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 25 cents 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.”