Sue Jackson
Food Stamp Leaver

Sue Jackson is a divorced white woman in her mid-40s. She has two children, a 19-year-old daughter and a 16-year-old son. For the past five years, she has resided in a central Oregon town. By her report, she has been on and occasionally off AFS supports for over 15 years. Although she had brief stints of working, she has been consistently receiving some combination of cash assistance, Food Stamps, and health care. She relates a long history of addiction and attributes much of the past family instability to substance abuse issues. Once in Oregon, Jackson reached a point where she went in search of treatment services. AFS assisted her in accessing a drug rehabilitation program and supported her during the early recovery process. Through AFS, she was able to secure subsidized housing for the family while she continued to work toward her own stabilization. She received cash assistance and help with transportation and clothing for a short time while participating in JOBS classes. She reported finding a job (current workplace) on her own. “I started working, but I was still on Food Stamps. I was still on medical insurance and I was in the homeless program. They (AFS) stayed with me the whole way.” At her initial contact with the study, Jackson was off all AFS supports.

Jackson has been employed for the duration of the study. Prior to her current position, Jackson’s job history consisted of work in housekeeping jobs and as a home health aide. She has a high school diploma and certification as a nursing assistant. At Time #1 Jackson was working as a general assistant in a social service agency for $6.50 an hour with no benefits. She began the job at half-time, but within a few months her hours had risen and she qualified for basic benefits (health insurance, sick time). By Time #2 Jackson had been promoted to a coordinator position and was given a substantial raise in pay to $8.65 an hour. She expressed real satisfaction with her job. “I love the job I have. It’s just wonderful.” She worked a predictable schedule, although the change in job position required she take on evening and weekend hours. Her employers have been flexible around family needs, allowing Jackson to occasionally adapt her schedule to be available to her children. Jackson saw her job as an opportunity to build valuable work skills and experience, but at our final contact she was concerned that she could go no further in her job because she lacked an advanced education. “I’ve been at my job for a year-and-a-half. There are some other jobs that have been opening up that I could qualify for if I had some kind of certificate, a degree, even if it’s a two-year degree. I want to go back to school so I don’t hit the ceiling and so I’m not limited in my job skills. I want to increase my job skills so I don’t have to go back on the welfare system.”

Jackson lives in a house she is purchasing with the help of a subsidized housing loan that allows her to make payments commensurate with her income. She is happy with the quality of the house and likes the neighborhood. By our final contact, Jackson’s teenage son and adult daughter were both living with her. Her nineteen-year-old daughter had been living and working on her own, but returned home due to financial problems. Jackson was allowing her to remain in the house without sharing in expenses until she is able to get out of debt. Jackson never received child support for her oldest child although she had a court order in place for years.
Her son’s father is deceased and she was able to get survivor’s benefits for him. The added income from those benefits has made it possible for Jackson to get by financially from month to month. Her own income, despite working full-time, is not enough to meet the family’s needs.

At the beginning of the study, her teenage son was in a drug treatment program. Prior to being placed in treatment, he had a history of legal involvement in the juvenile justice system. He fathered a child and for a time Jackson was also housing his pregnant girlfriend. At our final contact, he was attending school and also participating in special programming for young fathers. Jackson is satisfied with the quality of the school and hopeful that the additional supports will help him to complete his high school education. Jackson wants to be working, but struggles with how to be available to her son. “I really wish I could be there when my son comes home from school. And like when I’ve taken my son to court, I would have loved to take the whole day off and just spend time with him. Cause my son says I’m always gone. That’s one of the things about being a single parent.”

After Jackson began working, she lost OHP eligibility for herself and her children. “I didn’t have medical insurance where I worked, but I was making too much money to get medical, insurance for the children and me.” During that time, her son was diagnosed with a serious disorder and Jackson ended up with a medical debt of $3000 dollars. Jackson described herself as very discouraged at that time because working was putting her in debt in a way she never had experienced on welfare. She was able to access coverage for her children through the CHIPS program for a time afterwards, but currently pays an additional premium to have her minor child covered on her insurance through work. The premium, co-pays, and uncovered expenses are a significant financial burden. “Now we’re back to surviving again. That’s part of where I hit the ceiling.” Jackson admitted to cutting corners with her own care to keep expenses down. She has managed to locate medical studies that help her to access a wider range of health care services for no extra cost. She is currently being treated for chronic health conditions that would certainly worsen and lead to further health issues down the road without timely medical attention. The advantage to private insurance, according to Jackson, has been the ‘quality’ of interactions and treatment outcomes with medical providers. On OHP, Jackson experienced difficulties getting their needs met effectively, but with private insurance, “They treated us like kings and queens.”

Jackson expressed satisfaction with the services she received through AFS. Her frustration has come with the limits in job mobility she is experiencing. “I’m at my ceiling financially. Me on my own working, I’m at a ceiling and I’m making $8.85 an hour.” By Time #4 Jackson was concerned about her ability to sustain the gains she’d made since going back to work. “I think what happens is you get a minimum wage job and you do it over and over and it gets old. And where is the payoff for life? I think it comes up a lot. It does in my life. It’s like, why am I doing this? Working for close to minimum wage, barely making it.” Jackson talked about cutting back on her food budget with the two children at home to keep expenses manageable. Having less food in the house was stressful. “He (Jackson’s son) thought we were worse off than when we were on welfare because we had more food on welfare.”
When asked about the future, Jackson was focused on how to find her way to a more sustainable living. “That’s my goal, to be able to be financially stable. I want to go to school and get an education.” According to Jackson, in order to go back to school, she needs both guidance and funds. She saw welfare policy as having to take into account the barriers to job and income mobility. “Welfare reform nowadays is about getting you into a job. Any job. A minimum wage job. It’s good because it gets you started. It’s crappy because you’re undereducated and stuck flipping hamburgers. I think education is a big thing.” She also saw a need to support low-income working families with childcare subsidies, health insurance, and housing resources. “I think having funds to buy houses. How could somebody working minimum wage even rent a house like this without help?” She emphasized the importance of women being able to make the choice to remain home with young children. “There are some mothers that want to stay home and take care of their kids, which I feel they’re entitled to.” Finally, she saw AFS as needing to provide more information and advocacy in helping families to access other resources in the community.
Delores James
Food Stamps Leaver

Delores James is a 27-year-old white single mother living in an urban area with her preschool son. James currently shares a house with her partner; her parents and other members of her extended family live on the same street. James has been on and off assistance for periods of time since she was pregnant with her son, sometimes receiving cash assistance, other times Food Stamps. She has used different forms of assistance as a safety net while working at part-time and low-paying jobs and caring for her son. She received ERDC when her son was younger and in child care for a year, but stopped using this benefit because she felt it was too expensive – she could not afford the co pay plus the difference between the actual cost of her child care and the amount AFS paid towards this cost. She was able to work part-time and not take ERDC because her family provided care for her child. James did not like asking AFS for help, describing obtaining Food Stamps as “a hassle” that was not worth it. She has removed herself from Food Stamps while she was still eligible because her work hours were variable and she couldn’t accurately predict her income. She has been completely off all benefits except for the Oregon Health Plan for over a year.

James has worked at several different low-wage jobs. She’s worked in fast food, as a receptionist, in production work, and as a house cleaner. At the time of the first interview she was doing part-time clerical work and having a hard time making ends meet although she had strong family support. When working she felt that needed support for food costs and child care were not available. “I’m actually working and I get totally penalized for it … for making such a low amount of money, they take away half of what they were giving you…. I need some serious help with day care and with food and they penalize me.” By the second interview James’s economic situation was somewhat better, she was working full time, being trained on the job to service office machines. Her son was in full-time family child care and getting ready to enter kindergarten.

Much of James’s ability to make ends meet comes from family support and living with a partner with a stable income. James lives in the neighborhood she grew up in, and before moving in with her current partner she lived with her parents who, along with an extended family network, provided economic and emotional support. Her current job nets her $1,100 a month, from which she pays child care expenses and contributes to food and gas. Her partner is responsible for the mortgage on their house and all other expenses. James’s mom also helps out with her bills from time to time. A roommate helps out with household expenses.

James is doing well, likes her job which gives her a degree of autonomy, and has hopes of doing better. She would like to further her education and is also starting a home business with her partner. The family cares for two other children part-time, and James feels the stress of not enough family time with the kids. “(I’m) just tired and not enough time … by the time I get home and pick him up we have 2 to 3 hours and that’s it … it’s hard for us to take family time, get all our work done and spend time with the kids.” She did not feel her family responsibilities
were respected by AFS when she was receiving assistance. “All they wanted to do … is you find your own day care … don’t care how, do it … don’t care how you get your kid to day care but do it … and just get in here because you have these two classes to take.”

James is critical of the JOBS Program. She has found every job she’s had herself and does not think the JOBS Program is helpful in accessing the job market. “They always had crap jobs, you know housecleaning or hey let’s be a CNA … they really want to teach you clerical work … they want to teach you how to answer a phone … use a computer but it’s a very ABC kind of thing … you have to have so much more knowledge than what they offer.” James would like to go back to school and feels strongly that welfare should allow that. She would like to see parenting classes offered and for the Oregon Health Plan to recognize and pay for emergency treatment.

James is positive about her situation – she is able to get by without assistance and would hate to be back on the system. However, her ability to be self-sufficient is very much predicated on a partner with a living wage and a family who can pick up any slack.
Cheryl Lions
Food Stamp Leaver

Cheryl Lions is a single Native American woman in her mid-20s with three children, a 12-year-old daughter, a 5-year-old son, and a 2-year-old daughter. She resides in a small city in northwestern Oregon. She first applied for welfare when she was 18 and a single parent. At that time, Lions qualified for cash assistance, Food Stamps, and health coverage. She tended to cycle on and off welfare supports when in between jobs. About four years ago, she obtained a full-time job and was off support altogether until she became pregnant with her third child. She was forced to take an unpaid maternity leave and returned to welfare in hopes of accessing temporary support until she was able to return to work. During those months off, she received a small amount of Food Stamps but nothing else. At the time of our initial contact, Lions was no longer receiving any AFS support.

Lions reported working full-time at a factory for nearly three years and her work record allowed her enough seniority to compete for the desirable day shifts. She was able to negotiate a fairly regular, daytime shift with weekends off. Because of the nature of the industry, work life was marked by a boom-and-bust cycle, meaning that her schedule is never completely reliable. “Sometimes I have to work swing.” The schedule and the pay were important variables keeping her at her job despite the fact that she was “bored by the work.” “I’m up at top pay now which is $12.93 an hour.” At our last contact, Lions had been cutting back at work due to conflicts with family needs. “Actually, I haven’t been getting 40 hour weeks lately. I’ve decided not to work swing shift because it messes up her (babysitter) schedule.” She also lost hours due to a series of medical issues that came up for herself and her daughter.

When asked about job mobility, Lions reported she would likely qualify for other positions in the factory that potentially pay more, but any promotion could subject her to working hours that conflicted with her family’s needs. Despite her income, Lions was unable to meet her financial demands. “I’ve tried looking for another part-time job after they go to bed but I haven’t found one. It would give me more money to catch up.” Lions described feeling stuck in her job and imagined herself there for years because attempting to find a livable wage job that might be more fulfilling seemed an out-of-reach goal at present. She has a GED and talked about wanting to further her education in the future.

Lions lives in a subsidized housing complex and is unhappy with their living situation because the apartment was in poor condition and the environment was unsafe. “The kids don’t go outside and play. The outside is garbage. I’ve got things that need to be fixed in here, but the managers don’t come.” Lions reported that her residence had been broken into and robbed a couple of years ago and since then she has become more reclusive when at home. “I keep the door locked. Nobody comes into my house, usually no visitors. I really don’t like anybody in here.” Lions talked about moving to a better location, but affordable housing in her area is scarce. She has experienced difficulties with child care and relies on her mother when child care falls through or becomes too expensive. “I’ve got a babysitter now who will work with me.” While
Lions was satisfied with her current arrangement, she wanted to be home to provide more of the consistent care for her children. “If I was home more I could get them off to school and keep the house clean, do all kinds of things. We’d be able to do more things as a family. I’d like to spend more time with them but I don’t see that happening any time soon.”

Lions receives periodic child support from one of the fathers of her children and the other does not pay at all, regardless of a court order. She depends on child support as an income support, but related that one of the fathers worked a minimum-wage job and had little to contribute. Lions provided an example of what happens when unreliable child support payments end up being officially counted as additional income. Ironically, when child support payments do add to her income for even a short period of time, it causes chaos with her regular supports. “With him working, my housing went way up. Then when he wasn’t working, I still had to pay that higher amount in rent.” Neither father is actively involved in the children’s lives, leaving Lions as the primary provider and sole parent.

In order to make ends meet in the short-term, Lions has resorted to taking out “quick loans” that demand rapid repayment at a high interest rate. Because Lions has been unable to meet debt repayment deadlines, she continues to accrue exorbitant charges. The same has been true with her auto loan. Lions relies on a car to travel and where she lives there’s no access to public transportation. Her income status left her vulnerable to financing the car with another high-interest loan. She also carries medical bills from periods when the family was not covered by insurance. Lions worries about making ends meet. She reported having to delay paying bills and cutting back on food as regular hardships. She does get some assistance from her tribe with food and back-up health insurance. When asked if she considered returning to AFS for support she replied, “I won’t turn to AFS again for help. I don’t ask them for nothing. They refused to help me when I was on maternity leave.”

Lions talked about her experience with AFS. She perceived the allotment of various benefits as a subjective process. “It seems like it depends on how the worker feels. Whether they think you really need it and how much they’re going to give you.” At her last application, she did receive Food Stamps, but in an amount inadequate for her family of four. “They knew I was on maternity leave. I was trying for cash, not cash assistance but emergency assistance for one month to pay rent. They (AFS) told me I would have to come in and take a class for 45 days before they would give me any emergency assistance, which is the JOBS Program.” According to Lions, the Food Stamps were a help, especially in past times when she was given a more substantial allotment. Food Stamps allowed her to make a plan and spend a predictable amount of money each month, to have a set food budget. “It was good. When you have a set amount of money you can do more. My mom is a real coupon-clipper. We would go where everything was on sale. It would take us about five hours.” Lions wanted AFS to offer more realistic help with child care expenses. She related an experience of being eligible for ERDC, but then not utilizing the subsidy because she couldn’t afford the co-payments involved. When asked about whether the family was better off without the AFS support, Lions concluded, “Worse off. Like my mom says, the more money you make, the more money you
spend and the worse off you are. I lived better when I was only on $460.00 a month from welfare, to be honest. I stayed home with the kids. I lived a lot better on less than I’m making now.” She acknowledged the income from her job as important, but not the answer to stabilizing a family. “In a way I’m better off, yeah, but no. I’m working and making more money, but no because I’m not at home with them all the time.” Lions shared her thoughts on the effects of welfare reform. “It’s happened to me and a lot of people. It was like I was receiving Food Stamps and cash assistance and then I was all off a sudden making too much, boom. No more. If they would just give it to you for at least a month or two after you’ve gotten the job to get everything caught up.” Finally, Lions saw a need for AFS to help families with immediate needs by being more responsive to emergency situations.