Michelle Moran
TANF Leaver

Michelle Moran is a single white woman in her mid-30s. She lives in a small rural town in the I-5 corridor. Her daughter is 9. Moran was on and off public assistance over several years, most recently for a brief period after moving to this community in Oregon from Washington state. Over the past 15 years she has worked as a janitor, in canneries, and, for most of that period, as an aide in residential care facilities.

Moran applied for public assistance when she first moved to the community and was unable to find a job. Because she lives in a small town she was required to commute more than 15 miles each way to attend JOBS Program classes in a larger town, as well as to be at the early morning and late afternoon check-in at the AFS office in this larger town. She received very little in the way of financial assistance during the diversion period, found the JOBS classes of little use (she had significant job experience and a good resume), and believes the JOBS Program was ill-conceived in demanding her presence at classes and check-ins that were over a 40-minute round trip from the community in which she was seeking work.

She found work at a major company through a temp agency, and seven months later was hired into a permanent job in the warehouse. She works full-time, earns about $9.00/hour and brings home about $1,000/month. The job has excellent benefits, including health and dental insurance, paid sick leave and vacation, and some training. She commutes 30-45 minutes twice a day and works 7:00 or 8:00 a.m. until 3:30 or 4:30 p.m. While her daughter is in school much of that time she has to use before- and after-school child care during the school year and needs full-time child care during the summer.

According to Moran, her family’s financial situation is stable, but the child-care costs are difficult for her and the family has no resources for “extras,” such as a vacation or for any unexpected expenses. Even though she earns a wage that is almost 30% above the minimum wage, her family income still puts her below the poverty line and she is eligible for housing assistance. Without the housing subsidy she and her daughter would be having a very hard time making it. She does not think she is eligible for ERDC or Food Stamps because soon after taking the permanent job her AFS case worker told her she was over-income for these benefits and she has never gone back.

She has trouble paying her bills about six of twelve months, and stretches her money by eating “lots of rice and beans and all the cheap kinds of food;” shopping at discount and used clothing stores; and paying the minimum on her accumulated credit card bills and her student loan (for one year of college). She knows she is barely covering the interest on the credit card debt which feels never-ending. She has considered getting a second job, but because her daughter is still young she wants to spend time with her since she is a single parent. She gets no child support from the daughter’s father who is incarcerated.
Just a few months before our last interview with Moran she was in a car accident that totaled her already-run down car and caused injury to her back and shoulders. She has been in physical therapy for months. Her job aggravates the injury because it requires lifting and repetitive tasks. She has been relieved of some of her tasks because of the injury and moved to other work, but that has caused problems with co-workers, especially the many younger males who she works with. She only missed four days of work after the accident, because she believed she could not “afford to stay off any more days.” Her job is harder since the accident because she “can’t do what I did before without having pain.” She is hoping to move to another position within the company, perhaps a secretarial position, but that is far from a certainty.

She strongly believes that single parents that are working hard to provide for their children deserve more help, especially with child care. She was cut off of transitional benefits long before her financial situation could easily absorb the additional costs. She feels caught in a trap. She tried going to school several years ago to have a college degree and access to better paying jobs. But “it just got too expensive. I couldn’t work and go to school and take care of my child. I had to make a decision one way or another. So I chose school. Well then I had to take out loans and all this stuff to pay my bills which got me further behind. And it was just too hard on my child to go to school full time and then to try to work to come up with money to pay the bills. So I quit school.”

Moran says she did not choose to be a single parent. The father of her child became abusive and she felt it was important for both her daughter and herself to leave that relationship. Even now she is doing exactly what the policy makers contend is the best thing for women in her situation: working full-time at a job above minimum wage and for a company that provides job-related benefits. But as soon as her wages went up she lost important transitional benefits and didn’t get ahead despite finding a “good” job. “I think they are cutting people off too quick…It seems like the minute you are on your feet you are slammed with all this stuff, which just knocks you back.” Near the end of our last interview she explained how demoralizing all this felt: “After awhile, you know, it gets depressing, thinking you know, that it is going to be this way forever and not be able to, you know, take trips or do anything.” She believes Adult and Family Services needs to improve the JOBS Program, needs to be more compassionate with people when they first apply for assistance, and should be helping working parents such as herself more with child care.

But she is also acutely aware that the real problem is that so many of the jobs out there do not pay families what they need to have a good life, even when you work hard, full-time, and stay with the same company for years. “Look at people that have been on their jobs for twenty-some years and are still making only $10, $12, maybe $15 a hour. Everything else goes up but the wage.”
Tom Nelson  
TANF Leaver  

Tom Nelson is a white male in his mid-40s living with his wife and their two children in a small eastern Oregon town. Nelson and his wife are caretakers of a community building and surrounding grounds in exchange for rent on an adjacent house. Nelson’s first experience with AFS was in the late eighties when he returned to college to complete a degree. They were struggling to make ends meet and went to AFS requesting Food Stamps. The family has returned to AFS for support off and on since that time. “As a general rule, most of the time we’ve needed assistance it’s been a food issue.” Nelson talked about the stigma involved in being associated with welfare. “For us, having to get assistance has always been a very negative thing because when I grew up my dad was a farmer. We were always independent, self sufficient. . . to acknowledge that you aren’t making it is in a sense admitting that you failed or that things are just not working out.” At the time of our initial in-depth interview, Nelson was back on Food Stamps and OHP after leaving his job due to chronic problems from an injury. He had been looking for work and was getting ready to begin a temporary job that would last only a few months.

By our final contact, Nelson was working a number of temporary jobs to piece together an income to meet his family needs. These jobs offered no benefits or security. On average, he was working an equivalent of a full-time schedule or more. He was often on-call, responding to unpredictable scheduling demands. He described a work schedule that varied from early mornings to late night shifts, sometimes back-to-back. He also contracted to work a temporary position that will not pay him until the end of the project some weeks away. He reported working long hours and providing for his own expenses while he anticipates a paycheck. He and his wife were also attempting to establish a small business out of their home in hopes of creating some job security down the road. Nelson lives in a rural community where the job market is slim and when jobs do surface, they are often low-wage retail positions that wouldn’t provide him with an adequate income or benefits. He is vigilant about applying for permanent jobs in the area, but so far has been unsuccessful. His injury qualified him to work with Vocational Rehabilitation, but he hasn’t found the agency to be helpful in offering him guidance or access to resources.

Nelson has a college degree and a varied work history ranging from middle management positions, to seasonal forest service work to self-employed laborer (for the last 7 years). Despite pouring funds into training and career counseling, Nelson has not found permanent work. The family has been living below the poverty level for some time now. “If you look at a family of five and what they say the poverty level is and you look at what they say I should be making, we’re way below the poverty level. The last three years, we’ve made 10,000 a year . . . part of my dilemma is that I’m not big on short-term jobs that don’t pay much because my experience with them has not been very positive.” His last job before entering the study had been as a truck driver. He left that position after sustaining an injury that resulted in his inability to continue in that type of work. Although the family is currently managing to make due, Nelson
is worried about the current increase in his income because his existence as a temporary worker is always subject to change. The lack of job benefits increases the insecurity of his position.

“February was a sick month and I was literally in bed for two weeks . . . I was sick enough that I was turning down jobs (on-call) from the school . . . In our case, when you’re sick, you’re sick and there’s no money being made.” The job bringing the most income to the household at present was set to end within a month or two after our final contact. Despite the ups and then downs to come in the near future, Nelson is anticipating that AFS will interpret the temporary rise in income as grounds for disqualification from both Food Stamps and OHP.

Nelson has two children ages 14 and 10. Before the last school year, the children were being home schooled by Nelson’s wife. It was important to Nelson and his wife, Joan, that she remain home to provide for the children’s early education and care. The family has not utilized paid child care, preferring to organize their household so that the parents provide all the care themselves. “Joan’s done an outstanding job with the kids. They excel well, they’ve done well on all their tests . . . they miss out on some of the social activity and stuff, but we do 4-H, we do Scouts.” Although money has been a constant stress, Nelson expressed pride in their commitment to their children’s development. “You can get by with a certain quality of life, but when you start lowering your children’s quality of life, it affects you differently.”

The family lives as groundskeepers and Nelson and his wife are able to exchange maintenance duties for rent. Nelson describes the house as suitable, but old and in need of some repair. Because they were desperate to move in, they made no case for improvements and Nelson doesn’t have the resources to make more than basic repairs. The house is located in a small rural community a few miles away from a town where schools and stores, etc. are located. Transportation is a constant issue and they have difficulty keeping one car in repair. Driving is the only mode of transport available and Nelson and his wife log numerous miles just making trips to and from town. The cost of maintaining transportation is high, but unavoidable. Nelson must travel into town to access any supportive services. “We’ve taken advantage of the food bank from time to time. We haven’t recently although we could and part of it is we live far enough out that we have to drive thirty miles.” Because of the struggles Nelson has had in finding sustainable work in such a rural area, he considered moving to a more populated location, although they would choose to remain in a rural environment if they could manage to make a sustainable income. Even if moving seemed the way out of their poverty, “By the time you actually make the move, you find a place to live, first and last months rent, people don’t just pick up a family and move.”

Like many families who have to survive on very limited incomes, Nelson has generated a significant amount of debt. Nelson was candid about the problem of using credit to get by. “There’s times when we just put in on the credit card and hope that someday we pay for it . . . and the bad part is if you buy something on sale and then you carry that forever and ever, it adds up. It becomes a bottomless pit.” In an effort to better his job opportunities, Nelson obtained a college degree in the 1980s. In order to manage the cost of advanced education, he took out college loans. “Because we’ve never made enough money to make any substantial
payments on our loan, we owe probably one thousand more dollars today than we did when I quit school in 1989 . . . We have not had a savings account for probably fourteen years.” Nelson has had a tough time putting his degree to use and the loan remains a financial burden. The family continues to experience hardships associated with poverty, such as foregoing health care needs due to lack of resources, constant bill problems, lack of sufficient food, and transportation troubles.

When asked to talk about his perspective on what it takes to be self-sufficient, Nelson stated, “The government’s interpretation of self-sufficiency and mine are two different things. What I understand as self-sufficiency is being able to provide for my family and have a certain standard of living . . . To me self-sufficiency is making a reasonable wage. I would rather have them (AFS) help me get into a job that paid decent money.” Nelson described a limited social and support network outside the immediate family. They rely mainly on themselves, not turning to family or friends for help unless the need is dire. Nelson believes that part of what keeps the family surviving is their tight knit relationships and his determination to put those relationships first. “Knowing that their dad is there, knowing that her husband is there, knowing that whatever happens my family comes before my job.”

A main issue in Nelson’s experience with AFS since welfare reform has been about how a family makes the transition from services to financial stability. “Sometimes in the transition between point A and point B, some of the programs act like you’re already back on your feet. Boom. But in reality there may be that lag time . . . I might work for two weeks and get paid, but you’re already behind in your bills. You’ve got to do catch-up first . . . Losing benefits due to getting a job, also left a gap in insurance coverage . . . here was that situation where assisted insurance stopped, but we really weren’t in a position to take advantage of the new insurance. And so the family loses out.” He expressed frustration with standardized AFS policies and processes that didn’t take into account the circumstances of differing communities. “You have to understand that this (AFS) is geared more towards people that are in the big city, but out here you have to follow the same rules.” According to Nelson, rural communities have their own particular needs in regards to the local economy, job availability, housing, and other community resources. Nelson expressed his concern over the focus on employment that has become prominent since welfare reform. “Do a good resume, fill out ten applications a week, do step one, step two, step three, step four, and when you get to step six you will get a job. Well, wait a minute. A job? Or a good job? Is this job going to get me by for the moment or is it actually going to feed my family and take care of me?” He saw AFS as needing to have a goal to move families out of poverty rather than promote a quick solution of low-wage work. He was adamant in concluding that short-term solutions will not necessarily lead a family to long-term stability.
Teresa Pena
TANF Leaver

Teresa Pena is a 35-year-old Hispanic woman living with her partner and her two children, ages 1 and 10. Her first experience with AFS was at the age of 17 when she became pregnant for the first time. She reported an on and off ten-year history of using AFS services. She had been a single mother for much of that period with no support from the father of her first child. Pena and her family moved from out of state two years ago when her partner’s father was gravely ill with cancer. She reported having just nursed her mother through her death from cancer and feeling like there was no real attachments left where they had been living. Pena had some experience and skill providing in-home care and so the family moved to Oregon and in with his parents. Pena nursed her husband’s father through his death while the couple attempted to find work and reasonably priced housing. She applied for assistance from AFS, hoping for some help with housing costs, food, and health care. At that time the family qualified for a small amount of Food Stamps and OHP.

Pena has a high school diploma and is currently completing a medical technician training program. Her work history is made up mostly of jobs in home care, retail clerk, secretarial work, and waitressing. At the time of the study, Pena had been working for 12 months as a CNA in a nursing home. Pena found the job on her own, without the use of AFS resources. Her workplace provided CNA training at no cost if Pena committed to employment there upon completion. During the time she was training, Pena had no income and only had minimal Food Stamps and OHP to help the family meet some of their basic needs. Pena talked about taking the CNA job out of desperation because the family needed income as soon as possible and nursing home work was available. She found the shifting hours to be difficult for her family. The job provided basic insurance, sick leave, and a small vacation, but did not pay for Pena’s maternity leave. The lack of good benefits has been an obstacle to the family’s stabilization. “During the pregnancy, I worked up to the eighth month. I went to Family Services again just to help me out for the month until I could go back to work . . . My rent was due, I was past due already a month and the bills were piling up, shut off notices were about to come and food was shy.” Pena had one initial AFS contact that she did not follow up on due to experience of the wait period.

At her initial contact with the study, Pena had recently returned to work following the birth (cesarean section) of her second child. They were able to borrow from family to keep afloat during her leave, accruing more debt in the process. Pena returned to work early, against medical advise, because they were in desperate need of her income. She has had one fifty cent raise in her nearly two-years on the (nonunion) job. She had dropped her health insurance because the cost of the monthly premium to cover her and her infant daughter were too high to maintain. Her income put them above the income line for OHP eligibility. At the time of last contact, Pena was still working full-time on the night shift while she was going to school during the day. Her schedule would change every few days and often conflicted with the time her
daughter was home from school. Pena wanted to be more available for her daughter before and after school and on the weekends, but was not able to negotiate a more family friendly schedule. She was hoping that her certification as a technician would provide her with better job opportunities sometime soon. CNA work is very demanding physical and emotional labor, something Pena is very aware of. She volunteered for the work site safety committee so that she might promote better work practices and conditions.

Pena’s partner provides the child care when she is away at work and school. He works occasional odd jobs from home when possible, but is unable to seek regular employment due to his serious health issues. His health is “okay” at present, but he was recently hospitalized for emergency surgery. Pena expressed her satisfaction with her partner’s involvement in the children’s daily lives, but worried about the stress of taking care of an infant. When Pena is home from her school and work duties she assumes all care of the children. Her schedule often leaves her functioning on little sleep and she was frustrated at the lack of quality time she experiences with the children. Pena stated that she was satisfied with the quality of her daughter’s school environment. According to Pena, her daughter is improving at school with the special resources for her speech impediment and learning disability. Pena is receiving social security benefits for her daughter’s care that covers both her special education and health care needs. “She’s doing a lot better in school. She (daughter) still gets social security and her medical thank god . . .It covers everything she needs. She takes medication every day for ADD and that’s all covered. And her appointments with the psychiatrist and regular doctor, and the dentist.” She is also eligible for the school lunch program. The family itself has benefited from the additional financial support social security has provided.

With the help of her partner’s family, they were able to secure rental housing. Pena complained about the poor condition of the apartment. It is in need of basic repair and the family makes due by adapting to poor heating and plumbing rather than asking the landlord to make the necessary repairs. They have been unable to make regular rent payments because of the demands on Pena’s limited income and she feels somewhat trapped and dependent in a situation where the landlord does accommodate somewhat to their financial needs. “We definitely want to move from here. That’s why I need a new job. More money to try and move up. Got to move up in the job world before you can move up in the housing world.” Pena does like the neighborhood and the fact that they live close to family (his) and school. Income constraints have been a stress on the quality of daily life. Pena talked about wanting to provide her daughter with more opportunities. “I’ve had to make sacrifices as far as school expenses. Not being able to put Brandy through activities, things that I would have liked to put her through.” Her job is relatively close, but school, is a lengthy commute. Pena depends on a car and the family struggles to keep old cars in repair. “Sometimes I can’t afford insurance on the car, which is bad. But that’s a big chunk that sometimes you have to do without so you can make do with getting food and for electricity, whatever, your main necessities.”
When asked about her experience with AFS, Pena stated that initially, “What I really needed help with was housing and they didn’t give me any opportunity or helpful situation to do that. I’m almost on the street but because I wasn’t on the street they didn’t help me with the housing.” She felt they were helpful with the job search resources, “they actually have a facility where you can go and do the job search and they even supply the listings . . . and the assistance with child care is good.” Initially, she looked at computer training, but although she would have been able to get some AFS support to fund the courses, she would have had no income (minimal Food Stamps) to survive while in school. She discussed the importance of recipients being supported through their education and/or training process. Pena was concerned with the lack of support for women on non-paid maternity leave. “Helping with the maternity people while they’re on leave, like myself, I had a job, I just couldn’t work at that time. You still have expenses everyday, you know, living expenses you can’t come up with because you’re on your back . . . If they could help out people like that temporarily, that would be a big plus.” She saw a need for broader eligibility rates and standards for Food Stamps, “I mean that’s a necessity to survive”, and OHP in order to help low-income working families.

Pena’s family has experienced many hardships while attempting to build a stable home and sustainable income. Mounting medical bills and the cost of keeping up living expenses has put tremendous strain on their financial resources. Pena reported struggles with collection agencies, inability to pay rent, lack of money for food, and loss of health insurance as ongoing issues. Her partner’s medical expenses weren’t covered by insurance and the mounting bills were becoming overwhelming. They were considering filing for bankruptcy if their financial conditions didn’t improve. When asked about her plans and hopes for the future Pena said, “I want to learn more about computers, definitely want to take computer classes, but I want to get my phlebotomy license and get more experience in the medical field . . . because I really do like helping people. I enjoy it. It’s always a need. . . . It pays a little bit better than a CNA but it’s a lot better as far as being less labor intensive and good benefits. It can get you further than CNA work . . . I feel like I’m working my butt off and I’m just over poverty level (income includes her Social Security payment). She is hoping they can buy a home of their own sometime in the future.