Dan Olsen
Food Stamp Leaver

Dan Olsen is a divorced white male in his early forties who lives alone in a small coastal town. He reported applying for AFS support for the first time in 1995. “I was working on the docks and then I lost my job there. So I went into the office for Food Stamps and that was it.” He reported going off of Food Stamps for periods after because, “I didn’t go back in when I was supposed to. I just didn’t do the paperwork. The lady in the town I used to live in was really grouchy and it was easier to do without then to go in and talk with her.” At the time of this study, Olsen was not working because of health issues. He was no longer getting services through AFS, but was receiving help through a related agency in the form of Food Stamps, utility subsidies, and OHP. During the study, he was in the process of applying for social security in the hopes of securing a small, steady income.

Olsen has a considerable work history, “unloading boats and driving a forklift, basically heavy labor.” His jobs were often seasonal and characterized by a boom-and-bust cycle of employment. Because of his physical condition, Olsen is no longer able to perform work requiring heavy labor. He doesn’t have a high school diploma or any other training that might broaden his employment options. “I’m not able to go out and work due to some medical problems. I used to work on the docks. I used to drive a forklift and I can’t do that anymore. I can’t do any lifting and my stamina went from being able to work long hours to not being able to work.” He attributes his current condition to cumulative problems from injuries on the job and a past history of substance abuse. He has attempted to find work he can tolerate physically, but aside from an occasional odd job, he has remained unemployed. “AFS sent me to disabled services and they’re helping me to get some general assistance until my SSI gets cleared.”

Olsen rents an apartment with the help of a housing subsidy. His housing is in good condition and he expressed satisfaction with living there and relief at having a subsidy to make it possible. “If it wasn’t for them, I’d be in bad shape.” He described a good relationship with the landlords, who have been a source of emotional and occasionally even material support. The coastal town he lives in is rather small and he relies on a car for transportation. Many of his medical and social service resources are in surrounding towns requiring him to travel regularly. The closest AFS office is some miles away. Olsen counts on occasional food boxes to make do and reported that community support was very limited in his area. Emergency assistance, in Olsen’s experience, is nearly inaccessible.

Olsen’s many medical needs are covered by OHP. He described the coverage as fairly satisfactory until his condition required him to seek more specialized care. He has had difficulty locating physicians who will accept OHP, part of the reason he must travel up to long distances for his health care. OHP has helped him to pay his ongoing travel expenses. Olsen may need serious surgery in the near future and is concerned about his ability to care for himself during the lengthy recovery period.
Olsen has two children, neither of whom is in his custody. He reported having a good relationship with his ten-year-old daughter and teenage son. His housing situation makes it possible for him to take his children for occasional visits, which is something he enjoys a great deal. While he has some supportive family, they don’t live nearby. Olsen talked about his relying on family and friends for the extra resources he needed to get by from month to month. “Mostly I’m borrowing just enough money to pay my bills and just enough to get by.”

Olsen’s experience with AFS has been mixed. He described his early experiences of feeling stigmatized in the recipient role. “Sometimes if you go ask for help you feel really out of place or really awkward asking. They should have a way of being more people-oriented I guess and make people more comfortable to ask for help in different areas. Because a lot of times I feel intimidated about talking to people about stuff and I’ll just do without instead of going through those feelings.” He acknowledged that his most recent worker had been “okay” and had helped him to access the services he currently utilizes. While he was receiving Food Stamps through AFS, he was subject to their work requirement. Because of his physical limitations, he had difficulty meeting the expectation. “They tell you that if you don’t have a job to where you make so much money or so much time, then you have to go out and put in 20 hours a month working for them. But they don’t look at what you can do and can’t do. They just send you out to the jobs they have. They had me trimming bushes from the top of the trail down to the beach with a wheelbarrow. There was no way I could do it.”

When asked about his thoughts on welfare reform Olsen replied, “I think they should base your housing and your Food Stamps and whatever kind of help you receive, I think it should reflect where you live. They should take into consideration the size of the town, where it’s located, like the rent and cost of living situation.” He expressed frustration at having to prove his disability to the agency. “They want everybody to work and a lot of people can’t go out and work. It should be more personal.” Finally, he saw a need for more support to working families, especially to single parents with issues of job training, education, and child care. He wanted AFS to be accessible and “give more information on what’s available.”

At our last contact, Olsen was still attempting to qualify for social security. He was turned down in the first hearing process, but was waiting for a second determination hearing. He acknowledged that his lack of education and training, as well as his health limited his employment options. He had considered training in computer skills, but his limitations had kept him from pursuing any programs.
Betty Palmer
Food Stamp Leaver

Betty Palmer is a 23-year-old white woman who has two preschool children. She is not married but lives with her partner Mike in a rural community. Palmer first was on cash assistance when she was pregnant with her first child. Since then she and her partner have been on and off Food Stamps depending on their respective job and income situations. They are also on the Oregon Health Plan. Palmer was briefly on cash again at one point when her partner lost his job, but typically the family uses Food Stamps as a back up and support when they need it: “for five months we were off them last year (1998) … and then I wasn’t working so we went back on. And now I’m working at the market and there was two months we didn’t get anything and then (last) month we got something because his work slowed down. We’re kind of like an ongoing case to where if we don’t make enough we’ll turn in a report and they’ll help us out.” At the time of the second interview the family had been off Food Stamps for four months.

Palmer and her partner have been together for six years. He is employed in construction making outbuildings. Palmer has been a food server, has worked in taverns and bars, and as a housecleaner. She is in recovery from alcoholism and left one of her previous jobs because the tavern began to serve hard liquor. She no longer works in bars and at the time of the first interview was working at the local grocery market. She liked this job, although it’s hard work and the hours were tough for her. She was working from 3 p.m. until 10 p.m. with one weekend day off per week. Finding the money for day-care costs was difficult: “it’s hard to be self sufficient with kids because you have to pay your day care. Now day care is just something that can wipe you clean … you can dig yourself out of that hole, and then you get your day-care bill and you drop straight back to the bottom.” Mike was helping by looking after the children after he came home in the evenings. Otherwise, a friend was providing day care services.

The family was struggling financially; Palmer had a $500 debt from an emergency visit to the hospital that she later found was not covered by OHP. She charged food at the store every month so the family has enough to eat only to be behind in her paycheck at the end of the month as those charges were deducted. They had no savings or checking account. They got help from friends and relatives. Palmer described receiving the Earned Income Tax Credit as “like Christmas.” It helps catch up on all the bills and allows them to get “extras” such as beds and bikes for the kids that Palmer and her partner normally could not afford.

Palmer was tired and stressed daily. Mike does not share the housework: “I get kind of tired. Mike thinks – why should he work all day and then come home and work cleaning the house? So … every day when I come home from work my house is destroyed. My kitchen’s destroyed because he don’t clean.” She has “gone on strike” to try and reinforce that the work at home should be shared. Home is a trailer by the side of a major road which worries Palmer in terms of the kids’ safety. The trailer is not in good shape; there are gaps between the walls and the floor and places on the floor that are soft and unsafe to walk on. The family has moved here to save money.
At the time of the second interview Palmer is happier because she has been able to find a day job working from 7a.m. until 3 p.m. at the local gas station. She makes $7.50 an hour and the family is off Food Stamps. They are just making it paycheck to paycheck and Palmer’s mom helps out financially. They have high day-care costs and even with ERDC her co-pay is $262 per month. She dreams of a day when her car will work and bills will not be paid late: “some day…I plan on living in a nice home and … when the bill comes in the mail I want to be able to write a check and pay that bill…and I want to be able to get in a car that I know is going to start and it’s going to drive me to work every day. It’s not a dream…a lot of people do it. And that’s what I want to do. And I will.” She tried to improve her home environment by buying some rent-to-own furniture and now has a payment that she says could have bought the furniture several times over. She is still stressed and tired managing work and the children. Now that she’s working days Mike does not help with them. She’s invested in work, and laughingly blames her mom for this work ethic, since she worked two jobs as a single parent when Palmer was growing up. Palmer has a goal of further education: “I’m not going to do that (get a better life) working at the Fuel and Go for $7.50 an hour.” She wants to be an X-ray technician and was lined up to go to a nearby community college this fall but has decided not to enroll. She does not feel that she can manage school at this point with two preschoolers and no support from her partner.

Palmer said that AFS should support education so people can improve their lives. She is generally very positive about AFS and feels she and Mike got help to “stand on their own feet” when they were both unemployed and on the JOBS Program. At the same time she also described the system as not family-friendly. For example she was expected to work when she was pregnant and on JOBS even though she was having medical complications with the pregnancy. Overall, Palmer supports having people work and “fend for themselves” but thinks that “as long as people are trying to help themselves” that school should be an option and supported. She is holding on to that goal for herself.
Denise Prew  
Food Stamp Leaver

Denise Prew is white and divorced mother of two elementary school aged children. She lives in a small town in eastern Oregon with her children and her niece and nephew. Initially she went on cash assistance and Food Stamps when she had her first child. She remained on cash until her second child was approximately two years old, or for about seven years total. She had been working for many years while receiving benefits. Eventually, her income made her ineligible for cash in the mid-1990s. While she was working two jobs in early 1998, she went over income for Food Stamps. Throughout the study, she and her family relied on a housing subsidy and, during Times 1 and 2, ERDC. When she returned to school at Time 3, she began receiving a non-needy caretaker grant for her niece and nephew, OHP for all of the children, and Food Stamps again. She only received child support sporadically for one of her children.

Prew had held a wide variety of jobs over the years — farm laborer, manager of a print shop, and hotel clerk, for example. During the study, she worked as a cashier in a grocery store at Times 1 and 2. She earned between $800 to $1,100 per month on her $7 per hour wage and supplemented her income with odd jobs around the store, such as collecting and returning the cans and bottles bought at other stores. For a few extra hours during the month, she could bring in a few extra hundred dollars from these sources. Her job as a cashier provided her vacation time and medical benefits which covered her entire family until she returned to school and quit the job. The job offered few avenues for mobility. She reported, “It’s just scary, day in and day out, I’m like nothing. Excuse me, I’m brain dead as I work. That’s bad. That’s why I have to go to college. No way. I’m not using my mind or nothing.”

By Time 3, she had followed through with her hopes of returning to college. During the study, she completed two terms, with the intent of pursuing a bachelor’s degree in the health field. Prew quit her job to give herself a fair chance to get back into the academic swing and to succeed in school. While working at the grocery store, her financial picture had been very strained — paying bills late or not at all six out of 12 months and having her phone disconnected. Throughout her time as an unemployed student her finances became extremely strained, because her only income was student loans, financial aid grants, $60 to $80 from her odd jobs each month, and a non-needy caretaker grant for her niece and nephew. She agonized over covering her expenses each month. She borrowed money from friends to pay her car payments, got behind in her rent, and relied on her sister to provide free child care. Since quitting her job, she no longer had medical insurance for herself but believed she could get some care through the school clinic if the need arose. Her own children were uninsured for a period of time before receiving OHP coverage. She worried continuously about how she would make ends meet. Still, though every day she considered dropping out, she recognized she had endured too much already to give up. Her determination stemmed from her desire to create a more lucrative and fulfilling life for herself and her children but was also fueled by the knowledge that she would be the first person in her family to attend and, she hoped finish college. By the
last in-depth interview, she had resolved to find a job and combine the remainder of her studies with part-time work.

Prew reported a close relationship with her children and worked hard to keep them as her main focus despite the tension her schedule caused. Her sister provided care for all of the children throughout the study, first reimbursed by ERDC while Prew was working and later virtually for free while she was in school. When she could, Prew gave her sister a token payment every few months. Prew reported that she was satisfied with the quality of care her sister provided, though generally she found her sister’s behavior and judgment questionable. In the first in-depth interview, Prew spoke of her intent to pull the children from their school because of the violence she saw there and place them in another. By the second in-depth interview, she had done so and felt much more at ease about their schooling. Prew’s children did well in school but her niece and nephew had both emotional issues and learning disabilities, aggravated by the frequent moves between relatives they had experienced. Prew seemed to be handling the extra stress in stride though admitted that the various appointments required for their treatments were difficult to arrange and coordinate, compounding an already complicated schedule. Her school schedule kept her out past the children’s bedtime three nights per week. She recounted that both she and the children felt that they did not have enough time together, especially once Prew began school.

Prew’s situation speaks to the need for more financial assistance for parents returning to school, in the form of living expenses, child care, and/or health care benefits. Though Prew was adamant that getting a cash grant for herself and her kids while going to school would be “backsliding” and that she wanted “to do it on my own,” she would have appreciated some help with child care. She was on a waiting list to get some child care assistance for students but did not know when this help would come through, if at all. She commended her worker and others on their willingness to make the rules work for their clients but remarked that still other workers needed to walk in clients’ shoes to truly understand their predicaments. She noted that, at times, relationships between workers and clients become too antagonistic, impeding any opportunity for meaningful interaction or humiliation-free assistance to take place. In general, she questioned the abundance of paperwork necessary to secure benefits from AFS.