Kim Smith
TANF Leaver

Kim Smith is a never-married white woman in her early twenties who lived with her two children, one preschool aged and one elementary school aged. The family lived in a suburb of an urban area along the I-5 corridor in an apartment complex that serves primarily low-income families. Smith had combined a cash grant and part-time work for four to five years while her first child was young. She left TANF after completing her GED and securing a scholarship to college. After leaving, the family relied sporadically on OHP, Food Stamps, a housing subsidy, and alternately a student block grant for child care or ERDC through the end of the study.

At Time 1, Smith reported that the family was doing well, better than 12 months before. She was in her first year of college, pursuing an associate’s degree in health services. Her children were both “excellent.” Her sister cared for them in Smith’s home while Kim was at school, an arrangement which she preferred because of her leeriness of strangers caring for her children in an institutional setting. Her income consisted of grants and student loans. She had trouble paying bills about one-quarter of the time, but could rely on friends and family for money or food. Her father provided her with a car. She received a housing subsidy and Food Stamps.

Her financial situation looked very similar at Time 2. The family seemed to have the basics — food, shelter, medical — but lacked the resources for any extra — cash for emergencies, savings, entertainment, basic furniture. After waiting for a year and a half, and nearly losing her scholarship, she received a grant to pay her child care expenses while she attended school. The entire family now had OHP, which she described as a “lifesaver” for its capacity to keep her family out of debt and provide for the medical needs. Her rent was essentially free, because financial aid for school did not count as income. Her expenses were minimal but she hoped for the day when she would no longer have to struggle. Her children continued to do well but she regretted the lack of time she had for them while she pursued her schooling. Smith’s sister still cared for them but was planning on getting a job; Smith reported that her mother, her aunt, and a neighbor were willing to take over the task.

At Time 3, Smith was unreachable for the second phone interview, which was understandable, considering the major changes afoot in her life. Tired of just scraping by, she had taken a job as a cocktail waitress in the fall of 1999 to supplement her school grants and loans. Shortly thereafter, her mother, who provided Smith with free child care while she went to school, fell deathly ill. Her other care providers covered her work shifts; she felt she could not burden them with more requests to look after her children. Suddenly left without child care that was acceptable to her, Smith was forced to drop out of school. Her abrupt departure put her in the unfortunate position of having to repay $1800 in grants before she could seek more financial aid and resume her studies. Now out of school, Smith continued with her cocktail waitress position full-time until she could return to school.

In the second in-depth interview at Time 4, Smith was still working in the same position. Her late work hours meant she spent four nights each week away from her children while relatives
and neighbors cared for them. She only saw her eldest child on Sundays for any period of time because his school schedule conflicted with her work schedule. Between rising shortly after getting to bed to drive her son to school in the morning and caring for her daughter all day, she was chronically sleep deprived. Though she reported that the kids were doing well, she felt she had even less time with them than when she was going to school.

She appreciated the wages her job offered her — $7 an hour plus tips — but saw no opportunities for advancement or skill building with this employer. The job offered no benefits or paid leave of any kind. For the most part, she was able to piece together her monthly financial obligations but the unpredictable nature of tips from customers left her, on occasion, scrambling to cover her monthly expenses. She still received housing, ERDC, Food Stamps, and OHP for the children. Having gotten behind on her OHP co-payments, her own medical care had been cut out of the benefit until she could repay what she owed. Smith reported that she was making due without insurance for the moment and felt she could rely on family if an emergency arose. Though pleased with her housing situation throughout from Times 1 to 3, she now relayed that the apartment complex had changed hands and had deteriorated substantially in terms of crime rates, treatment of residents, timeliness of repairs, and general management. Smith had also experienced a substantial and sharp decrease in her benefits when she began to work, which set her back financially.

Smith wanted to convey the significant role AFS could play in helping people out of poverty by assisting with educational expenses. She contended that the system is not set up to truly help people in a sustainable way. Instead, “...they’ll pay for you to work — they’ll pay for your daycare to work a minimum wage job for the rest of your life, you know, if you chose to. Because at a minimum wage job you’ll never be able to afford day care yourself anyway. But they won’t pay for someone, for day care for a year or two for them to go to school and get a degree so they could become more successful...the same thing with your cash and Food Stamps...” She wanted to attend a nursing program but could not figure out how to pay her living expenses and not work a substantial number of hours, as the program administrators discouraged. Thus, she settled for pursuing a degree which promised lower paying jobs and offered fewer opportunities. She held out hope, as others in the study who had pursued higher education, that she could someday return and pursue a more lucrative career or one better suited to her interests.
Pamela Stewart  
TANF Leaver

Pamela Stewart is a single white woman with two children, a son age 4 and a daughter age 2. She resides in a southern Oregon city, having moved to Oregon three years prior to the study. “That’s why I first went on assistance because I was up here by myself with my kids. It was real tough when I first came up here.” Stewart arrived in Oregon struggling to stabilize after a period of drug abuse. She applied to AFS and qualified for Food Stamps, cash assistance, ERDC, and job search expenses. She was on cash assistance briefly before finding part-time work. Stewart remained on Food Stamps and OHP for a time and continued to receive a small amount of help from ERDC. After about a year of working, she was forced to leave due to health complications in the late stage of her second pregnancy. She left without any support for maternity leave and went back on cash assistance, Food Stamps and OHP. After having the baby, Stewart participated in job search classes for a brief period before locating a full time job on her own. “I did some brief classes but then I was on the payroll with somebody, so I went to work right away.” At the start of the study, Stewart was still receiving ERDC, but was off of all other supports.

At our initial contact, Stewart was working full-time in a retail position. She described being kept on as a temporary worker with no access to benefits. “I worked there for almost two and a half years before I got benefits. Stewart feels that she would have been made a permanent employee sooner if she had not gotten pregnant. Stewart’s maternity leave was not compensated, although she returned to her same job not long after the baby was born. She had been there for almost three years and was frustrated with the low income and disparaging of the job itself. “I really want to get out and better myself and get a better job. But either that’s going to come with more school or with lots of time. The time thing is what I don’t have. I don’t have the freedom to go do interviews, to go fill out applications.”

By our final meeting, Stewart was excited by a recent change in employment. “I was really unhappy in my last job. I’m in a totally different field now that I really like.” She found a permanent, full-time job in a social service agency and was optimistic about the change. Although the wages were only slightly higher than her last job, she had some room to increase her income (up to $11.00 an hour). She recognized the limits to mobility, given the wages available and her level of education, but was hopeful about the experience the job offered. “It gives me experience I can use in more than that specific field . . it’s a kind of social work and you can apply those skills to many different areas in other helping fields.” Her employers have proven to be flexible when Stewart has to alter her schedule to meet family needs.

Stewart has a high school education and talked of her desire to return to school for an advanced education. Her previous job history consisted of retail work, house cleaning, and seasonal labor. “I feel like I’m in that cycle where I really want to go to school, but I don’t know that I can.” She expressed regret that she had not been able to take advantage of any of the specialized education and training programs that AFS offered at the time. “I know they (AFS)
have more avenues for people to follow for good jobs, not just your fast foods or cashier position.” In her desperation to take the first job she could get, she found herself stuck in a low-wage, low-skill category. “It seems like the harder you work the less money you make, you know?” She talked about how typical it was in her experience to work a low paying job that demanded increasing levels of responsibility from workers without remuneration.

Stewart is in the process of purchasing the home she was previously renting. She secured a subsidized housing loan for low-income families that allows her to make house payments in line with her income. She reported the house was in fairly good condition and she is happy with the neighborhood. Because of her work schedule, Stewart has had to place both of her children in day care full-time. She described having “a hard time” with day care in the past, both in terms of quality care and cost. “I would love to have somebody who could come to my home and do it.” Her son has been diagnosed with an attention disorder and his needs require more specialized care. She is satisfied with her current provider, but pays upwards of five hundred dollars a month to keep both children in day care. “I mean between my rent and day care, there’s my earnings right there, gone.” Being a single parent, Stewart has to pay for sitters in order to be out on her own. “If I’m okay with money, I go out Thursday nights because I go to meetings.”

Stewart reflected on her return to work after her second child was born. “I went back to work after three months. I didn’t want to do it. But I had to do it. I wasn’t ready to go. I wanted to stay with my baby. Stewart struggled with how to manage more quality time with the children at home. “If I had the opportunity, I’d be home more with my kids than I am now. I would like to be more involved in their life. I would certainly like to have the choice. I think that’s very important.” She talked about the difficulties in trying to balance work schedules with the demands of being a single parent. “You do what you’ve got to do because you’ve got to take care of things, but then home becomes harder to deal with.” During the first in-depth interview, Stewart was having trouble managing the demands of work and home. “Your job can’t take that much out of you in a day. My job takes way too much from me. There’s not enough left for me and my kids when I get home. I’m flat too tired.” She reported that both children were doing well. Her son is involved in a developmental program for treatment of his disorder and is responding well. Her 2-year-old daughter is being seen in an early intervention program as a preventative measure.

One disadvantage to Stewart’s current employment situation is the cost of health care coverage. She pays a premium to cover herself and her children, but is unable to afford dental or vision benefits on her plan. She lost OHP after entering into full-time work despite being unable to access coverage through her job. “I had that time period where we didn’t have any insurance. I racked up some bills through that.” Her current coverage doesn’t pay for counseling, so Stewart is again racking a debt. “I’m going to have a bill for quite awhile.” Her son’s health condition has pushed Stewart to go in search of affordable resources. “I’ve gotten really good at finding resources because for a long time I couldn’t get any help with him for the disorder.”
Stewart discussed how she manages to make ends meet from month to month. Her income alone would be inadequate to provide for the family’s expenses. In addition to her income, she receives survivor and social security benefits for her son and periodic child support for her daughter. The additional income is crucial to the family’s wellbeing. “We definitely live from paycheck to paycheck. I can’t save anything.” At last contact, Stewart was considering child care as a second job, which would mean taking children at night and on the weekends. Stewart reported that she can count on her mother to help out if she gets “in a real bind”. She has depended on her family to help out occasionally with food and essential bills. The father of her daughter hasn’t taken an active role in supporting his child either through child support payments or by providing care.

Stewart expressed satisfaction with the help she received from AFS. “I have to say that I’ve had some caseworkers that are really good.” She reported having “good experiences with individual workers”, but experienced the agency itself as rather alienating. “It’s really hard for people to have to deal with that coming in.” She saw the “frontlines” of the agency as an impersonal barrier making it difficult for potential recipients to get far enough into the system to sit down and “develop a relationship” with a worker. Stewart found her family vulnerable to hardships during the transition to full-time work. “There’s a phase you go through that I’m not out of yet, where you start to make the money you need. They (AFS) start taking away help at such a fast rate that it doesn’t balance with what you’re bringing in.” She went on to reflect on welfare reform. “It’s important when you’re moving up, not to take things away from you so fast. It makes people feel like they’re being punished almost for doing better.” She was in favor of a more gradual move away from benefits overall. Stewart identified health insurance as a need for all working families. “Everybody should have health care coverage. They should put a higher cap on medical.”

Stewart has become active in her community around developing supports for families. “I’m starting a parent support group for people who have children with behavioral disorders because there isn’t one in town right now.” She has also served on a policy council through a local family services agency.
Lorraine Tenney
TANF Leaver

Lorraine Tenney, 19, is a Native American woman of a four-year-old son. When she had her son at fifteen she went on cash assistance with the intent of finishing high school. She had difficulties with teachers at school, switched to an alternative high school and eventually dropped out. She had some hard times when her son was younger, got into drugs and relied on her parents to help with her young son’s care for weeks at a time. Eventually she got into a rehab program, and, at the time of the first interview, she had been clean for a year. Over the past several years she has worked a series of low wage jobs, often leaving one job for another that paid slightly better or looked more promising. But she found that the next job was often no better than the previous one. She has been on Food Stamps, OHP (for herself and her child), and ERDC most of the time since she had her baby. She never went back on cash assistance and hopes never to have to again.

At the time of the first interview she was still working at the job she had when she left cash assistance, pumping gas at a service station. She worked a series of low-wage jobs after that, as a receptionist, a food server and at the dog track. At the time of the second interview, she had been unemployed for several months, but she had just accepted a job at a large discount retail outlet and was scheduled to begin full-time work at $7.30/hour the following week. She worked there for five months and liked the job, the pay, and the relatively good benefits. But her commute was long (more than an hour each day), and she had several run-ins with her supervisor. She found another job pumping gas for minimum wage, and had been doing that job for six weeks at the time of the last interview.

During the time she was unemployed Tenney got behind on her utilities and at one time owed $400 in back electric bills and almost $300 in back telephone bills. Her phone was disconnected, interfering somewhat in her job search. She had never received a penny of child support (there is not even yet a court order for child support), but she was able to depend on some financial and child-care assistance from her mother and stepfather and from friends. Although she deeply appreciated the help she got from her parents her relationship with them was often tense; she felt they did not trust her to do right by her child who she loved deeply. She wishes she could spend more time with him, but realizes she needs to work full-time and she still hopes to get her GED.

During the time she was working at the service station after going off cash assistance, Tenney contacted her case worker to discuss the possibility of going back to school to finish her high school degree. She thought she understood that it would be fine to work part-time, finish her few remaining credits at school and take care of her son. Her boss helped to fix her schedule so she could take a class, and she finished a month of class. But the following month her Food Stamps were not in the system at the beginning of the month. When she finally got through to her case worker it became clear that there had been a series of mistakes and misunderstandings.
According to Tenney her AFS case worker told her “Go ahead, sign up, start going to school, get enrolled, get it worked out with your boss, send me your pay stubs. We’ll set up a meeting and start everything going so you can get cash assistance to make up for whatever you are not making off part-time. So I did all that and I tried setting up meetings with her. I never once got a phone call from her after one month of being in school. Finally she called and said ‘Well I’ve got it down that you quit work to go to [school]. We felt that was irresponsible of you. So we cut you off.’ And I said, ‘But I didn’t. I am still working. I’ve got my pay stubs…You told me to go down to part-time to get everything going the way I need to and to try setting up a meeting with you. And I’ve been trying for a month now and you never returned my calls.’ And she said, ‘Well I’ve been busy.’ And I said, ‘Well look now at where I am.’ And that’s when everything went downhill for me.’

Tenney increased her hours at work, quit school and tried to have as little to do with AFS as she could. At the time of her fourth interview she had just moved into a new two-bedroom apartment, was working at a different service station and was building a relationship with a new boyfriend. After switching child-care providers a couple of times in the past six months, she had finally found one she felt provided good quality care. However, her work schedule is unpredictable and she often has to work after the hours the center is closed. Each week she arranges her schedule anew, relying on her mother and stepfather or her new boyfriend to pick up her son and watch him for the couple of hours she is working after he has to be picked up. She is reluctant to search for a different child-care with hours that match her work hours better because she has had such bad experiences at two previous child-care sites.

Her plans now are to work as many hours as she can and save money. If her relationship with her current boyfriend is still as strong as it is now she hopes they will live together. Then she plans to get her GED and hopes one day to go to community college to begin training to be either a massage therapist or a chiropractor. She and her son are still getting OHP, and though she was not currently on Food Stamps (because she had not gotten in to fill out the forms), she planned to do so in the next few weeks, believing she would be eligible for some food assistance. She was also planning to apply for Section 8 housing. Tenney is basically optimistic at this point: “It’s getting better. And now that I am going to be getting a raise, and I have been getting lots more hours lately. I mean overtime and stuff, so that’s nice. That’s going to help a lot.”

Over the past several years she has had four or five different caseworkers, two of whom she says were “awesome,” including one whom “made you feel like family.” But there were also the case workers, such as the one she was dealing with when she tried to go back to school, who did not return phone calls and who made life harder, not easier. She wishes her case workers, and the policy makers who make the rules she has had to live by could understand how difficult it can be for a teen mother who is trying to take care of herself and a young child, work and finish school. “I mean there are moments,” she says, where it seems like yeah, everything is getting good. Everything can be really really good and then if your little boy gets sick or if you get sick it’s just bad. Like, when I am sick, I just keep going. I have no choice. I
can’t stay home. I just get sicker and sicker until my days off, and then I sleep for all my days off. And then, I don’t want my boy to get sick, but when he gets sick I am glad I’ve got people to help me take care of him, at least. So I can still work.”