Lydia Santos
Food Stamp Leaver

Lydia Santos is a divorced Hispanic woman in her early 20s. She resides in an eastern Oregon town with her four-year-old son. The first time she applied for welfare was at the age of 18, when she became pregnant. “I was pregnant so I ended up with medical. I got OHP and I did get Food Stamps but I was working. My ex-husband wasn’t working. He wasn’t very good at keeping JOBS.” During the time of the study, Santos was receiving OHP and by Time #2, she had gotten back on Food Stamps. She was receiving a shrinking amount of ERDC after securing a full-time, minimum wage job. By Time #4, Santos was off of all AFS services altogether. Her income coupled with an insurance settlement pushed her beyond eligibility.

Previous to the study, Santos was in a serious car accident and had sustained some chronic injuries. Despite the accident she continued to work, but her symptoms persisted and worsened. Her on-and-off status with OHP made it difficult for her to access the range of care she needed and also led to her carrying a significant debt from unpaid medical bills. “I was on and off OHP a lot. It was the same thing with the Food Stamps too. I got told several times that I was making $20 a month too much for both OHP and Food Stamps. To me it was like, okay, $20 is supposed to pay for care if my daughter gets sick, office visits, medicines, my time off work.” Santos reported that because of her physical limitations, she had to leave one job and then struggled to find new employment.

Santos has a work history of mainly low-wage jobs in food service and office work. “This town is so hard to find a job in. And then having all the limitations that I do. To try and find a job with no real training, no degrees, no certificates or anything, it’s like yeah, good luck.” After being frustrated by her limited options for work, she approached AFS about participating in JOBS Plus. She had gone through JOBS Plus one time before, but ended up getting only low-wage, temporary employment. She was hopeful that this time JOBS Plus could place her in a job that would advance her job skills and eventually lead to permanent employment. “I did end up getting a job through the JOBS Plus Program.” At the time of the first in-depth interview, Santos had been hired on in a full-time, temporary position by the agency that had provided the JOBS Plus experience. She was worried about the amount of time off she needed to take from work to accommodate her medical appointments. She saw the absences as potentially jeopardizing her new job and at the same time, her lack of benefits meant she was losing income with every absence. By the last contact, Santos had been moved to permanent status and received benefits and a small raise.

Santos envisions this job as a means to something else in the future. “I’m kind of like the low man on the totem pole. I get benefits and that’s great, but it’s not like there’s a lot of advancement in the file room. It would be nice to be learning new stuff. I would like to be learning different things and I haven’t learned anything new in a long time.” While she’s found a job that is secure and physically manageable, she is striving towards better paying, more challenging jobs. “That’s why I’m going back to school. When I get bored with my job I think
that I’m not going to be here forever. That’s why I’m going to school and that’s part of what keeps me going to school.” At last contact, Santos was working full-time and attending college courses in the evening. She finances college through a Pell grant and financial aid.

Santos’s job benefits include health insurance and she pays a premium to have her daughter on the plan. She talked about the unexpected costs associated with her health coverage through work. “When I was on OHP, I felt almost guilty to use it too much. I haven’t been to the dentist in years. Now I’m going to have all of that work done and OHP would have paid for it. Now I’m going to have all of the co-pays. I mean it’s expensive, real expensive.” At our last contact, she was concerned about how she was going to finance the uncovered medical expenses of her daughter’s upcoming eye surgery and she was reluctant to attend to her own medical needs “I feel like I have to put off going to the doctor. I know there’s something wrong and I would like to go and see somebody, but I’m putting it off because I don’t want the expense.”

Santos rents a small mobile home for herself and her daughter. The space is too small to provide for an active child and the ventilation is poor, causing the trailer to get extremely hot in warm weather. The neighborhood is a bit edgy, but Santos has not been able to afford a move. By our last contact, she was anticipating moving into better housing. Santos had been receiving some child care help through ERDC, but was losing her subsidy due to her rising income (due to a minimum wage job). At Time #2, Santos was anticipating having to give up her daughter’s child care placement. “She’s just great, but there’s no way I can afford the $200 a month.” An older family member had agreed to help out, but Santos was worried about the strain that would put on her relative who is in ill health and also about relying on a source of care that is not necessarily reliable. “I worry that if something happens to her (family member), what’s going to happen to my daughter? But, until something changes, I really don’t know what else to do.” She wasn’t able to get any child support from her ex-husband because of his incarceration. She was also hesitant to involve him in their lives at all in the future. “I don’t want him around her anymore. I don’t think he would hurt her but I wonder if when he gets out he’s going to be so angry that he’s going to try to take her.”

Santos was satisfied by the support AFS offered her around job training but she had been discouraged by repeatedly losing AFS services due to wage increases that barely surpassed eligibility levels. She described losing ERDC as a blow to her ability to stabilize financially. “I was really excited about getting a raise at work, then it was like I didn’t get a raise because it all went to child care. She was pleased with her initial AFS worker, “My worker there has been really great. Although they just changed them on me, which I don’t really like. I had the same worker for probably a year and a half or close to two years now. Because it’s been since before I had the accident. He knows that I’ve had all these different obstacles to go over.” She saw her original worker as an effective advocate who understood her particular situation. She reported that she was reassigned without notice and the new worker was much less knowledgeable about her case.
When asked to reflect on what had been most helpful in her experience with AFS, Santos focused on the importance of job support. “I think JOBS Plus they should definitely keep because you’re getting a paid and you’re getting training. Whether when it’s on the job or when they pay for your classes. I think it’s great.” When discussing welfare reform, she defined education as a primary need. “I mean if they helped more people get an education, I guarantee you there wouldn’t be half as many people on welfare. If they invested more in education, I think that’s a major thing.” She wanted to see broader eligibility standards for working families. “I don’t think you should be living on the streets before you can get help. It’s basically like you have to be starving to get any kind of help.” Finally she reflected on her experience with ERDC. “It would be nice to get, even if they only paid for a third of the child care or something, just to not be totally cut off.”

When asked about her hopes for the future Santos responded that she imagined “a real family and a good job. Not just minimum wage start at the bottom kind of job. I wanted to be financially secure when I had kids and have a decent place for them to live.” She talked about what she needed now to help her move toward her desired goals. “I think that the ideal thing would be if I could just work part-time and maybe be able to take three classes instead of two. Then it would be adding a little more time to school and home. That would be really nice.”
Laura Simms
Food Stamp Leaver

Laura Simms is a divorced white woman in her late 20s. She has two children, a 6-year-old son and a 1-year-old daughter and she resides in a small southern Oregon town. Simms went to AFS in search of assistance when she was pregnant with her son. She applied for cash assistance and Food Stamps and eventually qualified for a month of cash assistance and Food Stamps. “I got emergency assistance because I had no income. My doctor took me off work so I needed help with my rent and my electric.” Simms returned to work and lost her eligibility with AFS. She struggled to meet the needs of her son as a single parent working low-wage, insecure jobs, but eventually returned to AFS for help. “I’d gotten back on about two-and-a-half years ago.” Things began to stabilize and Simms finally landed a full-time, permanent job. “I’d been working full-time at a minimum-wage job and I got promoted. Well, I got a dollar raise and when I got the raise, they said that put me over on everything. I was no longer eligible for Food Stamps, no longer eligible for medical, no longer eligible for child care help.” Simms reported that despite the raise in pay and access to benefits, she was having a great deal of difficulty meeting the family’s monthly expenses. She turned to AFS once again when she became pregnant with her second child and had to leave work due to health complications.

Simms and her children live in a subsidized apartment complex. She has lived there for a number of years and is satisfied with the quality of the housing in general. The outside environment is somewhat constraining because families have no designated areas for young children to play. “I can’t wait to have a house, but at the same time I’m kind of doing the balancing act because I want to be able to stay home right now.” Simms emphasized her reliance on subsidized housing in order to make ends meet. She hoped to move into a house of her own in the future. Simms is determined to be as available as possible to provide the daily care for her children. Since stepping up her work hours, she has had to place the children in day care one day a week. “It was very hard to find child care that I felt comfortable with. If I was working full-time right now, I’d be stressed out because of child care.” At last contact, Simms was receiving enough ERDC support to cover the majority of her child care expenses. Simms relies on a family member as her regular child care provider and expressed satisfaction with that arrangement.

Simms is divorced from the father of her two children. He doesn’t work consistently enough to pay child support and has no active relationship with the children. Simms has always taken primary responsibility for their care. “So as far as that part, I’m kind of on my own.” The child support would supplement Simms’s limited income, but she has never been able to count on receiving it. “I never know when I’m going to get it. I can’t base my bills on it because I don’t know when it’s going to happen.” Simms has a number of extended family members in town and counts them as her support network. Her mother is her core support and Simms relies on her for financial help and child care when she’s in a bind. She has chosen to place her son in a school outside the local district because of her dissatisfaction with the quality of the local school. She was happy with her son’s progress at school and reported he was thriving on the curriculum.
and environment. Simms wants to be able to give her son opportunities to be in extracurricular activities, such as soccer and baseball, but the cost is difficult to budget for.

At our last contact, Simms was working two part-time jobs. In addition to her contracted work as a delivery driver, she also works one or two days a week in a low-wage retail position. Both jobs have predictable and somewhat flexible schedules. “If my kids are sick or there’s a problem, I don’t have to go to work that day. I can do it another time or rearrange things. Or if I need to go in late, I can go in late.” Her increase in income has led to a drop in Food Stamp support and a raise in her subsidized rent. With the income from two jobs, Simms reported, “I make it. It’s just when something is thrown in that’s unexpected. That’s when it messes everything up.” She talked about the experience of one extra expense throwing a careful budget into chaos. “It takes forever to get back on track. And by that time, something else comes up.” Simms was clear that her current jobs didn’t promise much mobility, but the flexibility they offer is quite important to her. “There’s no room for advancement with what I’m doing.” Still, she struggles to make difficult choices so that she can be as available as possible for her children. “Time with them is more important than anything to me. A lot of people could take this the wrong way but I’d rather be on welfare right now to give them a better jump at being stronger and smarter. I hope he (son) won’t need any of it and he’ll be able to go to college and do all the things I didn’t do.”

When asked about the opportunities for employment in the area, Simms was pessimistic. “This place is growing fast, but there’s basically a bunch of restaurant jobs. Those don’t get you too far as far as medical and full benefits and all that.” Simms has a high school education and talked about her desire to explore college or a specialized training program once her children are older. She was concerned about how to financially manage returning to school without her family falling into hardship. “When I talked to my case worker about it she said they don’t help with college stuff anymore. I remember that was an option when he was a baby. I’m making it barely. If I wanted to go to school I’d have to put her (infant daughter) in child care. But if I was having to pay for that myself, I don’t know.”

Prior to leaving work to have her second child, Simms was working full-time and had received a raise that put her just above AFS eligibility for Food Stamps. She also lost OHP and was unable to access health insurance through her job. “At the time it’s like, I’m only making $7.50 an hour. How can I be over the line? I think they need to look at people’s actual situations. Sure, minimum wage went up, but so has everyone’s rent, electricity, everything else has gone up right along with it.” Simms experienced that period without medical coverage as stressful because she had already weathered a medical emergency with her older child without the aid of insurance. She ended up $2000 dollars in debt and to this day she hasn’t been able to pay the bill that is now “sitting in collections.” Simms’s current jobs don’t offer her health care benefits and without OHP, she would be hard pressed to pay for insurance for her family out-of-pocket.

Simms was generally positive about her experience with AFS. She saw her current worker as somewhat supportive of her efforts to piece together income and AFS supports in order to
manage time with her children. When asked about her thoughts on the effects of welfare reform, Simms focused on eligibility issues. “I think they need to re-look at their income levels for where they cut you off. I was making an extra dollar an hour and all of a sudden I was completely cut off child care. Then my food stamps stopped. Well, that’s a big chunk of money.” The increase in income substantially raised her rent, leaving her with “800 extra dollars in bills”. Simms recognized the stress workers dealt with attempting to manage such large caseloads. “I think everything would go smoother if they had a smaller caseload.” She was also supportive of educational assistance for recipients. “I think that if someone is trying to go to school and trying to improve themselves that they should be eligible for child care. That’s a big cost, especially if you have two kids.” Finally, she addressed her concern for adequate health care coverage. “Medical is big because I know what not having medical for three months did to me. When you’re stuck with that decision, well does my child go to the doctor, you know? And you hold off as long a you can.”
Laura Stanislaus
Food Stamp Leaver

Laura Stanislaus is a white, never-married mother in her mid-20s. She lives with her boyfriend and her elementary school-aged daughter in a spacious, recently remodeled mobile home in a city on the I-5 corridor. Stanislaus has cycled on and off Food Stamps and OHP for about three years, though she has never received cash assistance. She left Food Stamps in early 1998 to care for her ailing mother in another state. After a brief period, she returned to Oregon and reapplied for Food Stamps and OHP. Her AFS worker gave her a six-month grace period to put aside her self-employment as a home remodeler and find a “regular job.”

In the past she had worked a variety of jobs in offices, food service, and mills. Her present job allowed her to temporarily sidestep a complicated legal problem, giving her more control over her income. Her child’s father refused to sign the necessary paperwork which would discharge her from past child support and start the slate fresh with an order against him. Though she had had custody of her daughter for the last two years, it had taken her all of that time to stop the accrual of child support against her. Thus, when she worked in an “employee” capacity, rather than as self-employed, Stanislaus’s wages were garnisheed to the point of being unable to support herself and her daughter.

At Time 1, Stanislaus reported that the family was doing “fair” or about the same as they had been doing 12 months before, though individually, she reported everyone was doing “well” or “excellent.” She was working full-time doing remodeling, a job with which she was “somewhat satisfied.” She received Food Stamps and OHP to supplement the roughly $700 she brought in each month. Though she reported no difficulties paying her bills, she sometimes sent them out late; this was the only strategy she reported to make ends meet.

She relied on Food Stamps until late summer of 1999, when she allowed her allotment to expire. As she put it, “…They want me to, in order to keep getting Food Stamps, go through their little job thing and get some cashier job making $5 an hour, or whatever it is, and try to live on what they want me to do for a living, not what I am. So it’s like, ‘You’re not doing enough with your life, so if you want to keep getting help from us, you’ve got to come in and do our job search thing.’ And I’m just -- so, now here I am, struggling, because I want to get my contractor’s license so I can have a better life. But they’re not willing to help me while I’m doing that. I have to do what they want to do. It might be forty hours a week, but it’s not going to be half of what I get paid now. I don’t understand where they’re saying it’s going to help me.” Though she and her daughter struggled for a brief period after going off Food Stamps, it was worth it to her to exercise control over her life.

At Time 2 shortly after she went off Food Stamps, Stanislaus and her daughter were doing well. Stanislaus still worked doing remodeling and was beginning to supplement her income with a part-time painting job. She planned on taking the test for her contractor’s license in the near future. Now she earned about $900 per month, which paid her rent, utilities, and approximately
$300 for food and incidentals. Because she had few bills, she was able to make ends meet. Though her finances were tight, her boyfriend assisted when she needed help, with transportation, money for her daughter’s school clothes, and food. She still received OHP for her daughter and herself for which she was very grateful (“I don’t know what I’d do if I didn’t have the medical.”). Stanislaus reported that the two of them had traversed a difficult adjustment period and that her daughter was succeeding personally and academically in her new environment. Stanislaus worked while her daughter attended school and saw a marked positive difference in her behavior from when she was in day care full-time when Stanislaus worked a more traditional job.

At Time 3, the family continued to do “fair” or about the same as six months previous. She still remodeled homes and painted and earned the same income. Though she was not satisfied with the lack of benefits, there were a great many things about her work arrangement which she did like: the wages and potential for raises, the schedule and its adaptability to her family’s needs, the job security, the opportunities for education and training, and the quality of the job itself. Legal issues still made getting or keeping a job difficult, as her child support situation had not yet been resolved. She reported that she had no problems paying monthly bills and that her only strategy to making ends meet was relying on her boyfriend for food or money. She continued to use OHP.

By Time 4, Stanislaus’s situation had improved somewhat. She began working for her boyfriend assisting him with an on-line business he had recently started by communicating with customers and shipping merchandise. Though she enjoyed this work much more, working from home was driving her crazy; the merchandise was taking over their dwelling. Moreover, she was often too preoccupied with her responsibilities to spend quality time with her daughter after school, though she still had a fair degree of flexibility. She still planned to pursue her contractor’s license, as a back-up. In exchange for her work, her boyfriend now covered most of her expenses plus providing some spending money. She reported no financial difficulties at this point and felt confident from her communications with her ex-partner that her child support dilemmas would soon be resolved.

In closing, Stanislaus conveyed that AFS clients would be better served if the agency were more flexible around work and school issues. Recipients should be allowed to receive help from AFS while trying to improve their situations through education or alternative work arrangements, such as self-employment. In her situation, she clearly would have been disadvantaged by following her AFS worker’s expectations. She gave OHP and ERDC, which she used at an earlier date, high marks for usefulness and hassle-free implementation.