

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.