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.”