “I’m very cheap. I know how it feels to be a single mom and to have to work a minimum wage job and you’re paying three dollars an hour for child care . . . We would have been living well at three dollars an hour per child. But I don’t know. I guess I think about them too. How would they be able to afford their bills? How would they be doing? I have a really good relationship with all the mothers.” Because she is self-employed, she has no benefits, no security, and no safety net. “If a parent takes time off then that’s money I don’t get. If I’m sick that’s money I don’t get.” She worries about her husband’s livelihood as well. “How much longer is his job going to last being in the timber industry? How much longer is he going to be physically able to do that work?” She went on to describe the cumulating ‘minor’ injuries that plague her husband after years of being a laborer.

Sanders’ young son is old enough for preschool and Sanders was able to get him a placement with a Head Start program. “It’s been really good. They come and pick him up and they bring him home. He’s more personable and being an only child with just me and my fiancé (now husband), I didn’t want him to grow up not knowing what it is to share and not knowing how to interact with other children his age. I wanted him to have that interaction experience before

kindergarten.” Before being able to sign up with her husband’s insurance, Sanders and her son went without health care coverage. OHP became an important resource in maintaining her son’s health. “We’ve had to use it more for him than for me. He’s got asthma and he’s got tubes in his ears and stuff. So, all the stuff he’s needed has been covered.” With the child support order, her son was to be covered by his biological father’s insurance, but that has not come to pass. Sanders doesn’t receive any of her court ordered child support payments and the father hasn’t been reliable following through with visitations.

Sanders discussed issues that contributed to the family’s financial instability. Sanders’ husband pays a large child support payment every month, which severely reduces the amount he contributes to their household. Although his gross income is too high for AFS eligibility, the income he brings home is much reduced. “We make too much, but he pays out half of his check to child support. We still make too much . . . That hurt us the most because he’s being responsible, he’s paying his child support yet we can’t make it financially. We’ve had to rely on food baskets the last couple of months. Even though we’re splitting rent with my sister, it’s still hard.” They have struggled to survive on a low income for the last few years and have accumulated a large debt from overdue utility, medical, and insurance bills. While it is getting easier to meet their daily needs, they continue to carry the debt, unable to pay off more than small amounts. One resource that would have helped Sanders is child support. “I would like to get child support. It would help tremendously. There were times when I applied for Food Stamps and that monthly payment of child support would have made all the difference in the world.” Sanders talked about how she envisioned self- sufficiency. “It means as a day-care provider and at one time being a single mother, being able to find quality, inexpensive day care. It means there’s housing, I mean I’m sure we would qualify for housing, but the waiting list is a year-and-a-half to two years long.”

Sanders talked about her experience of applying for support and getting denied by AFS. “I broke down and started crying because I couldn’t understand how they could think we were supposed to live on what I showed them and he gave me no explanation whatsoever. He just looked at my papers and said, nope you make too much.” She went on to say that the worker did not share information about any community resources that might have helped. “They didn’t tell me about anything like that. All those things I found out through personal friends. If a family goes in and applies and gets denied, they should have a pamphlet or something about other places in the community that you might be able to get at least temporary help. It might not cover everything, but it might help you get by and lessen the load.” Sanders envisioned AFS as an emergency resource she could avail herself of if her family couldn’t make ends meet. She went to AFS looking for short-term income support (Food Stamps also meet this criteria). “A lot of times, at least for us, it wouldn’t be but maybe two months. If we had gotten Food Stamps for maybe two months, you know, \$200 a month. That would have been \$200 we could have used to pay off our water, our electricity, everything . . . I thought the point of it was for working families that can’t make it. You need a little boost here and there. But it’s not there when you need it and it’s hard.”

When asked about her thoughts on welfare reform, Sanders saw a need to support education as a route to positive change. “My sister wants to go back to school but they won’t pay for her day care if she goes to school. But they’ll pay for it if she goes to work. I don’t understand. They want you to get off welfare and work but you have to have that education . . . I feel that if they are going to school to learn a trade then their attention should be focused on school. It should not be focused on finding a part-time job to support their family.” She also emphasized her concern for poor working families’ inability to access supports. “I think eligibility requirements should be different. I think that the area you live in should be taken into consideration, the cost of living, the average hourly wage . . . And obviously, if you’re only making minimum wage you’re going to need help. There are families like ours that are making more than minimum wage and still can’t make it.”

Sanders' hope for their future is to be able to buy a house and establish some financial security, and even to someday be debt-free. She imagines a better paying and less labor-intensive job for her husband and sees herself continuing as a day-care provider. At last contact, they were preparing to move to another house in order to lower their rental payments. They would like to be able to save money to meet their long-term needs and to save for their children’s futures. “We want them to be able pursue their dreams as much as possible.”

Lydia Santos
Food Stamp Leaver

Lydia Santos is a divorced Hispanic woman in her early 20s. She resides in an eastern Oregon town with her four-year-old son. The first time she applied for welfare was at the age of 18, when she became pregnant. “I was pregnant so I ended up with medical. I got OHP and I did get Food Stamps but I was working. My ex-husband wasn’t working. He wasn’t very good at keeping JOBS.” During the time of the study, Santos was receiving OHP and by Time #2, she had gotten back on Food Stamps. She was receiving a shrinking amount of ERDC after securing a full-time, minimum wage job. By Time #4, Santos was off of all AFS services altogether. Her income coupled with an insurance settlement pushed her beyond eligibility.

Previous to the study, Santos was in a serious car accident and had sustained some chronic injuries. Despite the accident she continued to work, but her symptoms persisted and worsened. Her on-and-off status with OHP made it difficult for her to access the range of care she needed and also led to her carrying a significant debt from unpaid medical bills. “I was on and off OHP a lot. It was the same thing with the Food Stamps too. I got told several times that I was making \$20 a month too much for both OHP and Food Stamps. To me it was like, okay, \$20 is supposed to pay for care if my daughter gets sick, office visits, medicines, my time off work.” Santos reported that because of her physical limitations, she had to leave one job and then struggled to find new employment.

Santos has a work history of mainly low-wage jobs in food service and office work. “This town is so hard to find a job in. And then having all the limitations that I do. To try and find a job with no real training, no degrees, no certificates or anything, it’s like yeah, good luck.” After being frustrated by her limited options for work, she approached AFS about participating in JOBS Plus. She had gone through JOBS Plus one time before, but ended up getting only low-wage, temporary employment. She was hopeful that this time JOBS Plus could place her in a job that would advance her job skills and eventually lead to permanent employment. “I did end up getting a job through the JOBS Plus Program.” At the time of the first in-depth interview, Santos had been hired on in a full-time, temporary position by the agency that had provided the JOBS Plus experience. She was worried about the amount of time off she needed to take from work to accommodate her medical appointments. She saw the absences as potentially jeopardizing her new job and at the same time, her lack of benefits meant she was losing income with every absence. By the last contact, Santos had been moved to permanent status and received benefits and a small raise.

Santos envisions this job as a means to something else in the future. “I’m kind of like the low man on the totem pole. I get benefits and that’s great, but it’s not like there’s a lot of advancement in the file room. It would be nice to be learning new stuff. I would like to be learning different things and I haven’t learned anything new in a long time.” While she’s found a job that is secure and physically manageable, she is striving towards better paying, more challenging jobs. “That’s why I’m going back to school. When I get bored with my job I think

that I'm not going to be here forever. That's why I'm going to school and that's part of what keeps me going to school." At last contact, Santos was working full-time and attending college courses in the evening. She finances college through a Pell grant and financial aid.

Santos's job benefits include health insurance and she pays a premium to have her daughter on the plan. She talked about the unexpected costs associated with her health coverage through work. "When I was on OHP, I felt almost guilty to use it too much. I haven't been to the dentist in years. Now I'm going to have all of that work done and OHP would have paid for it. Now I'm going to have all of the co-pays. I mean it's expensive, real expensive." At our last contact, she was concerned about how she was going to finance the uncovered medical expenses of her daughter's upcoming eye surgery and she was reluctant to attend to her own medical needs "I feel like I have to put off going to the doctor. I know there's something wrong and I would like to go and see somebody, but I'm putting it off because I don't want the expense."

Santos rents a small mobile home for herself and her daughter. The space is too small to provide for an active child and the ventilation is poor, causing the trailer to get extremely hot in warm weather. The neighborhood is a bit edgy, but Santos has not been able to afford a move. By our last contact, she was anticipating moving into better housing. Santos had been receiving some child care help through ERDC, but was losing her subsidy due to her rising income (due to a minimum wage job). At Time #2, Santos was anticipating having to give up her daughter's child care placement. "She's just great, but there's no way I can afford the \$200 a month." An older family member had agreed to help out, but Santos was worried about the strain that would put on her relative who is in ill health and also about relying on a source of care that is not necessarily reliable. "I worry that if something happens to her (family member), what's going to happen to my daughter? But, until something changes, I really don't know what else to do." She wasn't able to get any child support from her ex-husband because of his incarceration. She was also hesitant to involve him in their lives at all in the future. "I don't want him around her anymore. I don't think he would hurt her but I wonder if when he gets out he's going to be so angry that he's going to try to take her."

Santos was satisfied by the support AFS offered her around job training but she had been discouraged by repeatedly losing AFS services due to wage increases that barely surpassed eligibility levels. She described losing ERDC as a blow to her ability to stabilize financially. "I was really excited about getting a raise at work, then it was like I didn't get a raise because it all went to child care. She was pleased with her initial AFS worker, "My worker there has been really great. Although they just changed them on me, which I don't really like. I had the same worker for probably a year and a half or close to two years now. Because it's been since before I had the accident. He knows that I've had all these different obstacles to go over." She saw her original worker as an effective advocate who understood her particular situation. She reported that she was reassigned without notice and the new worker was much less knowledgeable about her case.

When asked to reflect on what had been most helpful in her experience with AFS, Santos focused on the importance of job support. “I think JOBS Plus they should definitely keep because you’re getting a paid and you’re getting training. Whether when it’s on the job or when they pay for your classes. I think it’s great.” When discussing welfare reform, she defined education as a primary need. “I mean if they helped more people get an education, I guarantee you there wouldn’t be half as many people on welfare. If they invested more in education, I think that’s a major thing.” She wanted to see broader eligibility standards for working families. “I don’t think you should be living on the streets before you can get help. It’s basically like you have to be starving to get any kind of help.” Finally she reflected on her experience with ERDC. “It would be nice to get, even if they only paid for a third of the child care or something, just to not be totally cut off.”

When asked about her hopes for the future Santos responded that she imagined “a real family and a good job. Not just minimum wage start at the bottom kind of job. I wanted to be financially secure when I had kids and have a decent place for them to live.” She talked about what she needed now to help her move toward her desired goals. “I think that the ideal thing would be if I could just work part-time and maybe be able to take three classes instead of two. Then it would be adding a little more time to school and home. That would be really nice.”

Laura Simms
Food Stamp Leaver

Laura Simms is a divorced white woman in her late 20s. She has two children, a 6-year-old son and a 1-year-old daughter and she resides in a small southern Oregon town. Simms went to AFS in search of assistance when she was pregnant with her son. She applied for cash assistance and Food Stamps and eventually qualified for a month of cash assistance and Food Stamps. “I got emergency assistance because I had no income. My doctor took me off work so I needed help with my rent and my electric.” Simms returned to work and lost her eligibility with AFS. She struggled to meet the needs of her son as a single parent working low-wage, insecure jobs, but eventually returned to AFS for help. “I’d gotten back on about two-and-a-half years ago.” Things began to stabilize and Simms finally landed a full-time, permanent job. “I’d been working full-time at a minimum-wage job and I got promoted. Well, I got a dollar raise and when I got the raise, they said that put me over on everything. I was no longer eligible for Food Stamps, no longer eligible for medical, no longer eligible for child care help.” Simms reported that despite the raise in pay and access to benefits, she was having a great deal of difficulty meeting the family’s monthly expenses. She turned to AFS once again when she became pregnant with her second child and had to leave work due to health complications.

Simms and her children live in a subsidized apartment complex. She has lived there for a number of years and is satisfied with the quality of the housing in general. The outside environment is somewhat constraining because families have no designated areas for young children to play. “I can’t wait to have a house, but at the same time I’m kind of doing the balancing act because I want to be able to stay home right now.” Simms emphasized her reliance on subsidized housing in order to make ends meet. She hoped to move into a house of her own in the future. Simms is determined to be as available as possible to provide the daily care for her children. Since stepping up her work hours, she has had to place the children in day care one day a week. “It was very hard to find child care that I felt comfortable with. If I was working full-time right now, I’d be stressed out because of child care.” At last contact, Simms was receiving enough ERDC support to cover the majority of her child care expenses. Simms relies on a family member as her regular child care provider and expressed satisfaction with that arrangement.

Simms is divorced from the father of her two children. He doesn’t work consistently enough to pay child support and has no active relationship with the children. Simms has always taken primary responsibility for their care. “So as far as that part, I’m kind of on my own.” The child support would supplement Simms’s limited income, but she has never been able to count on receiving it. “I never know when I’m going to get it. I can’t base my bills on it because I don’t know when it’s going to happen. Simms has a number of extended family members in town and counts them as her support network. Her mother is her core support and Simms relies on her for financial help and child care when she’s in a bind. She has chosen to place her son in a school outside the local district because of her dissatisfaction with the quality of the local school. She was happy with her son’s progress at school and reported he was thriving on the curriculum

and environment. Simms wants to be able to give her son opportunities to be in extracurricular activities, such as soccer and baseball, but the cost is difficult to budget for.

At our last contact, Simms was working two part-time jobs. In addition to her contracted work as a delivery driver, she also works one or two days a week in a low-wage retail position. Both jobs have predictable and somewhat flexible schedules. “If my kids are sick or there’s a problem, I don’t have to go to work that day. I can do it another time or rearrange things. Or if I need to go in late, I can go in late.” Her increase in income has led to a drop in Food Stamp support and a raise in her subsidized rent. With the income from two jobs, Simms reported, “I make it. It’s just when something is thrown in that’s unexpected. That’s when it messes everything up.” She talked about the experience of one extra expense throwing a careful budget into chaos. “It takes forever to get back on track. And by that time, something else comes up.” Simms was clear that her current jobs didn’t promise much mobility, but the flexibility they offer is quite important to her. “There’s no room for advancement with what I’m doing.” Still, she struggles to make difficult choices so that she can be as available as possible for her children. “Time with them is more important than anything to me. A lot of people could take this the wrong way but I’d rather be on welfare right now to give them a better jump at being stronger and smarter. I hope he (son) won’t need any of it and he’ll be able to go to college and do all the things I didn’t do.”

When asked about the opportunities for employment in the area, Simms was pessimistic. “This place is growing fast, but there’s basically a bunch of restaurant jobs. Those don’t get you too far as far as medical and full benefits and all that.” Simms has a high school education and talked about her desire to explore college or a specialized training program once her children are older. She was concerned about how to financially manage returning to school without her family falling into hardship. “When I talked to my case worker about it she said they don’t help with college stuff anymore. I remember that was an option when he was a baby. I’m making it barely. If I wanted to go to school I’d have to put her (infant daughter) in child care. But if I was having to pay for that myself, I don’t know.”

Prior to leaving work to have her second child, Simms was working full-time and had received a raise that put her just above AFS eligibility for Food Stamps. She also lost OHP and was unable to access health insurance through her job. “At the time it’s like, I’m only making \$7.50 an hour. How can I be over the line? I think they need to look at people’s actual situations. Sure, minimum wage went up, but so has everyone’s rent, electricity, everything else has gone up right along with it.” Simms experienced that period without medical coverage as stressful because she had already weathered a medical emergency with her older child without the aid of insurance. She ended up \$2000 dollars in debt and to this day she hasn’t been able to pay the bill that is now “sitting in collections.” Simms’s current jobs don’t offer her health care benefits and without OHP, she would be hard pressed to pay for insurance for her family out-of-pocket.

Simms was generally positive about her experience with AFS. She saw her current worker as somewhat supportive of her efforts to piece together income and AFS supports in order to

manage time with her children. When asked about her thoughts on the effects of welfare reform, Simms focused on eligibility issues. “I think they need to re-look at their income levels for where they cut you off. I was making an extra dollar an hour and all of a sudden I was completely cut off child care. Then my food stamps stopped. Well, that’s a big chunk of money.” The increase in income substantially raised her rent, leaving her with “800 extra dollars in bills”. Simms recognized the stress workers dealt with attempting to manage such large caseloads. “I think everything would go smoother if they had a smaller caseload.” She was also supportive of educational assistance for recipients. “I think that if someone is trying to go to school and trying to improve themselves that they should be eligible for child care. That’s a big cost, especially if you have two kids.” Finally, she addressed her concern for adequate health care coverage. “Medical is big because I know what not having medical for three months did to me. When you’re stuck with that decision, well does my child go to the doctor, you know? And you hold off as long a you can.”

Laura Stanislaus
Food Stamp Leaver

Laura Stanislaus is a white, never-married mother in her mid-20s. She lives with her boyfriend and her elementary school-aged daughter in a spacious, recently remodeled mobile home in a city on the I-5 corridor. Stanislaus has cycled on and off Food Stamps and OHP for about three years, though she has never received cash assistance. She left Food Stamps in early 1998 to care for her ailing mother in another state. After a brief period, she returned to Oregon and reapplied for Food Stamps and OHP. Her AFS worker gave her a six-month grace period to put aside her self-employment as a home remodeler and find a “regular job.”

In the past she had worked a variety of jobs in offices, food service, and mills. Her present job allowed her to temporarily sidestep a complicated legal problem, giving her more control over her income. Her child’s father refused to sign the necessary paperwork which would discharge her from past child support and start the slate fresh with an order against him. Though she had had custody of her daughter for the last two years, it had taken her all of that time to stop the accrual of child support against her. Thus, when she worked in an “employee” capacity, rather than as self-employed, Stanislaus’s wages were garnisheed to the point of being unable to support herself and her daughter.

At Time 1, Stanislaus reported that the family was doing “fair” or about the same as they had been doing 12 months before, though individually, she reported everyone was doing “well” or “excellent”. She was working full-time doing remodeling, a job with which she was “somewhat satisfied.” She received Food Stamps and OHP to supplement the roughly \$700 she brought in each month. Though she reported no difficulties paying her bills, she sometimes sent them out late; this was the only strategy she reported to make ends meet.

She relied on Food Stamps until late summer of 1999, when she allowed her allotment to expire. As she put it, “...They want me to, in order to keep getting Food Stamps, go through their little job thing and get some cashier job making \$5 an hour, or whatever it is, and try to live on what they want me to do for a living, not what I am. So it’s like, ‘You’re not doing enough with your life, so if you want to keep getting help from us, you’ve got to come in and do our job search thing.’ And I’m just -- so, now here I am, struggling, because I want to get my contractor’s license so I can have a better life. But they’re not willing to help me while I’m doing that. I have to do what they want to do. It might be forty hours a week, but it’s not going to be half of what I get paid now. I don’t understand where they’re saying it’s going to help me.” Though she and her daughter struggled for a brief period after going off Food Stamps, it was worth it to her to exercise control over her life.

At Time 2 shortly after she went off Food Stamps, Stanislaus and her daughter were doing well. Stanislaus still worked doing remodeling and was beginning to supplement her income with a part-time painting job. She planned on taking the test for her contractor’s license in the near future. Now she earned about \$900 per month, which paid her rent, utilities, and approximately

\$300 for food and incidentals. Because she had few bills, she was able to make ends meet. Though her finances were tight, her boyfriend assisted when she needed help, with transportation, money for her daughter's school clothes, and food. She still received OHP for her daughter and herself for which she was very grateful ("I don't know what I'd do if I didn't have the medical."). Stanislaus reported that the two of them had traversed a difficult adjustment period and that her daughter was succeeding personally and academically in her new environment. Stanislaus worked while her daughter attended school and saw a marked positive difference in her behavior from when she was in day care full-time when Stanislaus worked a more traditional job.

At Time 3, the family continued to do "fair" or about the same as six months previous. She still remodeled homes and painted and earned the same income. Though she was not satisfied with the lack of benefits, there were a great many things about her work arrangement which she did like: the wages and potential for raises, the schedule and its adaptability to her family's needs, the job security, the opportunities for education and training, and the quality of the job itself. Legal issues still made getting or keeping a job difficult, as her child support situation had not yet been resolved. She reported that she had no problems paying monthly bills and that her only strategy to making ends meet was relying on her boyfriend for food or money. She continued to use OHP.

By Time 4, Stanislaus's situation had improved somewhat. She began working for her boyfriend assisting him with an on-line business he had recently started by communicating with customers and shipping merchandise. Though she enjoyed this work much more, working from home was driving her crazy; the merchandise was taking over their dwelling. Moreover, she was often too preoccupied with her responsibilities to spend quality time with her daughter after school, though she still had a fair degree of flexibility. She still planned to pursue her contractor's license, as a back-up. In exchange for her work, her boyfriend now covered most of her expenses plus providing some spending money. She reported no financial difficulties at this point and felt confident from her communications with her ex-partner that her child support dilemmas would soon be resolved.

In closing, Stanislaus conveyed that AFS clients would be better served if the agency were more flexible around work and school issues. Recipients should be allowed to receive help from AFS while trying to improve their situations through education or alternative work arrangements, such as self-employment. In her situation, she clearly would have been disadvantaged by following her AFS worker's expectations. She gave OHP and ERDC, which she used at an earlier date, high marks for usefulness and hassle-free implementation.

Dorothy Stevens
Food Stamp Leaver

Dorothy Stevens is a white 37 year old single mother of four. She lives in subsidized housing in a medium-sized town in the I-5 corridor. Her duplex is one of four in a small unit set back from the street in a tree-filled neighborhood of mostly private houses. The building is fairly new and well-kept. The duplex seems to have adequate space. Stevens has a boyfriend, the father of her three-year-old who sometimes stays there for weekends. Her oldest child is 20 and lives with his “psychological father,” who is the father of her next-to-youngest child, age 12. At the second in-depth, her second oldest child, age 16, had also moved in with this father (he lives close by). Stevens thinks that the neighborhood is very safe. She has lived in this town for eight years, feels very much at home, and loves to be here.

Stevens has been working for the State of Oregon, Senior Services, since 1994 as a caretaker for an elderly couple. She was working 40 hours per week, providing complete care, cooking, shopping, cleaning, and providing help of various other kinds, such as bathing. She feels like a member of the family. Actually, she is practically the only family they have. At the second interview, her hours had been reduced to 30 per week, because both of her charges were sleeping a good deal and did not need her company and supervision so much. She was sure that both will die soon and was preparing herself emotionally for that. She liked the job at first, but more recently has become bored with it. It is not a good job because the pay is low and there are no benefits, as she is a contract worker or “self-employed.”

Stevens has had long, but sporadic, experience with welfare. She first received AFDC in 1980 when she, at the age of 17, had her first child. She was living with her parents and her mom helped her also. She married and had another child, but that marriage did not work. She always worked, at a variety of jobs, with occasional help from welfare. She had another relationship, and a third child. This was an abusive relationship and going back on AFDC helped her to get out of it, which she did about eight years ago. She has not received any cash assistance since she got the job with Senior Services. She has, however, received Food Stamps, OHP, and ERDC, and she has subsidized housing. At the beginning of 1998 she went off Food Stamps because she was getting so little that it was not worth the paper work. Soon after, she also went off ERDC, again because the paper work was too much trouble for the amount of money. Her mother is her day-care provider and she pays her around \$60 to \$80 per week. Child care and food are her biggest needs.

Stevens is a good example of the difficulties of survival even with a secure job, and of survival strategies. Her mom helps her with free baby sitting sometimes, and she also cosigned a loan for a new pickup that Stevens bought. Stevens and her mom have a large garden and they can and freeze vegetables. Stevens also gets food boxes a few times per year. Recently she has joined a community organization that distributes food and from which she gets free or very low cost items. She also enjoys the social aspects of volunteering. She is careful about food purchases, primarily buying meat. Still, she sometimes does not eat because she has no food. Stevens

economizes in other ways. She has a telephone only for local calls. She does not have cable TV and she has no credit cards. She does not go to restaurants or other entertainments. She sews her own clothes and shops for second-hand things. Her ambition is to buy her own home and she has investigated the program to assist low-income people to do this. Between interview 1 and 2, she applied, but found out that she has an outstanding bill and bad credit. This bill of \$600 is to the local fire department for transporting one of her children 15 miles to a hospital after he had a bike accident and a concussion. It happened six years ago and she has never been able to pay it. Reducing her hours from 40 to 30 has made it more difficult to manage, although her rent was reduced because of lower income and that helped.

Stevens said that time is too scarce to be the sort of parent she wants to be. She is always rushing from one thing to the next. Consequently, she would like to be a stay-at-home mom. She described herself as obsessive about house keeping; this adds to time pressures. Also, she worries about her children for different reasons. The 20-year-old seems to be into environmentalism and protest; the 16-year-old works 30 hours per week and goes to school and this may be too much; the 12-year-old, who was doing well in school has decided that studying doesn't matter and his grades are dropping. In spite of all these worries, Stevens has a lot of supports from her mom and from her siblings. While they don't help much with money, they seem to be a close, concerned, and supportive group.

Stevens wants to go back to school to improve her work opportunities. She is not sure about what she wants to study, but has a number of ideas - perhaps nursing, perhaps something to do with forestry. She also realizes that she needs to learn about computers for future work. Between in-depth 1 and 2 she started this learning by going to the local library and learning how to use the internet. She takes her younger kids and they read while she surfs. She now feels very comfortable with this and would like to be able to do it more.

Stevens is critical of AFS because of problems with what she calls the bureaucracy. Specifically, more than once the agency has claimed that they don't have the paper work that she knows she has filled out and given them. She said that she has even gone to the office and had them stamp receipt of certain forms and then they claim they don't have them. She also had a bad experience with a domestic violence counseling program: she showed up for the second session and no one from the program appeared. As a result, she abandoned the counseling. She has had difficulty getting timely dental care for her children and she also had some trouble finding doctors who would accept OHP. She is very glad to be off everything but OHP and feels more self-confident as a result. Being off has no consequences for the kids. She found her subsidized housing through the newspaper, not through AFS. She also found her job on her own.

Stevens seems to be an active, competent woman whose life was very much shaped by having a baby at age 17. She wants to warn girls about this, to see that they understand the possible consequences of their actions.

Lois Taylor
Food Stamp Leaver

Lois Taylor is a divorced white woman in her mid-40s with two teenage boys, ages 14 and 16. Taylor and her sons live in a small town in western Oregon. The first time she applied for Food Stamps was in the late 80s. “My husband had been laid off and I wasn’t working. We had two young children we definitely had to feed. So we applied for Food Stamps then.” Two years prior to the study, Taylor got divorced and moved her children back home to Oregon. “When I got divorced I came back here to be with my family. I couldn’t find any work right away.” Taylor attributes her decision to move back to her mother’s increasingly serious illness. At the time of her arrival, she moved in with nearby family and began to work a series of temporary, part-time jobs. “I was working part-time here and there until I could get something steady. So I was on Food Stamps for a couple of months and off for a couple of months and on for a couple of months. . .” She described this cycling off and on Food Stamps as characteristic of her needs while she struggled to sustain an income with temporary work. At her initial contact with the study, Taylor was back off of Food Stamps

When she began receiving support, AFS referred Taylor to a community agency providing job training at no cost. She was anxious to get some up-to-date training, but ended up on a waiting list for four months before getting into the program. The difficult part for Taylor was being able to attend the weeks-long, full-time training without any source of income. She was able to depend on her family to help her get by and saw the training as a necessary step towards a living wage. “Minimum wage with two kids just doesn’t do it.” Taylor has a high school education and entered the training program with a work history that included years in the military and jobs in child care, housekeeping, and office work. She completed the program with a plan to obtain work in electronics manufacturing. While she hunted for a sustainable job, Taylor worked any low-wage temporary jobs she could find.

At the time of our initial interview, Taylor was working full-time in a factory doing assembly work. She began working at her current job site through a temporary agency she located through the employment office. Taylor started as a temporary case worker and after a few months, she was hired on permanently and given access to benefits. Taylor reported that “things are about the same” as when she was utilizing AFS support. When Taylor got a full-time position, she quickly lost her Food Stamps and OHP making it difficult for her to stabilize financially. She expressed satisfaction with the work itself and the possible income she could aspire to inside the industry. By the end of the study, Taylor had gotten a raise and a job promotion. In order to locate a job in the industry she trained for, Taylor has had to commute a long distance to and from work. “There isn’t a whole lot here in town I can do that I’m qualified for. Not anything that pays more than minimum wage so I make the drive.” At our final contact, the lengthy commute, along with working the night shift, was taking its toll. “My problem is the drive. That’s three hours of lost sleep.” Taylor depended on her car to commute and reported that transportation expenses were high.

Taylor also put many hours a week into caring for her ill mother. “I’m caring for my mother who is now bedridden.” Taylor shared this responsibility with other family members and together they receive “state payments” for providing the care. By our final contact, Taylor reported that she had taken on the role as her mother’s primary caretaker, meaning she was the person responsible for making ongoing decisions about her mother’s care. Her role required Taylor to be available for any emergencies that might arise. She was regularly losing hours at work in order to be with her mother. Fortunately, her employers have been tolerant. “The situation with my mother started to get bad and I missed a lot of work when she was in the hospital. I wasn’t even permanent then. They were very good about that.” The demands on Taylor have increased as her mother’s illness progresses and although she has managed to juggle her work load, her responsibilities as a single mother, and her role as caretaker for her parent, Taylor talked about the exhaustion she lived with on a daily basis.

Prior to the study, Taylor and her sons were receiving OHP and she expressed satisfaction with their access to health care. At time one of the study Taylor had lost OHP for herself and was on the verge of losing coverage for her children. She was still waiting to become eligible for health insurance through work and was unable to apply for insurance until she reached six months on the job. “I’ve been pretty lucky. Had I been sick, I wouldn’t have had the income to cover it.” Taylor reported delaying necessary dental care and missing periods on her prescribed medication to save on expenses. By our last contact, Taylor and her children were receiving their coverage through the private insurance plan offered by her workplace. Her transfer to private insurance was costing her about 15 percent of her income. Taylor was recently diagnosed with chronic physical problems related to a repetitive overuse syndrome. The work she does on a daily basis puts her at risk of developing and exacerbating such conditions. She has been advised by her physicians to work within her limitations and she fears, “a lot of that will hold me back.”

After living with family members for several months, Taylor secured a loan to purchase a small three-bedroom house. She already had access to family property, so her house payments were less than rent would be in comparable circumstances. The house itself was old and in need of significant remodeling. “I bought this knowing I would have a lot of work. I didn’t know how extensive, but I knew there would be a lot. I didn’t pay as much for it as I would a newer house.: The renovation was going quite slow because Taylor was doing most of the work on her own, in between the many other demands on her time and resources. From my observation, the work and expense needed to bring the house to a livable state was definitely extensive. Taylor was happy living next door to her mother and nearby extended family members and described the neighborhood is safe. Taylor is part of a close-knit family and that has a history of depending on each other for mutual support.

Balancing the needs of family with work was stressful for Taylor. “I work nights so it’s real hard on my kids at times. On the days I work, I don’t see my kids a lot.” Her older son recently suffered an injury in a car accident and this, in addition to other issues, led to him being temporarily home schooled. “He had so much trouble sitting in classrooms and then he had

problems with some teachers and a counselor. I just finally pulled him out.” Taylor’ family has helped to provide him with the necessary guidance and supervision and she reported that he was progressing well. Her younger son was struggling with depression after the death of a loved one. Taylor wanted to be more available to her children and hoped to ultimately locate a job in her field much closer to home. She received fairly regular (often partial) child support payments from her ex-husband, but was anticipating losing it. “I don’t know how much longer I’ll be getting it because he’s back in school again.” Taylor is uncomfortable engaging her ex-husband around his child support obligation because he has threatened to move away and stop payments altogether.

Taylor reported that AFS had helped her to meet some of the family’s needs. The Food Stamps and OHP provided her with some necessary security. She commented on being unable to access her case worker for assistance. “The biggest thing is being able to reach a case worker when you need one.” Taylor also experienced difficulty with the requirement that she participate in job search classes to keep up Food Stamp eligibility. “I don’t object to the classes, they’re good. The time-consuming driving back and forth, going to classes when you are also trying to look for work can me tough.” When asked about what’s been difficult about leaving Food Stamps, Taylor stated, “There’s times when you’re making just over the maximum for Food Stamps so you’re no longer getting Food Stamps, but you don’t really have enough to make all your payments and still buy food. There’s a fine line between what you can do and what you have been doing. It makes it tough.” Taylor, like many in her situation, carries a considerable debt on credit cards. She reported that her finances were beginning to stabilize, but she has had long periods where she’s been unable to pay on her debts.

When asked about welfare reform, Taylor focused on the needs of poor families left ineligible for AFS. “Low-income working families are on such a borderline there as to what they’ll help you with and what they won’t. If there was some way to overcome that, the transition would be a lot easier.” Of the support she received, Taylor defined OHP as the most important resource. Although Food Stamps made a difference, she saw health insurance as crucial and often impossible for poor families to obtain. “It’s always the need for the medical versus the income. Because once you get a little bit of income, you lose the medical. That can be difficult.” When discussing future hopes and plans, Taylor envisioned moving to another position in the company. Taylor wants to build skills in other related areas and takes advantage of job trainings when she can. At last contact, she was interviewing for comparable jobs closer to home. She was considering the possibility of entering college to study in electronics or nursing. Taylor anticipated needing financial assistance to be able to afford to attend school.

Mary Torres
Food Stamp Leaver

Mary Torres is a Hispanic woman in her late 20s. At the time of the study, Torres was living with her mother, her three-year-old son, and her infant daughter. They resided in an urban neighborhood in a city along the I-5 corridor. Torres is primarily Spanish-speaking and this interview required the help of an interpreter. Each respondent was scheduled to participate in two in-depth interviews, but I was unable to reach Torres for the follow-up session. This narrative is based on two phone surveys and one face-to-face interview.

Torres first turned to AFS after the birth of her first child. “I went to look for Food Stamps. When my first child was born I had about nine months off and I wasn’t working at the time. Neither was my husband.” She was on Food Stamps for a brief time before going back to work. At the time of the study, Torres’s husband was no longer with the family. A few months before the study, Torres was back on Food Stamps and by the time of our initial contact, she was continuing to receive Food Stamps and had recently qualified for a small amount of cash assistance. The children were on OHP, but Torres depended on the local health clinic for inexpensive, out-of-pocket care for herself.

During her participation in the study, Torres was unemployed and had been without work for approximately a year. She recently had her baby, but reported she was actively looking for work. “Nothing has come through. It’s awful. I have to be paying for the bus to go around looking for work and I don’t have it. And to be out there all day, it’s hard.” Torres has a work history consisting of mostly temporary, low-wage labor with no access to even basic benefits, such as health insurance and sick leave. Her most recent job (before the birth of her second child) was as a worker in an industrial factory setting. She described the work conditions at that job as physically stressful and she was forced to leave due to illness. She did return to work, but left again because of her advancing pregnancy. She talked about the difficulties she faced in getting a job, including her lack of English, her non-citizenship status, recent pregnancy, and her limited education and job experience. When Torres talked about her last job, language was a particularly troublesome barrier. “There were problems with communication. I had to stay really focused on my work with people and not everybody spoke Spanish. That was very hard.” At the time of our interview, Torres had been applying for a range of minimum-wage food service jobs and had yet to get a response.

Torres, her mother, and her children lived in a large subsidized housing complex. Torres was somewhat satisfied with the general condition of the apartment, but was uncomfortable with the surrounding environment. The apartment appeared to have a couple of bedrooms and the furnishings were sparse. Torres did not consider the grounds to be safe and rarely allowed her son outside to play. Although I saw many children in the complex, there were no designated play areas and the complex itself was located near some heavily trafficked streets. At the time of our interview, Torres reported she had begun to receive a small cash payment from AFS (\$160 a month) toward the cost of rent. “It’s pretty bad. I can’t pay everything with that. It’s

like the money they give me is for rent, but it doesn't make it. It doesn't stretch. My mother is working and she pays part of the rent. I go and get the money from welfare and my mother puts the difference up. We pay the rent right away every month. And the bills and things she's paying right now, but they're mine and I can't help." Torres reported that she has also accessed emergency assistance from another community agency to help pay the rent. With the support of her husband gone, Torres's ability to provide for the children financially has been reduced considerably. "Since he's left, there's nothing."

Torres was unemployed and providing full-time care for both children. Since the birth of her second child, she has been increasingly concerned about meeting their child care needs. Her mother works full-time and is not very available to help out. Torres described the difficulties she experienced finding both quality and affordable child care. She has no transportation except the bus and many of the low-wage jobs she might qualify for required her to be available to work unpredictable shifts as well as nights and weekends. "This is hard, but I have to think about who's watching them." Since his departure, her husband has not been in a position to provide any child support.

Torres was not satisfied with the help she received from AFS or the interactions she experienced with case workers. "I felt confronted. Like they were going to treat you badly but they would give you the help. If I had work I wouldn't even go there, go through that to try and get help. You go because you have a lot of necessity, because you have to feed your children." Torres expressed frustration at a particular experience with a worker where she was discouraged from seeking further help. "She (AFS worker) was saying it was a bad record for my daughter, that she would grow up with it and that would be what she had. She would be marked." Torres went on to share other episodes of facing stigma inside of AFS offices. Torres and her family tended to turn to AFS when they were in desperate need, but when there was "enough" income coming into the household, they ended their use of supports, even if they still qualified for resources.

Torres talked about support that could help her to move toward a sustainable living situation. "It would be great if AFS did help me, even if it were just taking care of people's children here. Then I wouldn't have to leave them to go to work. I wouldn't have to worry about the little ones. That's the thing. When I work, I worry about them." Torres reported that an AFS worker suggested she go to school to learn English, but she wasn't currently involved in any education. "He just told me this, but they didn't tell me that I had to do it or that they would help or anything." When asked what would be the most help to her in getting stabilized, Torres focused on housing needs. "The big thing would be some resource to help pay the rent." Although the apartment she lives in is designated for low-income families, the rent is still quite high. Torres appeared somewhat discouraged by her circumstances at the time we met, but she expressed optimism when speaking about her hopes for her family in the future. "I want a lot of things for my children. I want them to be able to study and have careers. I want a lot of things for my children"

Andrea Watson
Food Stamp Leaver

Andrea Watson is a single African-American in her late 20s. She lives with her four children, who range in age from 1 to 10 year(s) old, in an urban area on the I-5 corridor. She first went on AFDC, medical, and Food Stamps briefly several years ago when her eldest child was a toddler. She remained on Food Stamps for approximately six years before losing her eligibility due to the value of her car. From Time 1 to 3 (the only points for which we have data from Watson), she received a housing subsidy and ERDC while she worked full-time. Watson had the added advantage of having attended some college and a long work history in the dental field. She also had strong family support; her mother served as her day-care provider and orchestrated the departures and returns of her children to and from their respective schools and preschools as well as most of their meals during the week. She received no child support.

At Time 1, Watson reported that the family was doing well or better than 12 months before, though they were still struggling from the loss of their Food Stamps. She worked full-time in an administrative position for a health provider, scheduling and registering patients. The job offered medical benefits and paid sick and vacation leave. She earned approximately \$1,200 per month which was not enough to easily pay her bills each month. In fact, she experienced trouble paying her bills six out of 12 months of the year. She also relied on friends and family for food and money. She was satisfied with her children's child care arrangements and schools. She recounted that her children were all "excellent."

By Time 2, her employer had gone out of business. In her search for a new job, she had received two offers in addition to the one that she accepted. She now worked full-time as a clerk for a health insurance company. Her job provided her with full medical benefits for her entire family as well as paid sick and vacation leave. Though she made slightly more at this job than she had previously — \$1,350 per month, the family still felt the effects of doing without food assistance. She still struggled to pay her bills on a monthly basis, trying hard to conceal their hardship from her children by shuffling bills to ensure all their immediate needs were met. Her situation was not dire, though she did have collection agencies contacting her. Her children were doing well personally and academically. During this first in-depth interview, she revealed that without the assistance she received from her mother, she would not be able to work. As she stated, "I mean I'm lucky to have my mother. But if something was to happen where I would have to depend on someone else for day care, just to pay for four children with what I make would be my entire check."

At Time 3, it seemed that Watson's financial situation had deteriorated somewhat. Though the family was still doing well — better than six months before, she was now having trouble paying bills every month. The family had moved and now paid about \$100 more in rent per month, perhaps accounting for the shorter financial leash. She still worked in the same job, for the same wage, as she had at Time 2. She reported that she liked everything about this job, except the wages, in fact. She felt that she had opportunities for raises and promotions and further training

or education. The job seemed secure. The schedule suited her family's needs. She even enjoyed the quality of the job itself. She still received ERDC and housing subsidies, but no child support. At Time 4, Watson home phone had been disconnected. The interviewer stopped by her home and discovered that she had moved. Several messages were left on her voice mail at work, to no avail. Unfortunately, she could not be reached for a second in-depth interview. Thus, no data exists for Time 4 for Watson and her family.

In addition to the issues already mentioned, Watson offered a few additional suggestions. Like many others, she felt that the value of one's car should not impinge on upon Food Stamp eligibility. She said, "I kind of took it like, well if you can afford to pay two-hundred-and-some-odd dollars a month for a car, then you can afford to buy your own groceries out of your pocket. And that's not necessarily the case. I just wanted to make sure I had a reliable vehicle to get myself and my kids around in...These days you basically can't find a car payment for much less than that. Sometimes maybe, but I don't want a piece of junk." She also found the decrease in benefits too steep when income increases. For example, for a \$0.25 an hour raise, she paid an extra \$100 in rent. Finally, she cited hassles with re-opening ERDC cases after maternity leaves from work. It took two months, four or five visits to her branch office for which she took off work, and the near loss of her day-care arrangement to reinstate her subsidy.

Diane Wheeler
Food Stamp Leaver

Diane Wheeler is a 42-year-old, white woman with two children (one college student, one teenager who lives at home) who lives in a small town in eastern Oregon. She has cycled on and off Food Stamps since giving birth to her oldest child at 18, when she also received AFDC for three years. Generally, she has relied on Food Stamps during the winter months when employment opportunities are scant in her isolated community. Though willing to work in whatever positions the local economy offered, she has placed her priorities on being available to her children and the family's quality of life; thus, she has made less traditional choices along the way and has experience in a variety of jobs, from office work to shoveling snow.

Wheeler hopes she will not have to rely on Food Stamps in the future. She last used them in the spring of 1999, before the snows melted and she was physically unable to shovel snow for pay as she had in the past. When the weather turned, she restarted her yard maintenance business and went over income, as she had for many years. Though grateful for the assistance it afforded her over the years, she considers Food Stamps ... "a very inflexible program. And I'm sure there are reasons for that. But it makes it difficult to be part of the program." In particular, she finds the work requirements too stringent and too invasive.

A few months before the study commenced, Wheeler's estranged husband, with whom she ran a yard maintenance business, died. Wheeler struggled throughout the entire study to cope with the circumstances of his death and the financial problems it wrought. In addition to managing with one less income, Wheeler now became responsible for his substantial debt problems and a host of legal issues which accompanied his death. Some of the debts had moved into collection; Wheeler had considered filing for bankruptcy but was trying to avoid this route. His death complicated her already difficult financial circumstances; throughout the study, Wheeler reported difficulty in making ends meet. During phone interviews, she reported difficulty in paying bills six out of six months, relying on food banks, having utilities cut off, and borrowing money from relatives. In in-depth interviews she made frequent reference to the difficulties caused by always being financially on the edge; all facets of her life from parenting to health were impacted.

In fact, financial strain hindered her ability to access medical care. Despite a history of skin and cervical cancer and other current unrelated health issues, she was forced to drop her OHP coverage when her income, thus, and co-pay increased. Of her co-pay, Wheeler says, "It was under \$50.00 but yet it was enough that during the winter months, to pay that took away from my ability to pay utilities. And so it came down to a choice between medical and electricity. Well, that's not a choice." Now uninsured, she avoids seeking medical care, except when absolutely necessary. She has resorted to charging care on her credit card. Her daughter, fortunately, is covered through her father's employment-provided insurance.

At Time 1, she reported that she was self-employed, piecing together a few odd jobs (in-home care primary among them) to carry her through the winter. By the first in-depth interview (Time

2), she had secured a part-time job as an office manager at a non-profit organization for which she had volunteered for many years. Despite the experiential opportunities the job offered her, a mission which she highly valued, and a very flexible schedule, the job provided low wages (\$7.50/hour) and no benefits. By Time 4, her hours increased from 20 to 30 per week, easing her financial stress somewhat.

To supplement her wages at the non-profit, Wheeler continued working as an in-home care provider. At Time 2, she reported that she worked a 48-hour shift on the weekends caring for an elderly cancer patient, receiving \$120 for each shift. By Time 4, she had reduced her hours to one 24-hour shift per week for which she was paid \$90. She disclosed that this job was more than just a paycheck for her but allowed her to spend time with an individual who could teach her a great deal and enriched her life. Throughout the study, she worked 51 to 68 hours per week in both jobs but was still barely able to cover her expenses.

Wheeler benefited from high levels of familial support. She reports that, though she preferred not to, she could turn to her brother for financial assistance during winter months without negative consequences. Additionally, she lives in a house owned by her family and thus, pays no rent. Of her rent-free situation, she says, "If I didn't have this, that's probably one more government agency that I would have to deal with right now, which would be HUD or something like that to help subsidize." She also receives child support for her daughter. Without this help, Wheeler's situation would have been even more dire.

Her children are older, so Wheeler is freed from child care expenses and experiences substantially fewer child-work interferences than single mothers with younger children. She reports very positive relationships with both of her children. In fact, her teenage daughter described their relationship as "excellent" at Time 4, when asked. Their home seems to be a haven for other kids in the community searching for stability; Wheeler gives examples of her daughter's friends who have moved in for months at a time to escape their own turbulent home lives.

In summary, though Wheeler has experience, family support, education (an associate's degree), and children who are nearly grown, she suffers from the lack of well-paying jobs with benefits in depressed rural areas, as well as from the deficiencies in assistance available to the working poor.

Darcy Williams
Food Stamp Leaver

Darcy Williams is a divorced white woman in her early 20s. She has two young daughters, ages 3 and 6. They reside in an urban area off the I-5 corridor. At first contact, Williams was living with the father of her children. They were already divorced, but attempting a reconciliation. After separating again, Williams was able to find a roommate to share living expenses. By our final contact, Williams was still living under the same circumstances. She had become engaged and was planning to move in with her fiancé and his two children within the next few months.

Williams first went to AFS when she was pregnant with her older daughter. At that time, she was working very little and her husband's income was low. She went to AFS looking for help with food and qualified for Food Stamps and health coverage. She reported receiving support consistently since that time, with the exception of brief periods when they lost resources due to not keeping up with the paperwork requirements. At the time of the study, Williams was receiving OHP, Food Stamps, and a housing subsidy. She began getting child support payments during that time, but they stopped after a couple of months. She turned to AFS looking for cash assistance and was placed in the TANF assessment program. She participated in job search activities and received additional support with transportation, clothing and child care. She found a minimum-wage job one week before qualifying for cash assistance. Since then, she has continued to use OHP, a reduced Food Stamp supplement, and ERDC. Those benefits, along with her housing, make it possible for her to get by.

Williams has a work history consisting of mainly food service and housekeeping jobs. She was in the process of earning a GED during the study. When I first met Williams, she was working a small number of hours at a building maintenance job. This was a job with no benefits or security, but it allowed her have the children with her when she worked. Williams expressed satisfaction with the AFS job programs and the level of support they provided during her job search. "They put close to \$400 dollars in the vehicle just to keep me out on the road to get me a job. So, I was really impressed. I never thought I could find something that would help me so much. If it wasn't for them, I wouldn't have the job, I wouldn't have the day care. I would have just given up." At last contact, she was working as a store clerk for minimum wage. Although she was enjoying the social aspects of the job and was finding it fairly adaptable to her family demands (she could alter her schedule to a small degree), she worried about the low income. She was unable to utilize the health insurance benefit because the premium was too high for her to be able to afford coverage for herself and the children. Williams did not see her job as offering any opportunity for mobility, but Williams is hoping that by working there for an extended period, she will build "stability" as a case worker and eventually look more attractive to other employers.

Williams has been cautious about relying on paid day care. "It's really hard to find a babysitter. When me and Joe (ex-husband) split up I had a job and I found a bad babysitter. My kids

were running around outside, the music was loud. They weren't getting what they needed so I told my boss, I'm sorry I can't work. If I have to be in the spot I am for awhile, then I'll be glad to just to make sure my kids are being properly taken care of." Williams feels strongly about providing a consistent presence for her children. She describes the breakup with her ex-husband as hard on the children and since then, the father has not been actively involved. Now that Williams is working full-time, she is struggling with the children's adjustment to day care arrangements. She has to negotiate a number of caregivers to help manage her work schedule and their school and day care schedules. She is worried about how all the changes are impacting their behavior. "I know it's got to do with several people watching them, having totally different rules. Because there would be me, there would be my roommate, there's also the neighbor that would come in the mornings and wake them up, get them ready for school and day care all so I'd be to work on time. And then, there's also the day care rules."

It was difficult for Williams to locate a provider that she approved of and one that would accept payments through AFS. Even with ERDC support, her co-payments are a major expense and hard for her to manage. "I'm finding it's getting very expensive." At our last contact, she was worried that the children were going to lose their placements because the day care provider was overwhelmed. "She said they're very, very difficult. Of all the kids she watches, she says they are the most difficult to manage." Williams is hoping that the children will adjust as the family settles into this new routine. Williams anticipates looking for work in the future that will be more compatible with their school patterns. "I'll be glad when my youngest goes to school. That way I will take my hours and work while they're in school."

Williams lives in a subsidized housing complex with her two children and a roommate. She is able to share living expenses with the roommate and reduce her costs. From her description, the housing is in fair condition and the complex itself is full of families with young children. When asked about safety issues, Williams replied, "There's quite a bit of police activity with our neighbors. We're not in danger particularly, but it's what we see and what my kids hear." Williams is planning to marry soon and move into her fiancé's trailer home with their combined four children. She depended on an old, unreliable car for transportation. "I'm in between rigs right now. My van broke down and I had to pay somebody to take it away and just junk it because it got so bad and so expensive all the time." There is a public bus system, but she finds it difficult to negotiate with two young children.

Williams has depended on OHP to meet the family's health care needs for some time now. At first contact, she admitted losing coverage for herself because of not paying the monthly premium. The children's coverage remained intact and she expressed satisfaction with the care they received through OHP. Williams reported a time when the family was uncovered and one of the children became ill and required medical treatment. She still carries a considerable debt from those medical bills and has been unable to pay on them at all. "The pediatricians office is saying they can deny coverage to the boys. I've tried to get it (payment) in and I never have the money to do it." Williams's older daughter has a speech problem that led to her needing specialized testing and treatment. OHP covered all necessary services and also provided for

the family's travel expenses to distant clinics. Her daughter is currently in a no-cost preschool program with developmental services. According to Williams, she is thriving. "She absolutely loves the school. She comes home and talks and talks and sings songs. It's really cute."

Williams was generally pleased with the support she received from AFS. Her full-time employment has meant a decline in her Food Stamps and a raise in her subsidized rent. Because her income is still below poverty level, she has trouble compensating for the decrease in support resources. "I do try but it's like the more you make, the less you get and sometimes it's not the right timing. That's the hardest part I see about it. You're getting on your feet, you get cut off, so it makes it harder to stay on your feet. There's not enough backup to me." She reports using food boxes and borrowing from her parents to keep food on the table.

When asked about her thoughts on reform, Williams talked about the limits of low-wage work. She described her experience with the job program as one where she was encouraged to accept any work as a step to something better. "Well what they require is that you get into a job and you keep looking. If you can handle the job but it's not what you're looking for, at least take it and know it's temporary." She talked about the need for AFS to provide more supports to working families who fall outside the current eligibility guidelines. She also saw a need for more emergency resources and consistent follow-up to clients requesting help beyond the initial application.

Williams plans to get married soon and combine her and her fiancé's families. At last contact with Williams, her fiancé was beginning a new job with benefits coming down the road. "When I move in I won't have any benefits because we'll be right above the line. We won't make enough to be comfortable though. It'll be pretty tight." Williams hopes that in the future she'll find "a steady job" compatible with her children's needs. "Just as long as the girls are happy then I know things are going good."

Betty Wooten
Food Stamp Leaver

Betty Wooten is a 50-year-old African-American with one child, a son age 14, still at home. She is separated from her husband, but does some caretaking of him because he has cancer. She and her son have lived with her mother for the past two years. Her mother owns a condominium in a quiet residential area of a small city on the I-5 corridor. The condo looks fairly new, is very well kept, with attractive landscaped surroundings. Inside it is also well kept, well furnished, and comfortable. At the second in-depth interview, Wooten's son was in California living with her daughter, his sister. This arrangement was for the spring term only.

Wooten was, at the first interview, working as a caretaker in a residence for the elderly. She had just begun this job and was working the 10:30 p.m. to 7:30 a.m. shift. As the new person on the job, she was working to cover for people who were absent and working the least desirable shifts. She expected to have better schedules after her 90-day probation period. She would also begin to get benefits after this period. She was earning \$7.00 per hour. At the second in-depth, she had been unemployed for some months because the residence closed for renovations. She was doing caretaking on an on-call basis. Most of the time she still worked at night. She was hoping to go back to the regular job in two or three months. Wooten had gotten her CNA training at a community college in 1980-81 and had worked, she said, for most of the time since then.

Wooten first received AFDC in 1967 when she was pregnant and her husband was unemployed. Her husband went to prison and she received cash benefits for three years. She had two additional children and all in all received benefits for 10 years. She was going to the community college in 1980 when some of the new AFS programs began. AFS tried to get her to go to work immediately, but she resisted and finished her education. Then she went to work as a CNA, but continued to get food Stamps. The amount would go up and down with changes in her income. Finally, the agency said that she had had an overpayment. She decided to forget it; it was too much hassle. Wooten has not had good experiences with the agency, has not been treated well. She prefers to never have to go to them again. However, Wooten says that if it were not for her mother, she would probably be homeless. She does receive OHP.

Both Wooten and her son receive \$170 per month from her husband's Social Security. Wooten was hoping in both interviews to move to an apartment of her own where she could take care of her husband. However, in the second interview she seemed to be as far from being able to do that as she had been in the first interview. She said that she had not been looking very hard for a better job that might enhance her possibilities of moving. The reasons seemed to be that she was putting time into taking care of her husband, especially when he was having chemotherapy. In addition, her mother had had surgery for breast cancer in the interim between the two interviews. At the same time, Wooten does not get along well with her mother. The mother disapproves of her husband, believing that he could have done more to contribute to his family. She also disapproves of others and she tries to control Wooten's son, taking away Wooten's

parental rights. Wooten is anxious to get away from this. Wooten is close to her son, misses him a great deal, and has spent time recently with him in California. She says that he is a very good kid and is doing well.

Wooten is obviously in a deep financial hole. She makes only about \$600 per month, including the Social Security payments she gets through her husband. Her situation is made worse because any EITC or tax refunds she might be eligible for are taken by the Internal Revenue Service to pay off back taxes that her husband owes. At this point, she just makes do and does without. Her husband will soon have surgery and she still hopes to have her own apartment to which he can come when he is recovering. Although she has thought of doing some other kind of job, as an Emergency Medical Technician for example, she doesn't really think she could get the training: it is probably too late for her.

Index of Family Profiles

The following list includes exemplary profiles for twenty categories thematic in the report. This index is not comprehensive; additional profiles deal with many of these issues.

Family Economic situation

Family economic situation: relatively comfortable

Lilly Cantwell, Alicia Glenholme, Delores James, Sharon Janey, Rhonda Long, Tamara Ryan, Laura Stanislaus, Susan Wells

Family economic situation: making it but with no contingency resources

Linda Agnaci, Amber Alexander, Theresa Allen, Janis Foster, Jean Glass, Sue Jackson, Vicki Jones, Amy Manasoto, Suzanne Mueller, Janet Phillips, Olivia Quinn, Pam Reiss, Kim Smith, Dorothy Stevens, Diane Wheeler,

Family economic situation: barely making it

Leslie Anderson, Celia Cerillo, Elana Heiser, Leslie Houseman, Lydia Mendez, Anne Meyers, Tom Nelson, Connie Rounds, Lorraine Tenney

Family economic situation: extreme lack, not making ends meet

Ellen Durant, Ivy Jacobs, Carla Mathews, Irene Miller, Linda Perkins, Jane Roberts, Mary Torres, Betty Wooten

Employment Related Issues

Health problems/disability affecting employment (self or close family member)

Linda Agnaci, Sally Arnold, Maya Bronson, Ann Clay, Ellen Durant, Adele Fenstermaker, Ivy Jacobs, Vicki Jones, Rhonda Long, Irene Miller, Dan Olsen, Freda Perez, Valerie Peters, Olivia Quinn, Jane Roberts, Connie Rounds, Lillian Sawyer

Not employed

Ellen Durant, Ivy Jacobs, Vicki Jones, Carla Mathews, Irene Miller, Dan Olsen, Freda Perez, Valerie Peters, Jane Roberts, Lillian Sawyer

Special needs of family members affecting employment

Linda Agnaci, Mary Harman, Margaret Lowry, Linda Perkins Pamela Stewart, Betty Wooten

Transportation

Lucy Anderson, Theresa Allen, Ellen Durant, Jane Roberts, Erin White

Low job mobility/poor job

Amber Alexander, Theresa Allen, Lucy Anderson, Sophie Davis, Janis Foster, Elana Heiser, Ellen Martinez, Lydia Mendez, Tom Nelson, Betty Palmer, Linda Perkins, Denise Prew, Sally Reid, Tara Saunders, Erin Smith, Dorothy Stevens, Betty Wooten

Wage growth and/or high job mobility

Donna Murphy, Janet Phillips, Ryan, Susan Wells, Janis Woods

Desire for or value of job training and education**Desire for or value of high school degree or GED**

Sophie Davis, Lydia Mendez, Lorraine Tenney

Desire for or value of job training

DeAnn Fridell, Vicki Jones, Betty Palmer, Teresa Pena, Janet Phillips, Laura Stanislaus, Lois Taylor, Mary Torres, Erin White

Work Experience/JOBS PLUS

Justine Atwater, Mary Harman, Vicky Lenz, Margaret Lowry, Gloria Mason, Pam Reiss
Susan Wells, Erin White

Desire for or value of higher education

Linda Agnaci, Amber Alexander, Theresa Allen, Jane Andersen, Justine Atwater, Maya Bronson, Lilly Cantwell, Ann Clay, Adele Fenstermaker, Janis Foster, Jean Glass, Alicia Glenholme, Sue Jackson, Sharon Janey, Vicki Jones, Gloria Mason, Michelle Moran, Denise Prew, Viola Prince, Tamara Ryan, Connie Rounds, Lydia Santos, Kim Smith, Laura Stanislaus, Janis Woods

Family Well-Being**Childcare or ERDC issues**

Amber Alexander, Theresa Allen, Jane Andersen, Maya Bronson, Ann Clay, Al Dixon, Jean Glass, Delores James, Anne Meyer, Jenny Nall, Denise Prew, Viola Prince, Pam Reiss, Kim Smith, Pamela Stewart, Mary Torres

Taking care of children: family decisions or desire to prioritize over employment

Linda Agnaci, Amber Alexander, Lucy Anderson, Ann Clay, DeAnn Fridell, Alicia Glenholme, Sharon Janey, Rhonda Long, Amy Manasoto, Suzanne Mueller, Donna Murphy, Olivia Quinn, Laura Simms, Laura Stanislaus

Child support issues

Amber Alexander, Sally Arnold, Janis Foster, Elana Heiser, Cheryl Lions, Ellen Martinez, Anne Meyer, Janet Phillips, Denise Prew, Laura Simms, Laura Stansilaus, Andrea Watson

Domestic violence

Lilly Cantwell, Ellen Durant, Elana Heiser, Vicki Jones, Michelle Moran, Donna Murphy, Linda Perkins, Valerie Peters, Pam Reiss, Connie Rounds, Lydia Santos, Dorothy Stevens, Susan Wells, Kim White

Major Unmet Needs**Major unmet needs**

Linda Agnaci, Amber Alexander, Sally Arnold, Ellen Durant, Adele Fenstermaker, Alicia Glerholme, Ivy Jacobs, Anne Meyer, Janet Phillips, Denise Prew, Viola Prince, Tara Saunders, Diane Wheeler

Rural issues

Lela Barnes, Al Dixon, Carla Mathews, Michelle Moran, Suzanne Mueller, Tom Nelson, Jane Roberts, Lois Taylor, Wheeler

Debt

Jane Andersen, Sally Arnold, Lela Barnes, Celia Cerillo, Robin Crocker, Elana Heiser, Cheryl Lions, Rhonda Long, Ellen Martinez, Michelle Moran, Teresa Pena, Valerie Peters, Janis Roberts, Connie Rounds, Tara Saunders, Kim Smith, Laura Stanislaus, Dorothy Stevens

Declining safety net use despite continuing need

Amber Alexander, Linda Arnold, Justine Atwater, Maya Bronson, DeAnn Fridell, Jean Glass, Alicia Glenholme, Elana Heiser, Ellen Martinez, Gloria Mason, Michelle Moran, Jenny Nall, Linda Perkins, Sally Reid, Connie Rounds, Laura Simms, Andrea Watson, Diane Wheeler, Kim White