Sally Arnold
Food Stamp Leaver

Sally Arnold was a white, divorced mother of three in her mid 30s who died from complications due to cancer in early 2000, before the conclusion of the study. She lived with her elementary school-aged children in a small town in a rural area off the I-5 corridor. Her experiences with AFS began when she first developed cancer approximately seven years earlier. Still married, she and her husband struggled to make it without her income while she was sick, relying on a cash grant, Food Stamps, and medical. Three years later, when she divorced him, she went back on cash assistance and entered into the JOBS Program. About a year later, she fell ill once again and relied on Food Stamps, sporadically, and OHP, continuously, until she passed away. After one of these stints on Food Stamps, when her income rebounded after a round of chemotherapy, she became a “Food Stamp Leaver” for the purposes of this study.

With some college behind her, Arnold had an extensive job history in clerical work and accounting, but had also worked in day care. After participating in JOBS for three months, she located an accounting job through personal connections in a firm which manufactured fabric products. She held this job through Time 3 of the study, approximately four years total. Arnold valued this job highly for its security, the supportive environment and the interesting tasks it offered her. Twice before, she had been asked to resign by employers who could not sustain her frequent illness-related absences. This employer, however, gave her the flexibility to work when she was able, between chemotherapy treatments, hospital stays, and surgeries. She admitted that she often strained herself by coming back to work too early because they relied on her. The employer also helped her in times of dire financial need, paying bills, giving bonuses, referring her to agencies which could help, or soliciting help from others on her behalf.

Though the environment was secure and supportive, the wages at her job were too low to sustain the family. Arnold started at $5.25 an hour, but by the study period, had moved up to $7.25 an hour. Her responsibilities included bookkeeping primarily and sales but on occasion, she performed marketing and packing and shipping. Her employer offered health insurance, but the premiums were too high and the choice of doctors was severely restricted. Paid sick leave and vacation time were available, but she presumably used them up as fast as she could accrue them. She began the job working full-time but within a matter of months, moved to part-time to accommodate her health issues.

Over the course of the three interviews in which she participated, Arnold and her family had a very difficult time making ends meet. Foremost among her financial worries was the monthly struggle to pay her $650 mortgage. Before the study, she and her children lived with her recently widowed father. After he remarried, his new family moved in, leaving little room for Arnold and her children. Her father and her employer then assisted her in purchasing a home close to her work in another town. At Time 1, she reported that she was working approximately 40 hours per week, earning roughly $1,000 per month after taxes. Yet, the family still relied extensively and friends and family for money and food; Arnold reported that they skipped meals
and medical care to make ends meet. She had problems paying bills approximately one-third of the time. She evaluated that her family was doing “fair” which was better than one year ago. By the first in-depth interview at Time 2, her work hours and, thus, her pay had dropped dramatically to accommodate her chemotherapy schedule. She made $420 that month. She had been receiving child support sporadically, which eased some of the burden. But by the middle of the month, she was uncertain as to how she was going to make her house payment, having exhausted family help for the time being. Fortunately, her employer contacted Arnold’s church, which solicited the full monthly payment from congregation members. At this time, she also sought help from a community agency which assisted homeowners in paying several months worth of housing and utilities in times of crisis. At the time of the interview, she had not yet heard whether she had been selected to receive assistance, but she was hopeful. Arnold disclosed during the interview that she worried about she and her three children ending up homeless. She felt confident that friends and family would take them in, but that they’d have to be separated.

At Time 3, she reported that things were worse for her family and that they were doing poorly. Still only able to work about 12 hours each week, she made due on $420 per month plus a few hundred dollars in child support. Though they were still receiving Food Stamps and OHP, they relied on food kitchens on occasion, skipped meals, and turned to family and friends for food and money to make ends meet. Six out of six months, she had trouble paying bills — paying them late or not at all.

Arnold’s children suffered as a result of her on-going, life-threatening illness and serious financial hardship. Her children, however, had several other factors stacked against them, contributing to their stress. They had already suffered a great deal of loss and upheaval in their short lives. They had witnessed their father’s physical abuse of their mother and his drug use. He was involved only sporadically in their lives after Arnold left him, disappearing for months on end though he lived nearby. Their maternal grandmother, with whom they had lived and who had played a pivotal role in raising them because of their mother’s illness, had recently died. Arnold reported that as a result, her children had been experiencing behavioral problems -- acting out, stealing, and having difficulties in school. Two of the three had received counseling, which had been beneficial. Their move out of town also offered them a positive new environment. Subsequently, Arnold had seen their problems diminish, but she sensed they were perpetually scared about her illness.

Though she had a supportive network of friends and family, they were not able to support Arnold and her children indefinitely. It seemed to Arnold that she had no options once she had exhausted these routes. She did not apply for disability because she assumed an applicant had to stay out of the work force for a year before receiving benefits. As she had no means of sustaining her family for a year, this was not an option. She reported in the first in-depth interview that she had applied for partial disability but there was no indication that she ever received this benefit.
Though she was thankful for the help she received through AFS in the form of Food Stamps, OHP, and ERDC, she identified several ways in which the services could not meet her needs. Overall, she found the guidelines governing AFS services to be too stringent, without enough leeway for special cases such as her own. While she would have benefitted from cash assistance during the periods she was unable to work, she was either ineligible because her income from the previous three months put her over income or because she planned to return to work soon. When she had turned to AFS seeking some sort of emergency assistance with which to pay her mortgage, she was told there was nothing AFS could do and that she should turn to her church and family. Moreover, they offered her no referrals to outside agencies who could help; the community agency to which she eventually applied was identified by Arnold’s employer. Arnold noted that had she been able to actually secure cash assistance, the grants were too low to be of much help to her. If she had quit her job, AFS would not have been able to offer her enough to cover even her $650 mortgage, let alone her other expenses. Additionally, she would have had to forfeit her child support to reimburse the agency. She questioned how taking peoples’ resources helps them make ends meet and become self-sufficient. Furthermore, she wished that ERDC could be used in instances when she was undergoing or recovering from medical treatments, which would ultimately speed up her recuperation and return to work.

Echoing the sentiments of many interviewed for this study, Arnold suggested that benefits not be cut so drastically or so soon, when incomes start to rise. As she stated, “Every time I get a raise in pay or a bonus they make me pay more childcare and cut my Food Stamps. Instead of letting me get ahead. And it ends up costing me more. To get a raise, it ends up costing me more than it does to not. So my boss has started trying to find other ways to do things.” Moreover, she advised that the system of sharing information on resources available to low-income people or those in crisis be strengthened. Finally, she found the JOBS Program to be ill-suited to those who already had job experience; she knew how to find a job, how to interview, what to wear, the importance of being on time, how to behave, etc. She found it wasteful to for AFS to pay a babysitter more than she was receiving in her cash grant for her to sit through classes that were not helpful, especially at the critical post-divorce time for her children. Arnold’s situation would have been dramatically improved had she been able to access disability benefits, emergency assistance, or a temporary TANF grant. Instead, because of the limitations of policy, she was left with very little safety net in her crisis.
Lilly Cantwell
Food Stamp Leaver

Lilly Cantwell is a 30-year-old white single mother with a daughter age 5 and a son age 1. She was pregnant at the time of the first interview. At the second in-depth, she was about to give birth and was living with her partner. They are planning to marry. She lives in a small, frame house in a working class residential area of similar houses in an urban area. The house belongs to her boyfriend, the father of her youngest child and her to-be-born child. He did not live there at the first interview. She said that she kicked him out and that she pays only partial rent in lieu of child support. The surroundings are rather bare, but the street is quiet and there seems to be a lot of sociability in the area - a number of people came in and out of the house while we were talking. Cantwell says the neighborhood is safe, but she is not entirely satisfied with it.

At the time of the first in depth, Cantwell was working in a neighborhood convenience store as a cashier. This was a steady, day-time, 40-hour-per week job paying $7.25 per hour. She liked the job because she likes the people, her employer was understanding if she needed time off for the children, and it was close to home. Her children were in child care with a neighbor she trusted and she was getting ERDC. She found it stressful to work full-time and take care of her kids, wishing that she had more time with them. Cantwell had had other jobs. She had been in the Armed Services where she trained as an electrician. However, she did not like the work and her skills were not transferable to civilian life. She had also been a food server and had once had her own small business. Cantwell is ambitious and wants to get a university degree so that she can get into some other kind of work in which she will make at least $30,000 per year. At the second interview, Cantwell was not working, but expecting her baby in about 5 days. She was not sure what she would do about working after the baby came. She would like to work, at least part time, because she likes to get away from the house. However, she does not know if she can afford child care for three children because she will no longer be eligible for ERDC if she gets married. And her pay at her last job would just about cover child care, making it not worthwhile to work.

At the second interview, Cantwell’s financial situation had improved a great deal as her husband-to-be, who was living with her now, was earning about $3,000 per month and she was getting unemployment compensation of $135 per week. She was relaxed about money, in contrast to the first interview in which she discussed how careful she was, how she saved on little things, how she always knew exactly how much she had, and how she always put a little into a savings account. Now they were planning to add several rooms to their house and were trying to save to do that.

Cantwell had one episode of welfare contact. In 1996 she came from another state to Oregon where her mother and other family live. She moved here to escape a domestic violence situation. She applied to AFS for emergency assistance to buy diapers, formula, etc. for her baby. She got the emergency aid and then went on ADC, Food Stamps, OHP and WIC. They also referred her to a drug counselor who was helpful and got her deferred from the JOBS
Program because she was stressed and had so much to deal with. Cantwell said that she has been totally clean for two years. She also went to the YWCA at the suggestion of a woman she met and they helped her to get into subsidized housing. They also helped her to find a mental health counselor to deal with other issues, including the domestic violence. She found this counseling helpful too. Cantwell started to earn some money baby sitting and her grant and food stamps declined. Finally in 1998, both grants were so low that she didn't go through the process of reapplying. She reapplied for Food Stamps and was receiving a small amount when I interviewed her the first time. She was also still on OHP and ERDC. At the second interview, she was receiving nothing.

Cantwell has some very strong opinions about AFS and welfare benefits in general. She has had some good case managers who were really interested and caring, but she has also had some who in her opinion didn’t care. In her experience, she has often been moved from one case manager to another. This does not foster a good relationship. If the case manager assignments were longer, and if clients were not moved from workers who are sympathetic, it would be much better. “They should get to know their clients better.” She told her sympathetic case manager about her drug problems and got help. Now, “there’s no way I’d ever tell them anything.” She thinks that relationships between clients and case managers have gotten worse because of pressure from above to save money and not to fraternize with the clients. One case manager told her “they (supervisors) act like the money is coming out of their own pockets.” She feels that welfare workers are instructed not to give certain information to clients, but that the YWCA, for example, gives very complete information about possible resources. In addition, there is too much bureaucracy, too much delay.

She said that AFS should support people who want to go to school, as the agency used to do. This is her most persistent policy suggestion. She also thinks that assistance should be available to anyone who needs it and that people shouldn’t have to lose everything, their cars and their houses, in order to qualify for assistance. Moreover, she thinks that the government should build day care centers that are free for anyone who wants to use them; even people with two jobs in the family can scarcely afford day-care costs, thus the eligibility should be extended to people with much higher incomes.

Cantwell also has some negative observations about some people receiving welfare. She says that some people sell their Oregon Trail Cards for cash that they can use for alcohol, drugs, and cigarettes. She said that her boyfriend’s ex-wife does this. However, Cantwell knows a number of people who use the program well. She also has a strong sense that she and the case managers are “on the same level.” and that they should be allowed to behave in a manner appropriate to that equality.

Cantwell thinks that it is fine to get help from your neighbors and this has often happened to her. She does not get any money for her family. Instead, her mother borrows from her even though the mother earns a lot more than she does. Finally, Cantwell has volunteered at the pre-school attended by her son and probably will do so in the future, for she believes that it is very
important to be involved in the schools. In sum, she is an active, thoughtful person who might have gone to college if there had been away to do that while supporting her children.
Robin Crocker
Food Stamp Leaver

Robin Crocker is a white, married woman in her late twenties with two children, one who is in elementary school, the other is 5 years old. She lives in a community with a higher than state average unemployment rate where well-paying jobs are hard to find. She has a high school degree and wants more education. She and her husband have both worked most of their adult lives, though after her two children were born she did not always work and when she did, she worked part time. They received Food Stamps for a total several years when their family income made them eligible for needed food assistance. At one point the young children were on Oregon Health Plan, but the parents were not. At another point the husband had a job that provided health insurance, but the family could not afford the $255 monthly premium. The household consisted of the family and the respondent’s father (early 50’s) who moved in with during a time when he was waiting to hear about his application for disability through SSI. During some of the study period he helped by watching the kids while the parents were working.

Her husband had stable employment for nine years, but left this job just before the study period because he foresaw no opportunities for advancement or raises. The new job he took did not pan out, and over much of 1998 and 1999 he struggled with a series of jobs that were often neither full time nor well paid. Crocker worked two part time jobs, both paying $6.50/hour. Her job was as a cashier for small businesses. She wished they paid better, but was willing to work these jobs because her employers were good about understanding family needs, sick children, etc. She said it had been hard to find jobs for either of them that paid well and had good benefits.

The family’s economic problems were severe during much of 1998-1999, less because of job instability and more because of low pay. They accumulated considerable debt. Their debt – in the neighborhood of $20,000 – was so serious they ended up filing for bankruptcy. However, before filing for bankruptcy they sought, but received almost no help, from consumer credit services. Their debt was a combination of several things: a serious medical emergency when the respondent was uninsured that left them with huge medical bills; a significant decline in their family income because of the husband’s job changes and periodic unemployment; and payments due on purchases made during better times.

For much of 1998 and 1999 the family’s economic situation was like a roller coaster, going up and down with her husband’s employment situation. She was unemployed at the time of the first interview, but had last worked a month before in a seasonal job. By the second and third interviews she had secured her minimum wage jobs and was working 30-32 hours/week. By the last in-depth interview the family’s economic situation was better than it had been in 2 years. She had found a full time cashiering job in a unionized workplace. Her starting pay of $6.50 had already been increased to $8.15 with two raises and she had a full complement of benefits. Her husband was just about to start a new full time job at the time of the 4th interview. He was
hopeful that this would finally be a decent job since he had had 4-5 different full and part time jobs over the past two years. Their bankruptcy had been filed and much of their debt had been resolved.

However, the small home they owned was on the market because they were 6 months behind on mortgage payments and they had been unable to work out a payment schedule that worked well with the lender. Crocker was hopeful, however. Shortly after they put their house on the market the lender had contacted them about trying to come up with a payment plan that would work. She hoped this would happen because the real estate market in the community was weak, as was the job market.

Between the third and fourth interviews her father had moved to another state to live with her brother. He did this with almost no notice so she was in a difficult situation: being employed and having no child care. Her problem was resolved through the kindness of co-workers who helped cover shifts and one of whom who kept a middle school age child home from school for a few days to baby sit for her children while she got child care. She finally found a child care provider when a customer heard her discussing her problems and mentioned that his wife did child care from their home. She is satisfied with these child care arrangements.

Crocker believes that many families face the kind of problem her family has and that this society is not good at helping working people who fall on hard times. For years they were doing fine, we forgot what it meant to have to scrimp and save. We had gotten to the point where we were feeling comfortable and able to do what we wanted. And then we got it real fast, a real hard kick. And people are willing to give you whatever you want. But the second you get in a bind they are not willing to stand back and help you get out of that bind. And that’s why I think we have so many people in our [welfare] systems. Because once you get there you can’t get out without help. And nobody is willing to help.

When the family got in trouble Crocker did not want to get on welfare because “I am not going to allow them to take my self esteem.” She knew many people on cash assistance and had seen them treated as being “less than” other people. She wanted to do anything to avoid that for herself and her family. But she believes strongly that “Nobody should look down on you because you had to ask for help.” But she is also highly critical of how the government and larger society have “forgotten the little people. I mean look at the wages they get paid.”

For Crocker’s family the past two years have been very stressful because of job instability and debt. As she says, for the past two and one half years they have been struggling; it has been “just one thing after another, you know. About the time we think we can breathe, we can deal with this, we can get along, something else says hello…I don’t know if either of us can handle much more.” The financial problems caused so much stress her husband moved out for a
month and she lost 65 pounds. The marriage is still difficult, in her opinion largely because the financial and job problems led her husband to lose his self-esteem. Moreover, they sought help and it was just not forthcoming, especially from lenders and credit companies. Her biggest suggestion for AFS was “send your people to school to learn how not to judge…When you are at our lowest point you don’t need anybody ridiculing you, you don’t need anybody being sarcastic.”