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 uncertainly 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.