

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.