

# Welfare recipients in Catch-22

## Cuts in aid would mean eliminating essentials

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Before it arrives each month, Guillermina Ramirez's \$560 welfare check has been spent.

Four hundred-fifty of it goes to rent, and \$10 pays the phone bill. The remaining \$100, supplemented with \$99 in food stamps each month, must somehow be stretched to cover everything else she and her 12-year-old son, Rene, need.

What that means is Ramirez, a Watsonville resident who is no longer able to work in the canneries because of several work-related and automobile accidents, is in debt.

She owes \$2,000 to friends and family and has a growing bill at a pharmacy where she purchases medicine for a chronic skin problem. It also means walking when there's no money for the bus, limiting the times she serves meat to once or twice a week and no phone calls to family members in Mexico.

"It's very hard to live (on) the money from welfare," she said.

If Gov. Pete Wilson has his way, however, the Ramirez family will get even less. Wilson is proposing that the state cut welfare payments by 8.8 percent, a move he says would save more than \$400 million.

The cut would leave enough for families to take care of their basic expenses, although it might mean they "have less for a six pack of beer," Wilson said when he presented his plan earlier this year.

Lisa Doughty doesn't see it quite that way.

"There's going to be a lot of deaths in the streets" if that happens, she said.

Doughty, another recipient of Aid to Families with Dependent Children, or AFDC, volunteers at



Mike McCollum

Lisa Doughty, daughter Stephanie, 7, and Guillermina Ramirez receive welfare.

the Second Harvest Food Bank and spends much of her time talking with people who are worse off than she is.

Doughty, who has been on and off welfare for seven years and has lived, among other places, in a tent and a travel-trailer, considers herself lucky.

After six years on a waiting list for housing assistance, she and her 7-year-old daughter, Stephanie, and 10-year-old son, Richard, have moved into a three-bedroom apartment in the Apple Hill development. They pay \$393 in rent; the Housing Authority pays the rest. That leaves \$301 dollars, plus \$158 in food stamps, for the rest of the family's expenses.

That's more money than the Ramirez's have, but it still disappears rapidly. The children need clothes; food stamps don't pay for items like toilet paper and dish detergent; and not all medical expenses are covered by Medi-Cal. Doughty said if she didn't get food from the Second Harvest Food

Bank where she volunteers, there wouldn't be enough to eat.

She owes money to PG&E from last year, when her rent was higher and she had less left over. Each month she pays \$50 on her outstanding bill. She hasn't been able to afford a telephone.

"I've got a big, beautiful home, but no ringing bells," she said.

Sometimes there isn't even change for a pay phone, she said.

Ramirez said there's no way she could do with less. She has already cut out all the frills.

She doesn't eat in restaurants, go to movies or even attend parties where she might be expected to bring a gift. She hasn't bought clothes for herself in years. She does spend money on fees for Rene's athletic activities, because, she said, she's afraid that if he doesn't keep busy with them, the streets might become too attractive.

And Ramirez is already doing what Wilson wants welfare recipients to do — she's making an attempt to get ahead financially. She's been attending Cabrillo College full time for 2½ years, working toward a credential she hopes will land her a job as a teacher.

It hasn't been easy. Ramirez, who describes herself as being in her 40s, hadn't been to school since she was a teenager in Mexico. She didn't speak English. She lost a whole semester after a serious automobile accident. She finds it hard to concentrate on school with her financial worries and intermittent neck and pain back. Sometimes, she's just too hungry to pay attention.

Doughty gets by on her resourcefulness and spunk. She's not above sneaking into the drive-in — she ducks down while her boyfriend drives — to stretch the family's entertainment dollars or "dumpster diving" for food that stores toss out as unsalable because it's damaged. She goes to USDA giveaways and constantly

hunts for bargains.

"I've used all the resources," she said.

And sometimes her boyfriend can help out — like when it's time to buy shoes for the children.

Both Ramirez and Doughty say that if they had to, they could probably find work that would pay them the rough equivalent of what they now get from AFDC. For Ramirez, though, that would mean postponing, perhaps indefinitely, the education she hopes will eventually safeguard her from poverty. Doughty said getting a job might increase her income level just enough to disqualify her from the Housing Assistance program, but unable to afford housing on her own.

Both of them said the biggest problem with the type of jobs they could get now — unskilled labor — is that they generally don't provide medical benefits.

Doughty said one of the times she went off AFDC she went to work as a sales clerk, earning minimum wage.

"All my medical benefits were gone," she said. "Nobody was seeing a doctor."

Doughty doesn't think she'll have to stay on welfare for ever. She's learning office and computer skills at the food bank and hopes eventually to go back to school, although an earlier attempt, when she was still nursing the youngest child, failed.

Doughty said when she's going to school, she's going to have to learn how to be a student again. When she was in high school she never gave academics much attention because she was good in gymnastics and thought that would be enough. She did, in fact, teach gymnastics for a while, but couldn't make enough to support her family.

"I need to go back and finish my education," she said. "I do."

### Some facts about AFDC

- There are 2 million beneficiaries of AFDC in California, 1.4 million of whom are children.

- The current AFDC grant is less than 80 percent of the official poverty level, which is \$13,400 for a family of four.

- More than one-quarter of families receiving AFDC do not get food stamps. With food stamps added in, the average family is at 91 percent of poverty level.

- The average monthly rent on a two-bedroom home in the county last year was \$819; the maximum monthly AFDC grant for a family of four was \$824. The family could receive an additional \$195 in food stamps.

- The average AFDC family is a 30-year-old mother and two children.

- Most families get off welfare after 2½ years.

- The state froze grant amounts last year. This year, Gov. Pete Wilson is proposing an 8.8 percent decrease in welfare payments and the elimination of an emergency homeless assistance program for people on welfare.

(The above information comes from the Western Center on Law and Poverty in Sacramento, Zephyr Urban Management Associates, State Department of Finance and the Santa Cruz County Human Resources Agency.)