

**Realities of Life on Welfare,
and Living in Poverty**

In: Frame, L. et al., (2001). CalWORKS and Child Welfare: Case Management for Public Child Welfare Workers. Berkeley, CA: Child Welfare Research Center.

Instructional Guide to Chapter IV

Purpose:

- To provide students with a realistic view of the experiences of the CalWORKs participant.

Content:

- The initial section of this chapter, “The Experiences of Parenting in Conditions of Poverty,” describes the subjective experience of parents raising children in conditions of poverty. Examples are taken from actual interviews with welfare participants, and their experiences are described in their own words.
- The “Dollars and Cents of Life on Welfare” provides an illustration of the economic realities of life on welfare. Case vignettes and budgetary information, based on actual income and expense amounts, are provided.

Use:

- This chapter can be used as required reading to familiarize students with the realities of parenting while relying on public assistance.
- This section allows the instructor flexibility with possible activities and class discussion.

Teaching Aids:

- Questions for discussion are provided at the beginning of the chapter to facilitate discussion on the realities of welfare.
- The group activity: Living on Welfare is provided at the end of the chapter to allow students to use case vignettes and budgetary information to consider dilemmas faced by families on welfare, and the effects on parenting that may occur.
- Additional activities to be used outside the classroom are provided at the end of the chapter.

This chapter can be used to foster the following curriculum competencies:

- 1.11 Student is able to advocate for equity in availability of resources and services.
- 2.5 Student has knowledge of the special characteristics and situations of the low income family and the single parent family.
- 3.1 Student demonstrates social work values and principles; this includes self determination, respect for human dignity and worth, and respect for individual differences.
- 3.2 Student conducts effective ongoing case assessment and planning.
- 3.5 Student understands the importance of and demonstrates the ability to work with the client in the community, including home, school, etc.
- 3.10 Student has knowledge of how clients are nonvoluntarily referred to public child welfare.

- 3.12 Student engages families in problem solving strategies and assists them with incorporating these strategies.
- 4.7 Student understands the interaction between environmental factors especially in terms of racism, poverty, violence, and human development.

* For additional information related to some of these questions, see Crittenden, P. (1993). An information-processing perspective on the behavior of neglectful parents. Criminal Justice and Behavior, 20 (1), 27-48. and Frame, L. (2001). Parent-child relationships in conditions of urban poverty: Protection, care, and neglect of infants and toddlers. Ph.D. dissertation, School of Social Welfare, University of California, Berkeley.

Realities of Life on Welfare, and Living in Poverty

Living in poverty and raising children, whether a parent relies on the welfare system in whole or in part for their income, can place parents under tremendous psychological and physical strain. Many parents who are involved with CalWORKs must not only cope with limited funds, but are confronted with other constraints on their parenting due to living in conditions of poverty. Many, for cost reasons, are housed in depleted, dangerous neighborhoods and worry about protecting their children from harm. Others face limitations to their time, physical energy and emotional availability, as well as hopes and dreams about their children's futures. These experiences are described below in the words of CalWORKs participants, for the purposes of bringing alive some of the difficulties parents face. (These data were collected as part of the longitudinal, ethnographic study that is described in chapter VI). To place these comments in context, it may be useful to know that many of the parents interviewed here have been involved with the child welfare system, because of neglecting their children. This suggests that individuals whose parenting has been seriously compromised at different times are no less vulnerable to the stresses of poverty than those whose parenting is consistently strong; perhaps even more so. It also suggests that even formerly neglecting parents can express concerns about poverty's effects on their children. These concerns, or ones like them, are likely to be part of the psychological experience that guides a parent's choices with respect to welfare and work, and their capacity to cope effectively.

The Experience of Parenting in Conditions of Poverty

Living with a restricted income can generate a virtually constant sense of difficulty providing the necessities of life for one's children (e.g., food, clothing, shelter). For one parent (Janet)¹, these strains exact a significant toll, which she links to her lack of partner support:

¹ All names and identifying details have been changed to protect the confidentiality of the participants.

Just to go out to make a way for them to have a place to stay and food to eat and, you know ... that's stressful. And for me to have my own life, wow, you know, that's really stressful ... Cuz ... mainly I'm doing it all by myself and that's hard

Another parent, Jennifer, says “there’s always a way” to manage financial issues that impact on parenting, however she also says:

I'm worried about ... the housing because I don't make a whole lot and I do need a 2-bedroom, I'm worried that maybe ... it's gonna be hard 'cause ... my money's gonna go for rent, food, electricity, an' I probably won' have no more after that It scares me....

Maria says,

There's always times when I run out of ... milk and diapers. And I hate that ... if I don't have the money for it, which I try to keep a little chunk change running around the house in case of situations like that. But my son always has money ... I give him allowance and he holds onto it.

Asked about whether there are “times when something got in the way so that you couldn't give your kids what they needed in some way,” Francesca openly talks about financial strain:

Oh, man, yeah. Bills. [laughter] You know, like Veronica. — she needs shoes... an' this month there's no way I can get her a pair of shoes. You know, the soles on her shoes are like ... there's no tread, you know. An' ... you can't clean 'em with a rag ... thank God for [school] uniforms because ... her clothes are all flooded. She's gettin' big ... so none of her clothes fit her ... Her top — she's gettin' little boobies ... she needs a — you know, not a bra but a T-shirt like, you know, bra ... things like that. These little necessities that don't seem like much, but ... Her little boobies are poppin' out an' she's complexin' ... Things like that ... like this one [gesturing toward toddler] with diapers ... sometimes ... I'm like “what am I gonna do?” I need to potty train her because I can't afford the diapers. [But] I don't have ... A little potty chair.

For some parents moving from welfare to work (and from poor to working poor), there is an awareness of limited opportunities for their children (e.g., educational and cultural, as well as the option for material things) because of the low level of available income, and a lack of ready access to such opportunities. Both Jennifer and Maria, for example, speak wistfully of taking their children horseback riding, with Maria adding, “But I don't know how much it is to rent the horse or nothing” Kenisha is very aware that money buys access to the culture of ideas, art, and the experience of travel.

[I wish I had] ... the money to like, put them in little schools ... like maybe take piano classes an' start really workin' with their min' – you know, 'cause when you start with a kid real young ... an' they take swimmin' lessons or to go scuba divin' ... so they can learn things an' they won't be scared to do things – won't have any limitations ... Money's important but if you don' have it, you still want the bes' for your kids so it takes time an' it takes a lotta energy an' ... determination ... to keep goin' an' to use what little resources you have to make it work with nothin', you know. An' that's what I kinda hate 'cause I been so wore out ... I hafta start doin' stuff an' ... get my kids out there...

Parents may also experience themselves as having limited physical energy and emotional availability because of the stress that accompanies competing demands (e.g., work, multiple appointments, reliance on public transportation). These parents may feel themselves to be impatient, irritable, or simply exhausted and unable to attend to their children in ways they would wish. Janet, for example, links her low energy level and limited emotional availability to her pregnancy and health issues, in addition to her restricted time due to work and school.

The only thing that I haven't been able to give Ronald is enough time as far as playing with him, you know, and probably read more to him. And what get in the way is I'm too tired, I am too tired. In the course of a day I'm just burnt out. I had more energy before I was pregnant ... and now I have diabetes.

Like other working parents in the sample, Kenisha worries about the effects of these work-related competing demands on her emotional availability as a parent:

I don't feel like I can give them ... the time that they need right now. I feel like I'm so bummed out an' stressed out, you know. An' that's one thing you oughtta be able to give them if you don' have nothin' else -- is your time an' your attention

This has a ripple effect: Kenisha talks of how she worries about the effects of sex and violence on television, but that in her exhaustion she allows the children to watch TV shows, saying, “that’s how I can get rid of ‘em – ‘Go watch TV.’ When I should be sayin’, ‘Go read a book,’” which is a more supervision-intensive choice.

Parents who work are often aware of, and worry about, having limited time to spend with their children. Jennifer wishes for more time with her children, time that is limited because of her job, time that also costs money:

I'll be able to get into one [an apartment], I've just got to find one that I can afford. I can't just jump in to any one, otherwise we won't have no — what do you call that? Not leisure time —[chuckles] —but, you know, fun time for the kids. Everything would be for bills and food and that's it.

As Glen says,

Saturday is Tasha's day for whatever we're gonna do, whatever, because I mean, fair is fair. She's got her daycare, you know, it's a typical thing ... single parent, you know, the child grows up in daycare. I spend 10, 12 hours with my daughter ... she's going to sleep on me now. I'm gonna wake her soon, feed her [because] I got a couple more things I gotta go do

On another occasion he explains,

I would like to be able to take the day off: ‘Gee, I think I'm gon' take the day off an' spen' the day with you or whatever,’ ... instead of daycare raisin' my daughter ... because I'm at work. An' they [are] spendin' more time with my daughter than I do. 'Cause I get home. I'm tired ... [It] gets dark an' then I fix somethin' to eat. She's gotta be in bed by 8:30 ... 'Cause if not, she don' wanna a get up in the mornin'.

For some parents, living in conditions of poverty presents difficulties protecting one’s children from harms in the environment. Put another way: Money buys some measure of

protection for one's children, and the absence of this form of protection creates tension. Kenisha talks of wishing she could purchase better quality child care, explicitly for this purpose. She regrets that "I don' have the time an' the money to take off work to give my boy ... the bes' place that's suited for him that ... where I feel comfortable that he's gonna be really looked after." Instead she feels "I hafta jus' grab the firs' thing I can get if it's a vacancy, you know." This contributes to a sense of inadequacy about her ability to protect DeMarco from substandard care (as was provided by her babysitter at the time, leading to DeMarco ingesting Styrofoam). To make up for what is lacking, she is driven to work as hard as possible to get out of poverty, even at significant cost to herself. "I kinda messed up at the beginnin' [when she was using drugs], but this is what the kids need an' even though you might hafta wear yourself out tryin' to do it, you hafta do it."

Money also buys housing in safer neighborhoods, Jennifer suggests, expressing her concern over the necessity of raising her children in an urban setting characterized by poverty and crime. "It's dangerous. They got, you know, people sellin' drugs right at this store, gunshots every night jus' right in front a the house. The person across the street got shot an', you know – an' this is – I don' want my babies, you know, Geez." But she cannot afford to live in the community of her choice, leaving her few perceived options other than those same dangerous areas: "If I had to, temporarily [live in the dangerous neighborhood], I would. It's jus' I'd jus' be really protective."

The experience of raising children in poverty can also deeply influence parents' sense of their children's futures. This includes, most strikingly, a foreshortened sense of that future in life-or-death terms (e.g., children in poverty, particularly boys of color, are likely to die young), and also in the ability to hope for positive versus negative outcomes (e.g., completion of high school, avoidance of drugs, criminal involvement, or early pregnancy). Additionally, for some parents, the current conditions of poverty in which they live affect their vision of a future relationship with their child (e.g., hoping the child will care for the parent when older). Parents hope that their children will survive; that if they do, they will follow a positive life trajectory (such as graduating from high school instead of becoming pregnant during adolescence, and then relying on welfare; or worse, going to jail); and ultimately, as Maria mentioned, it is hoped that the child will "take care a' mama."

In this vein, some parents focus on the *absence* of a negative outcome for their children, with Maria wanting them to experience something better than what has been provided for them thus far. Said Maria: “I don't want them to struggle like how I struggled, I want them to be able to go the bank and get their own money and drive around in nice cars and have a good job and not depend on people to, you know, do things for them.” During another interview, she says that she talks to her kids, and tells them:

I want you to have a better life than what I'm livin'. I don' want you to be out there sellin' drugs on the corner or, you know, livin' on welfare, havin' the system take care of you or you in an' outta jail an' stuff like that. ... Become somethin' in your life. I don't care what it is. Jus' become somethin' in your life. Get that education ... I want you to be better than me.

In Francesca's words:

I want them ... to appreciate things, you know, not take things for granted. Because ... we didn' have things. She didn' have a lotta toys an' stuff. You'd think she's appreciate things but she doesn't ... all I want for my kids, you know, just ... financially to be able to take care a themselves ... An' ... just to be good to other people ... they know what it's like to have [very little].

In contrast, some parents are able to view their child's future in predominantly positive terms, ones that emphasize overcoming adversity. Says Janet: “I want him to really learn to be independent. To be independent and to be educated and to know what he want to do in life, not just to be ... out there not knowing. And at that time he should be well grounded in a career and really stable.” Glen says of Tasha that he wants her to know

how to be assertive, how to go for it and [not to let] people tell her that she can't because she's black or she's a girl, you know ... I just want her to know that she's able to do [whatever she wants] ... I'm gonna make sure she understands that she has that option.

For some parents, however, the possibility of a positive outcome can hardly be imagined, if at all. When she was asked about her wishes for her child 20 years from now, Anna responded quickly, with a striking matter-of-factness:

Anna: Um, to be a football player, put his momma in a mansion with lotsa millions! (holding him in the air) –

That he gonna be graduated from high school, you know, make his decision what he wanna do in life, what he wanna be in life ...

Um – That he, that he's alive.

Interviewer: That he's alive?

Anna: Yeah, that he live to see 20 years from now. Most kids don't.

The Dollars and Cents of Life on Welfare

As is evident in the statements made by parents above, the strains of a limited income are a significant, although not the only, dimension of raising children in poverty. This section is designed to provide a reality-based, dollars-and-cents description of life on welfare, relative to the cost of living in for families in Alameda County, California. (The methods used to develop the following materials are described in Chapter VI). Instructors are encouraged to utilize these vignettes and budgeting activities as interactive possibilities that promote exploration of the decisions low-income parents must face. These decisions have implications for the ways in which parents on welfare manage their children's basic care and protection needs.

Group Activity: Living on Welfare

Profile 1: Combining Welfare and Minimum Wage

Elisa is a 22 year-old Latin-American woman, the single mother of 2 children, ages 6 years and 8 months old. She dropped out of high school when she was pregnant with her oldest child. Since being kicked out of her parents' home last year (when they learned she was pregnant again), she has been living alone with her two children. With the help of friends, she has successfully found housing and employment. Elisa is currently earning minimum wage while working at a fast food restaurant from 8:00 a.m. until 5:00 p.m. Monday through Thursday. Her neighbor, who is a licensed child care provider, watches her infant when she is at work, and her oldest child attends school from 7:45 a.m. until 2:30 p.m., after which he stays with the neighbor until she comes home. The restaurant she works at is a 30-minute bus ride from her child's school, and she has to drop her child off early to arrive at work on time. She is receiving financial assistance through CalWORKs, WIC, Food Stamps, the PG&E CARE program, and HUD vouchers for Section 8 Housing. Elisa desperately wants to complete her GED requirements, find a higher paying job, and move into a safer neighborhood.

Monthly Income	Explanation (Income Source)	Monthly Expenses	Explanation (Expense)
<u>Wages:</u> \$880.00	Earns \$6.25/hour and works 32 hours/week , 4.4 weeks per month ⁱ ; \$6.25 x 140.8 hours = total		
<u>CalWORKs grant:</u> \$317.50 ⁱⁱ	Maximum grant amount for family of three (\$645), less earned income with disregard of first \$225 and remaining 50% of earned income.		
<u>WIC:</u> \$33.88/month ⁱⁱⁱ for infant	Average monthly benefit per person in California, FY 2000.	<u>Groceries:</u> \$501.71	See grocery list for itemized description ^{iv}
<u>Food Stamps:</u> \$74.60	Estimated based on a formula that accounts for net income, family size, child care costs, % shelter costs ^v		
<u>Childcare:</u> \$1293.60	Since employed and using a licensed provider, child care costs are generally fully covered ^{vi}	<u>Childcare:</u> \$1293.60 for both children	Estimated cost \$7.00/hour infant x 140.8 hours = \$985.60 Estimated cost \$7.00/hour child x 44 hours = \$308.00
<u>Transportation:</u> \$76.00	As long as employed, covered by CalWORKs voucher	<u>Transportation:</u> \$76.00	Bus fare \$49.00/month, adult Bus fare \$27.00/month, child Infant rides free ^{vii}
<u>HUD Voucher:</u> \$420.00	Covers 70% of rental cost ^{viii}	<u>Rent:</u> \$600.00	Actual cost of 1-bedroom apartment, Oakland CA, week of August 17, 2001 ^{ix}
<u>Electric/Gas:</u> \$12.40	California Alternate Rates for Energy (CARE) program covers 20% of monthly bill ^x	<u>Electric/Gas:</u> \$62.00	Monthly average for 1 bedroom apartment in January, 2001 ^{xi}
		<u>Cable:</u> \$33.77 ^{xii}	
<u>Clothing:</u> Unspecified amount	Cost of some work-related clothing needs covered by CalWORKs	<u>Clothing:</u> \$25.00	Estimated annual cost for family = \$300.00 = \$25.00/ month
		<u>Phone:</u> \$5.34	Universal Lifeline Service, Pacific Bell ^{xiii}
		<u>Laundry:</u> \$42.00	6 loads per week x 4 = 24 loads x \$1.75/load ^{xiv} = total
Total Income: \$3107.98	Cash Income: \$1197.50 Vouchers: + \$1910.48 total	Total Expenses: \$2639.42	

ⁱ Based on an annual average of 22 days worked per month, or the equivalent of 4.4 weeks worked per month.

ⁱⁱ See “Sample Calculation” Table for method of adjusting TANF grant based on employment income. Maximum TANF grant amount based on CalWORKs payment standards, effective October 1, 2000. Retrieved on September 27, 2001, from <http://www.dss.cahwnet.gov/wtw/pdf/00map.pdf>.

ⁱⁱⁱ Based on California Average Monthly Benefit per person, FY 2000. WIC Program: Average Monthly Benefit Per Person. Retrieved on September 27, 2001, from <http://www.fns.usda.gov/pd/wifyavg.htm>.

^{iv} Actual prices obtained from Pak N Save store, located at 610 Hegenberger Road, Oakland, CA.

^v Based on sample calculation, using USDA Food Stamp Resources, Income, and Benefits example. Retrieved on September 27, 2001, from <http://www.fns.usda.gov/fsp/MENU/APPS/BENEFITS/fsResBenEli.htm>. See Appendix.

^{vi} A. Ford, Program Specialist, Alameda County CalWORKs eligibility (personal communication, September 28, 2001).

^{vii} AC Transit System fares. (n.d.). Retrieved on July 31, 2001, from: <http://www.transitinfo.org/AC/fares.html>.

^{viii} C. Taylor, Oakland Housing Authority (personal communication, August 17, 2001).

^{ix} C. Taylor, Oakland Housing Authority (personal communication, August 17, 2001).

^x R. Morrey, Supervisor, PG&E (personal communication, September 7, 2001).

^{xi} R. Morrey, Supervisor, PG&E (personal communication, September 7, 2001).

^{xii} AT&T Cable Services price guide. (n.d.). Retrieved September 12, 2001, from: <https://securebb.att.com/services/pricing/PricingMain.jhtml>.

^{xiii} Pacific Bell Yellow Pages (2001, p. A-5).

^{xiv} Launderland Laundromat located at 5040 International Blvd., Oakland, CA. (prices, September 12, 2001).

Group Activity: Living on Welfare

Profile 2: Welfare Only, No Employment Income

Joan is a 26 year-old Caucasian female, who has two children, ages 8 months and 6 years. After Joan graduated from high school, she moved in with her boyfriend, who was a heavy drinker and used methamphetamines. Soon after she moved in, Joan began to experiment with crack and quickly became addicted. The couple had their first child two years later. During this time, Joan's boyfriend became increasingly irritable and began to beat her up. Joan eventually left this boyfriend and entered another relationship, again with a man who used crack and alcohol. When Joan found herself pregnant a second time, she thought about quitting her drug use, but continued to use until the 6th month of her pregnancy. At that time, she had a conversation with a neighbor who was in recovery, and decided to seek help. Joan now says that she wants to stay clean for the sake of her children. Since sobering up, Joan realizes how much time and energy children demand, and she is often exhausted. At her counselor's urging, Joan leaves her children with her cousin (not a licensed day care provider) four times per week, so she can concentrate on her recovery program. The substance abuse treatment services in which Joan is participating qualify as welfare-to-work activities under CalWORKs.

Monthly Income	Explanation (Income Source)	Monthly Expenses	Explanation (Expense)
<u>Wages:</u> \$0.00	Joan is participating in substance abuse treatment, which qualifies as a welfare-to-work activity ⁱ		
<u>TANF grant:</u> \$645.00	Maximum grant for family of 3 (non-exempt adult) ⁱⁱ		
<u>WIC:</u> \$33.88/month for infant	Average monthly benefit per person in California, FY 2000. ⁱⁱⁱ	<u>Groceries:</u> \$501.71	See grocery list for itemized description ^{iv}
<u>Food Stamps:</u> \$187.70	Estimated based on a formula that accounts for net income, family size, child care costs, % shelter costs ^v		
<u>Child Care:</u> \$433.40	Unlicensed provider covered at \$3.44 x 88 hours/month for infant + \$2.97 x 44 hours/month for child (after school, 2.5 hours, 4 days/week, x 4.4 weeks) = total ^{vi}	<u>Childcare:</u> \$433.50	Joan's cousin accepts the amount paid by CalWORKs.
<u>Transportation:</u> \$0.00	County pays nothing if Joan is not working.	<u>Transportation:</u> \$76.00	Bus fare \$49.00/month, adult Bus fare \$27.00/month, child Infant rides free ^{vii}
<u>HUD Voucher:</u> \$420.00	Covers 70% of rental cost ^{viii}	<u>Rent:</u> \$600.00	Actual cost of 1-bedroom apartment, Oakland CA, week of August 17, 2001 ^{ix}
<u>Electric/Gas:</u> \$12.40	CARE program covers 20% of monthly bill ^x	<u>Electric/Gas:</u> \$62.00	Monthly average for 1 bedroom apartment in January, 2001 ^{xi}
		<u>Cable:</u> \$33.77 ^{xii}	
<u>Clothing:</u> \$0.00	County pays nothing if Joan is not working.	<u>Clothing:</u> \$25.00	Estimated annual cost for family = \$300.00 = \$25.00/ month
		<u>Phone:</u> \$5.34	Universal Lifeline Service, Pacific Bell ^{xiii}
		<u>Laundry:</u> \$42.00	6 loads per week x 4 = 24 loads x \$1.75/load = total ^{xiv}
<u>Total Income:</u> \$1732.48	Cash Income: \$645.00 Vouchers: + \$1087.38 total	<u>Total Expenses:</u> \$1779.32	

Income/Expense List

(Profile 2: Welfare Only, No Employment Income)

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- ⁱ A. Ford, Program Specialist, Alameda County CalWORKs eligibility (personal communication, September 28, 2001).
- ⁱⁱ Maximum TANF grant amount based on CalWORKs payment standards, effective October 1, 2000. Retrieved on September 27, 2001, from <http://www.dss.cahwnet.gov/wtw/pdf/00map.pdf>.
- ⁱⁱⁱ Based on California Average Monthly Benefit per person, FY 2000. WIC Program: Average Monthly Benefit Per Person. Retrieved on September 27, 2001, from <http://www.fns.usda.gov/pd/wifyavg.htm>.
- ^{iv} Actual prices obtained from Pak N Save store, located at 610 Hegenberger Road, Oakland, CA.
- ^v Based on sample calculation, using USDA Food Stamp Resources, Income, and Benefits example. Retrieved on September 27, 2001, from <http://www.fns.usda.gov/fsp/MENU/APPS/BENEFITS/fsResBenEli.htm>. See Appendix.
- ^{vi} A. Ford, Program Specialist, Alameda County CalWORKs eligibility (personal communication, September 28, 2001).
- ^{vii} AC Transit System fares. (n.d.). Retrieved on July 31, 2001, from: <http://www.transitinfo.org/AC/fares.html>
- ^{viii} C. Taylor, Oakland Housing Authority (personal communication, August 17, 2001).
- ^{ix} C. Taylor, Oakland Housing Authority (personal communication, August 17, 2001).
- ^x R. Morrey, Supervisor, PG&E (personal communication, September 7, 2001).
- ^{xi} C. Taylor, Oakland Housing Authority (personal communication, August 17, 2001).
- ^{xii} AT&T Cable Services price guide. (n.d.). Retrieved September 12, 2001, from: <https://securebb.att.com/services/pricing/PricingMain.jhtml>.
- ^{xiii} Pacific Bell Yellow Pages (2001, p. A-5).
- ^{xiv} Launderland Laundromat located at 5040 International Blvd., Oakland, CA. (prices, September 12, 2001).

Profile 3: Welfare with Family Cap, No Employment Income

Tonya is a 24 year-old African-American female, the mother of an 8 month-old daughter and 6 year-old son. She became a welfare recipient following the birth of her son, and because she has been unable to find stable employment, she has continued to receive welfare as her primary income source. Because she had her daughter while receiving welfare, she is subject to the family cap and receives TANF benefits only for herself and her son. Until recently, Tonya was working at a local bakery, earning minimum wage. She was also living with the father of her two children, until their relationship soured due to his involvement with another woman. Tonya left their home with many of her belongings, but has had to invest in some additional household items. She moved into a furnished 1 bedroom apartment, but is concerned that she will not be able to make ends meet on her own. She lost her job because of her move to a new neighborhood and the logistical challenges of getting to the bakery. She has signed up for a CalWORKs orientation, thinking she could benefit from help finding a job – and because she does not want her grant reduced. In the meantime, she is not employed, and is not utilizing child care other than occasionally through the informal help of her family. Tonya feels fortunate that her mother and younger sister live nearby, and though they cannot offer her help financially, they have offered her a great amount of emotional support. Tonya would like to attend classes at a community college so that she can become a licensed vocational nurse like her aunt.

Monthly Income	Explanation (Income Source)	Monthly Expenses	Explanation (Expense)
<u>Wages:</u> \$0.00	Tonya is not currently employed.		
<u>TANF grant:</u> \$520.00	Maximum grant for family size of 2 (non-exempt adult) ⁱ		
<u>WIC:</u> \$33.88/month for infant	Average monthly benefit per person in California, FY 2000. ⁱⁱ	<u>Groceries:</u> \$501.71	See grocery list for itemized description ⁱⁱⁱ
<u>Food Stamps:</u> \$225.20	Estimated based on a formula that accounts for net income, family size, child care costs, % shelter costs ^{iv}		
<u>Child Care:</u> \$0.00		<u>Childcare:</u> \$0.00	
<u>Transportation:</u> \$0.00	County pays nothing if Joan is not working.	<u>Transportation:</u> \$76.00	Bus fare \$49.00/month, adult Bus fare \$27.00/month, child Infant rides free ^v
<u>HUD Voucher:</u> \$420.00	Covers 70% of rental cost ^{vi}	<u>Rent:</u> \$600.00	Actual cost of 1-bedroom apartment, Oakland CA, week of August 17, 2001 ^{vii}
<u>Electric/Gas:</u> \$12.40	CARE program covers 20% of monthly bill ^{viii}	<u>Electric/Gas:</u> \$62.00	Monthly average for 1 bedroom apartment in January, 2001 ^{ix}
		<u>Cable:</u> \$33.77 ^x	
<u>Clothing:</u> \$0.00	No coverage of work-related clothing needs at this time.	<u>Clothing:</u> \$25.00	Estimated annual cost for family = \$300.00 = \$25.00/ month
		<u>Phone:</u> \$5.34	Universal Lifeline Service, Pacific Bell ^{xi}
		<u>Laundry:</u> \$42.00	6 loads per week x 4 = 24 loads x \$1.75/load= total ^{xii}
		<u>Kitchen accessories:</u> \$64.98	\$39.99 (cookware set) + \$24.99 (dinnerware/glasses set)= \$64.98 ^{xiii}
		<u>Linens:</u> \$69.96	\$9.99 x 2 (2 pack bath towels) + \$9.99 (blanket) + \$39.99 (comforter and sheet set) = \$69.96 ^{xiv}
Total Income: \$1211.48	Cash Income: \$520.00 Vouchers: + \$691.48 total	Total Expenses: \$1480.76	

ⁱ Maximum TANF grant amount based on CalWORKs payment standards, effective October 1, 2000. Retrieved on September 27, 2001, from <http://www.dss.cahwnet.gov/wtw/pdf/00map.pdf>.

ⁱⁱ Based on California Average Monthly Benefit per person, FY 2000. WIC Program: Average Monthly Benefit Per Person. Retrieved on September 27, 2001, from <http://www.fns.usda.gov/pd/wifyavg.htm>.

ⁱⁱⁱ Actual prices obtained from Pak N Save store, located at 610 Hegenberger Road, Oakland, CA.

^{iv} Based on sample calculation, using USDA Food Stamp Resources, Income, and Benefits example. Retrieved on September 27, 2001, from <http://www.fns.usda.gov/fsp/MENU/APPS/BENEFITS/fsResBenEli.htm>. See Appendix.

^v AC Transit System fares. (n.d.). Retrieved on July 31, 2001, from: <http://www.transitinfo.org/AC/fares.html>

^{vi} C. Taylor, Oakland Housing Authority (personal communication, August 17, 2001).

^{vii} C. Taylor, Oakland Housing Authority (personal communication, August 17, 2001).

^{viii} R. Morrey, Supervisor, PG&E (personal communication, September 7, 2001).

^{ix} C. Taylor, Oakland Housing Authority (personal communication, August 17, 2001).

^x AT&T Cable Services price guide. (n.d.). Retrieved September 12, 2001, from: <https://securebb.att.com/services/pricing/PricingMain.jhtml>.

^{xi} Pacific Bell Yellow Pages (2001, p. A-5).

^{xii} Launderland Laundromat located at 5040 International Blvd., Oakland, CA. (prices, September 12, 2001).

^{xiii} KMART advertisement, San Jose Mercury News, September 23, 2001.

^{xiv} KMART advertisement, San Jose Mercury News, September 23, 2001.

MONTHLY GROCERY LIST by aisleⁱ

(lowest priced items are used, generic if possible)

Item	Amount	\$/Amount	Total \$
CANNED FOODS			
Applesauce	25 oz. X2	\$1.59/25oz.	\$3.18
Baby food	30 jars	\$1.00/2 jars	\$15.00
Corn	15.25 oz. X4	\$.77/15.25oz.	\$3.08
Green beans	14.5 oz. X4	\$.77/14.5oz.	\$3.08
Peanut butter	2.5lb	\$3.99/2.5lb	\$3.99
Refried beans	16oz. X4	\$.99/16oz.	\$3.96
Spaghetti sauce	25.5oz. X2	\$2.59/25.5oz.	\$5.18
Tomato sauce	14oz. X2	\$.89/14oz.	\$1.78
SNACKS			
Graham crackers	2lb X2	\$3.99/2lb	\$7.98
Saltine crackers	1lb X2	\$1.69/1lb	\$3.38
Chips	bag X3	\$2.89/bag	\$8.67
PRODUCE			
Apples	6lb	\$.99/lb	\$5.94
Bananas	8lb	\$.69/lb	\$5.52
Broccoli	4lb	\$.79/lb	\$3.16
Carrots	2lb	\$.58/lb	\$1.16
Onions	1.25 lb	\$.49/lb	\$.61
Potatoes	20lb	\$2.99/10lb	\$5.98
Tomatoes	1lb	\$.79/lb	\$.79
DAIRY			
Butter	4 sticks	\$3.69/4 sticks	\$3.69
Cheese	6 lbs.	\$6.39/3lb	\$12.78
Milk	5 gallons	\$3.89/gallon	\$19.45
Eggs	2 dozen	\$1.99/2 dozen	\$1.99
Baby formula	40oz./day	\$22.19/223oz.	\$133.14
CEREALS/GRAINS			
Baby cereal	16oz.	\$2.89/16oz.	\$2.89
Bread	loaf X4	\$1.00/2 loaves	\$2.00
Cheerios	16oz. X2	\$3.75/16 oz.	\$7.50
Red beans	small bag	\$.89/bag	\$.89
Pinto beans	small bag	\$.93/small	\$.93
Flour	10lb	\$3.69/10lb	\$3.69
Pasta	12oz. X5	\$1.29/12oz.	\$6.45
Rice	32oz.	\$1.29/32oz.	\$1.29
Top Ramen	24 pkgs.	\$.29each	\$6.96

ⁱ Actual prices obtained from Pak N Save store, located at 610 Hegenberger Road, Oakland, CA, on September 24, 2001.

Item	Amount	\$/Amount	Total \$
MEAT			
Hot dogs	12pk X2	\$.99/8pk	\$2.97
Ham	canned ham	\$11.39/ham	\$11.39
Ground beef	6lb	\$.99/lb	\$5.94
Chicken	3lb bag X2	\$8.99/3lb bag	\$17.98
Tuna	4 cans	\$.89/can	\$3.56
Bologna	16oz.	\$.99/16oz.	\$.99
FROZEN FOODS			
Mixed vegetables	16oz. X6	\$2.49/16oz.	\$14.94
Fish sticks	54ct.	\$4.29/18ct	\$12.87
Tater-tots	1lb X2	\$2.49/2lb	\$2.49
ETHNIC			
Masa	5lb	\$2.99/5lb	\$2.99
Corn meal	5lb	\$3.79/5lb	\$3.79
Mole	15oz.	\$2.55/15oz.	\$2.55
Corn tortillas	50 count	\$1.25/50count	\$1.25
BEVERAGES			
Coffee	2.7lb	\$8.89/2.7lb	\$8.89
Tea	48 ct. bags	\$2.19/48 ct.	\$2.19
Fruit juice	1 gal X6	\$4.49/gal	\$26.94
Soda	24 cans	\$3.88/24 cans	\$3.88
HOUSEHOLD ITEMS			
Comet/Ajax	20oz. X2	\$.99/20oz.	\$1.98
Paper towels	3 rolls	\$2.99/3 rolls	\$2.99
PERSONAL HYGIENE			
Deodorant	X1	\$2.29/1	\$2.29
Diapers	240 ct.	\$18.99/84ct.	\$56.97
Diaper wipes	300 ct.	\$3.99/150ct.	\$7.98
Feminine napkins	24 ct.	\$2.99/24ct.	\$2.99
Soap	4 bars	\$1.89/4 bars	\$1.89

TOTAL GROCERY BILL: \$484.91

-WIC: \$33.88

-FOOD STAMPS: \$125.00

FINAL COST: \$326.03

Items purchased occasionally that may factor into monthly grocery expenditures.ⁱ

Item	Amount	\$/Amount	Total \$
SPICES/CONDIMENTS			
Baking soda	8oz.	\$.41/8oz.	\$.41
Catsup	14oz.	\$1.89/14oz.	\$1.89
Jelly	small jar	\$1.89/jar	\$1.89
Pepper	small jar	\$2.39/jar	\$2.39
Salt	iodized table	\$.45/container	\$.45
Sugar	5lb	\$1.69/5lb	\$1.69
Vanilla extract	small bottle	\$2.39/bottle	\$2.39
Vinegar	32oz.	\$1.29/32oz.	\$1.29
Yeast	3pk.	\$1.69/3pk.	\$1.69
Vegetable/Canola oil	bottle X1	\$1.89/bottle	\$1.89
HOUSEHOLD ITEMS			
Aluminum foil	25 sq. ft.	\$1.19/25sq.ft.	\$1.19
Bleach	96oz.	\$1.69/96oz.	\$1.69
Dish soap	25oz.	\$3.29/28oz.	\$3.29
Laundry soap	32 loads	\$7.99/42 load	\$7.99
Sandwich baggies	50 count	\$1.89/50 ct.	\$1.89
Toilet paper	24 rolls	\$2.99/12 rolls	\$5.98
Trash bags	20 count	\$2.39/20 ct.	\$2.39
PHARMACY			
Antibiotic ointment	X1	\$5.49/1	\$5.49
Band-aids	X1	\$2.29/1	\$2.29
Children's Tylenol	X1	\$4.19/1	\$4.19
Desitin	X1	\$4.89/1	\$4.89
Dimetap	X1	\$3.39/1	\$3.39
Ibuprofen	24 ct.	\$3.19/1	\$3.19
Hydrocortisone cream	X1	\$3.99/1	\$3.99
Hydrogen peroxide	X1	\$.79/1	\$.79
Petroleum jelly	X1	\$1.69/1	\$1.69
Rubbing alcohol	X1	\$.79/1	\$.79
Baby Orajel	X1	\$5.29/1	\$5.29
PERSONAL HYGIENE			
Hairspray	15oz.	\$2.50/15oz.	\$2.50
Razors	8pk.	\$1.99/8pk.	\$1.99
Shampoo	15oz.	\$1.49/15oz.	\$1.49
Toothpaste	8oz.	\$3.19/8oz.	\$3.19

TOTAL OCCASIONAL EXPENDITURES: \$85.56

ⁱ Actual prices obtained from Pak N Save store, located at 610 Hegenberger Road, Oakland, CA on September 24, 2001.

