

Getting through the Winter and Catching Up:

Emergency Assistance and Rural Livelihoods in Tillamook County, Oregon

by

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Abstract:

Large-scale safety-net programs such as Temporary Assistance for Needy Families (TANF) and the Supplemental Nutrition Assistance Program (SNAP) have been shown to alleviate the negative effects of low-wage jobs and unemployment on poor American households. However, less is known about the role of “emergency” safety net programs, such as rental assistance and energy assistance, in the lives of the poor. This study uses in-depth, semi-structured interviews with eleven rural individuals from Tillamook County, Oregon to 1) examine how people in rural locations learn about and come to access emergency assistance programs and 2) assess the role that such programs may or may not play in their ongoing livelihood strategies. Livelihood strategies are analyzed using the Sustainable Livelihoods Framework, which moves beyond the narrow framing of poverty as income deprivation by considering the diversity of means by which households achieve well-being. Participants most often learned about emergency assistance programs through a coordinated network of social service providers in Tillamook County. Emergency assistance programs were found to play an important role in the livelihood strategies of study participants, who use the program to maintain existing capital stocks and avoid homelessness.

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Getting Through the Winter and Catching Up: Emergency Assistance and
Rural Livelihoods in Tillamook County, Oregon

I. INTRODUCTION

It's hard to live out here on the coast – either you're retired, or you're poor.

The above excerpt from an interview I conducted with Debbie, a 32 year-old women who lives in Tillamook County, Oregon, was echoed in many of my conversations during the course of this study. The influence of geographic isolation and the seasonal, low-wage nature of employment opportunities available to low-skilled workers supports the idea that life would be challenging for working class and poor people in Tillamook County, and at first it was not surprising that such people found it difficult to make a living there. Indeed, I was drawn to the fact that they *did* find a way to get by, despite the many factors that appeared to be stacked against them.

What became clear through the interviews in this study is that people, however vulnerable or downtrodden, are resilient. They employ a complex set of resources and strategies to carve out a life – what we could characterize as a string of livelihood outcomes. Such strategies are often built around efforts to cope with emergency situations, such as the death of a loved one, a sudden illness, or even the loss of a job. Emergency assistance programs such as energy and rental assistance represent a public effort to help ease the burden placed on households who are experiencing such shocks, and yet we understand very little about how people learn about such programs and how they are utilized. This study uses in-depth, semi-structured interviews with 11 individuals from Tillamook County, Oregon to 1) examine how people in rural locations learn about and come to access emergency assistance programs and 2)

assess the role that such programs may or may not play in their ongoing livelihood strategies. While these small scale programs are not necessarily the most significant resources that people draw from, the findings of this study demonstrate that a little assistance can make the difference between being housed and being homeless.

In assessing the role of emergency assistance in ongoing livelihood strategies, it is important to consider the economic and social forces that generate poverty and shape the opportunity and resources available to people in rural places. These considerations not only provide critical context for understanding why people would need emergency assistance, but also how such assistance may be used in connection with other resources.

Literature Review

Causes and Characteristics of Poverty

There are many competing theories of why poverty exists, and each theory suggests different approaches to poverty alleviation. The factors contributing to poverty are often divided into compositional (individual) and contextual (structural) categories. Individual explanations emphasize the characteristics, behavior, and attitudes of the poor as the root causes of poverty (Katz 2013). However, empirical evidence has challenged the assumption that poverty is due solely to individual deficiencies as both economic and social processes influence the choices and opportunities available to individuals (Fischer et al. 1996, Iceland 2013). Economic restructuring, largely driven by the macro-level forces of globalization, technological change and union activity has decreased wages and limited the variety of employment opportunities available to low-skilled workers. During the past 30 years, the U.S. economy has produced a greater share of low paying and part-time jobs that are lacking in benefits. The result is that an increasing number of jobs will not support a family above poverty or near poverty (Jencks 1996,

Rank 2007). Poverty is also a product of social stratification, which is the process by which social and economic goods are monopolized by certain social groups (Iceland 2013). Social stratification constrains the choices and opportunities available to individuals who are excluded from economic and social goods based on gender, race/ethnicity, disability etc., making these groups more vulnerable to poverty and economic deprivation (Beeghley 1988, Schneider and Ingram 1993).

Poverty in Rural America

Rural America has not been immune to the large-scale structural changes that have caused poverty to persist in the U.S. However, the unique characteristics of rural places have generated different economic outcomes for rural households when compared to their urban counterparts as some forces that are driving growth and innovation in have caused many rural communities to decline. Technological advances in agriculture over the past 60 years have increased farm productivity, leading to a commodity driven agricultural industry that favors larger and fewer farms and generates fewer agricultural jobs in rural areas (Bonnen 1992). At the same time, rapid industrialization and urbanization in the U.S., combined with a globalized economy, have left rural communities to compete with developing nations for low-skilled farm and manufacturing jobs. Some rural communities have attempted to attract manufacturing jobs through generous tax incentives, but the jobs that came from such policies were often low-wage and did not alleviate rural poverty (Drabenstott, Henry and Gibson 1987).

The challenges resulting from an inability to attract and maintain high-pay jobs have been exacerbated by loss of wealth and budget shortfalls in many rural areas. Unemployed workers and fewer businesses lead to less tax revenue, leaving local governments more dependent on outside funding from state and national government to provide social services and maintain public goods (Drabenstott et. al. 1987, p. 44). Population decline can also leave rural areas with

inadequate public funding for key institutions and facilities such as schools, housing, transportation, healthcare, and telecommunications systems. Many rural communities across America are having problems maintaining public infrastructure such as roads and schools, which further limits their access to urban markets and human capital (Ashley and Maxwell 2001, Hamilton, Hamilton, Duncan and Colocousis 2008).

Many rural communities in the Pacific Northwest are experiencing a transitional phase of moving from a resource-based economy to amenity/recreation based economy (Hamilton et al. 2008). Amenity-based development that promotes tourism often results in low-wage service industry jobs and fails to distribute benefits in an equitable manner across all households (Drabenstott et. al. 1987, Lee and O’Leary 2008). While it is difficult to estimate the direct effect of tourism on local employment, studies have found that the much of the employment generated by tourism activity tends to be low-wage, part-time and seasonal in nature and offers few or no benefits to employees (Ball 1989; English, Marcouiller and Cordell 2010; Fernandes-Morales 2003). Amenity-based development can also encourage amenity migration, effectively gentrifying rural communities as high-income migrants relocate or purchase second homes in the area and drive up property values and taxes (Gosnell and Abrams 2011).

The changing economic climate of rural places also has demographic implications. Rural communities across the United States are experiencing steady population decline as young adults leave, older residents remain, and reproduction rates fall (Hamilton et al. 2008). Tillamook County is no exception to these trends. According to the U.S. Census 2010-2012 estimates, the median age in Tillamook is 47, approximately 10 years older than the median age for the state of Oregon. The majority of Tillamook’s population is concentrated in the 40-60 age range, and

Tillamook is one of 13 counties in Oregon where deaths are currently outnumbering births (Oregon Department of Administrative Services 2013).

While rural places such as Tillamook County embody many qualities that make them attractive to older retirees, the resource and manufacturing economic base of many of these communities is highly correlated with disabled populations. The historically resource-based economy of such places often generates hazardous or physically demanding jobs that expose many workers to injury. Active Disability Insurance (Supplemental Security Income, also known as SSI) caseloads are influenced by local factors including employment in hazardous or physically demanding occupations such as agricultural production and resource extraction, both of which have been a traditional source of employment for Tillamook workers (Social Security Bulletin 1994, Black et al. 2002) sixteen percent of Tillamook County's population ages 16-64 is currently disabled, more than twice the rate of this same age group in the State of Oregon (U.S. Census 2010-2012), and this number is expected to continue growing over the next 30 years (Department of Human Services 2012). People living with disabilities also experience higher costs in healthcare, housing, transportation and other areas as a result of their disability, leaving this group especially vulnerable to experiencing poverty (Palmer 2011, She and Livermore 2009).

Survival Strategies

While much of the research on U.S. poverty is based in urban settings (Edin and Lein 1997, Stack 1974, Wilson 1987), the past 30 years has seen a growing interest in the diversity of the poverty experience and how both identity and setting present limitations on the strategies that people can employ to make ends meet. This is particularly true of rural areas, where tight-knit social networks, limited employment opportunities, availability of natural resources, availability

of public assistance and hegemonic cultural norms/values generate a set of opportunities that are often distinct from those identified in urban settings (Cotter 2002, Duncan 1999, Sherman 2009, Tickameyer and Wood 1998).

Given the bleak economic outlook for many rural communities, it is difficult to imagine how the people who inhabit them are able to make a living. While low-income people across America have been shown to engage in similar survival strategies, research in rural America has highlighted the ways in which this distinctive setting can alter people's survival strategies. Similar to urban populations, many low-income people in rural America engage in informal work to help make ends meet. Informal work in a rural context may consist of landscaping, home repair, child/elder care, and house cleaning and is often a supplement to part-time, low-wage formal work (Campbell et al. 1993, Duncan 1999, Nelson and Smith 1998, Tickameyer and Wood 1998, Ziebarth and Tigges 2003).

Rural areas also have unique access to natural resources and space, allowing the people who live there to engage in subsistence behavior. Whereas urban residents may scavenge for food, many rural residents have the option of hunting, fishing, gathering wild plants and growing their own food (Brown, Xu, Toth 1998, Gross and Rosenberger 2005, Sherman 2009). Apart from the cost-saving effects of subsistence activities, behavior such as hunting and growing vegetables align with dominant cultural norms and allow those engaged in such activities to maintain self-respect and dignity before their family and peers (Sherman 2006). Subsistence can also be an important survival strategy for low-income rural people who (for various reasons) are isolated from social networks and must care for themselves (Brown et al. 1998).

The availability of social networks also shapes survival strategies, often as a source of information and resource support. While studies in urban areas have emphasized the role of

social networks in assisting low-income people to access financial support, food, and information about community resources and jobs (Edin and Lein 1997, Stack 1974), studies in rural communities have challenged the notion that low-income people in rural places have increased access to social capital through an idealized, tight-knit community (Duncan and Lamborghini 1994, Heflin, London and Scott 2011, Sherman 2006). While social networks remain one of the most significant factors in determining individual and household well-being (Edin and Lein 1997), pressure exerted through these same networks may also serve to dictate which survival strategies are socially acceptable and which are not.

Public assistance programs continue to be an important resource for low-income households regardless of geographic location. Temporary Assistance for Needy Families (TANF, commonly referred to as welfare) and the Supplemental Nutrition Assistance Program (SNAP, commonly referred to as food stamps) have been shown to alleviate the negative effects of low-wage jobs and unemployment on poor households across the U.S. (Edin and Lein 1997, Lichter and Jensen 2000, Schoeni and Blank 2000). However, these programs do little to actually lift people out of poverty, and the stigma they confer can serve to socially isolate people who access public assistance or deter those who would qualify from seeking assistance (Gans 1995; Hays 2003; Rogers-Dillon 1995; Secombe 1999; Sherman 2006,). The social stigma is particularly salient in rural places, where small, socially cohesive community life may increase member's exposure to social pressure and shame (Rank and Hirschl 1993, Sherman 2009).

Edin and Lein's seminal work, "Making Ends Meet," is a systematic qualitative analysis of the survival strategies that urban mothers employ in order to cover their expenses and get by, including use of public assistance programs (1997). By interviewing mothers who engage in low-wage work and mothers who claim welfare benefits, the authors found that the costs associated

with working were often too high to incentivize mothers to trade their welfare payments for work. The jobs available to many low-skilled mothers pay so little that they do not compensate for the increased costs in childcare, transportation and foregone wages from informal work associated with entering the labor force (Edin and Lein 1997).

Such in-depth studies have provided a window into how American families use large-scale public assistance programs in their efforts to cope with poverty. However, less is understood about how people in poverty interact with smaller emergency assistance programs such as rental and energy assistance. Emergency assistance programs are allotted a finite amount of funding each year and are often apportioned on a first come, first served basis. Emergency assistance programs are also administered through heterogeneous delivery structures and often do not track participant's long-term outcomes, making them difficult to analyze across time and space.

Since emergency assistance programs provide bill-payment assistance and are delivered across the U.S., it stands to reason that they would be utilized in a similar fashion to other publicly funded assistance programs. However, few studies have focused on the role that emergency assistance plays in the survival strategies of the poor. This study aims to address this gap in the literature by investigating how low-income people learn about and come to access emergency assistance programs, and the role that such programs may or may not play in their ongoing livelihood strategies. Livelihoods are analyzed using the Sustainable Livelihoods Framework, which moves beyond the concept of poverty alleviation as solely an increase in household income by including the diversity of means by which households achieve well-being.

II. THEORETICAL FRAMEWORK

The process of defining and measuring poverty has always been contested, and many researchers struggle to identify a theoretical framework for analyzing poverty that is both reliable (can be operationalized and repeated) and valid (accurately captures the complex nature of poverty). Developed in the United Kingdom in the 1980s and 1990s for use in international development projects, the Sustainable Livelihoods Framework (SLF) views poverty as a dynamic process of vulnerability and insecurity that is not limited to income deprivation (Bebbington 1999; Chambers and Conway 1992; Chambers 1995). Instead, the framework aims to capture the complex manner in which people living in poverty develop a set of strategies based on available resources and constraints in order to create a life for themselves. In the SLF, income is only one set of resources that an individual can draw from in order to make a living, and available resources are situated within a larger social and economic context.

Sustainable Livelihoods Framework

The Sustainable Livelihoods Framework features five main components that influence each other through an iterative process (Chambers 1995). The first component is the vulnerability context in which people live. Chambers (1995) defines vulnerability not as lack or want, but rather as defenselessness (an internal lack of means by which to cope with damaging events or loss) and exposure to external shock, stresses and risks. This vulnerability context includes shocks such as job loss, reduction in public services or extreme weather events, while defenselessness includes factors such as physical weakness/illness, psychological harm, geographic isolation and a reduction in assets. The vulnerability context is closely linked with available livelihood assets, which are commonly divided into five categories (Brocklesby and Fisher 2003). These assets include human capital (education, skills, knowledge, physical ability,

health), natural capital (land, water and other natural resources), financial capital (savings, credit, wages and in-kind public assistance¹), physical capital (shelter, transportation, internet) and social capital (network, group membership, access to institutions) (Carney 2003).

The transforming structures and processes, which consider the role of institutions, policies and processes in the creation of livelihoods, represent a third component of the SL framework. While institutions and policies can have a direct influence on people's vulnerability, they also affect the distribution of assets and how these assets can be used (Carney 2003). For example, the enactment of TANF in the 1990s instituted new policies that limited the duration of welfare benefits to 5 years per household and mandated work requirements, fundamentally changing how low-income households access and use this public assistance program (Weber, Duncan and Whitener 2002). As such, institutions and processes often discourage or encourage certain livelihoods.

The fourth component of the SL framework is the livelihood strategies, which are the activities undertaken to make ends meet and ultimately to achieve well-being. Some of these strategies may be developed in advance, but are often reactive as people adjust to cope with unpredicted events (Rakodi 1999). Livelihood strategies are made up of both asset management (how people manage and use the assets that are available to them) and consumption choices (what they choose to acquire or eliminate). Examples of strategies to increase consumption include obtaining additional education/training, trading goods and services, and diversification of economic activities. Some common strategies to mitigate or eliminate a decline in consumption include purchasing lower quality food, distressed sales of assets, and postponing medical treatment (Rakodi 1999).

¹ The Sustainable Livelihoods Framework view of wages as an "asset" is distinct and should not be confused with the economics categorization of capital assets as a "stock" and income as a "flow." Most economists view wages and other income as a "flow" and not a financial capital ("stock").

The SL framework completes the cycle with a fifth component, which are the livelihood outcomes. These outcomes can be positive or negative and are generated by the combination of the vulnerability context, the assets, transforming institutions and the livelihood strategies. The final outcome may better equip households with the assets necessary to create a sustainable livelihood, or it may result in an unsustainable outcome that just allows people to scrape by.

III. CASE STUDY: CONTEXT AND METHODS

Tillamook County

Tillamook County is a rural county nestled on Oregon's northern coast. The main economic activity in the county has historically been based in natural resource extraction (timber and fisheries) as well as agriculture and dairy production. While timber production decreased across Oregon in the 1990s, Tillamook County continues to be the largest dairy producer in the state. The county has also witnessed a rise in tourism reflected by the growing percentage of the county population employed in hospitality and retail-related industries. Retail and Recreation/Accommodation employ over 25% of Tillamook's labor force, with agricultural/extraction and manufacturing sectors employing approximately 21% (U.S. Census Bureau, 2010-2012). The dominance of the tourism economic sector, combined with low population density and high spatial distribution, is reflected in USDA Economic Research Service's Policy code for Tillamook, which identifies the county as nonmetro/recreation.

Like many rural counties in Oregon, Tillamook is experiencing higher poverty rates than the state average. The current poverty rate in Tillamook County hovers at just over 17% compared to the state-wide poverty rate of 15%. Additionally, over 36% of Tillamook residents earn an income that places them below or at 185% of the U.S. official poverty level, making

them eligible for public, means-tested programs such as the Supplemental Nutrition Assistance Program (SNAP) (U.S. Census Bureau 2010-2012).

Tillamook County's social safety net is largely administered by a few agencies that work together to provide comprehensive services to low-income people. While many services and programs are provided through local offices of public agencies such as the Department of Human Services (DHS) and the WorkSource center, Tillamook is also home to a group of private non-profit organizations and churches that play significant roles in the provision of anti-poverty services and ultimately fill many of the gaps left by public agencies. Many churches in the community provide hot meals, food pantries, clothing, toiletries and social support groups to low-income people in Tillamook. Charities such as the Goodwill and Salvation Army provide employment opportunities, worker-retraining program, and basic necessities. Finally, non-profit organizations such as the Women's Resource Center, which serves women and families who have experienced intimate partner violence, and CARE Inc., provide a mixture of public and privately funded services to low-income individuals and families in Tillamook County.

CARE, Inc.

CARE, Inc. is a locally-based, non-profit social service agency that provides services to individuals and families experiencing poverty in Tillamook County. Founded in 1991, CARE is part of a nation-wide network of Community Action Agencies, which seek to alleviate and eradicate poverty through programs such as education, housing and food assistance. The publicly-funded emergency assistance programs described in this study are available in Tillamook County only through CARE, limiting the institutional variation of program access and administration among possible study participants.

Emergency Assistance Programs

I define emergency assistance programs as programs that provide one-time or short-term assistance to low-income individuals and households in order to assist in an emergency situation. At CARE, emergency assistance services fall under four different categories: emergency food, medication prescription assistance, rent and energy bill assistance, and transportation assistance. While the data collected for this study explore the role of each of these categories of assistance in ongoing livelihood strategies, the primary objective was to determine the roles of rent and energy bill assistance.

Energy Assistance

Home energy costs comprise a significant fraction of household budgets, particularly for poor families (Cullen, Friedberg and Wolfram 2005). Low-income families are especially vulnerable to energy insecurity, meaning that they are often unable to meet adequate household heating, cooling and energy needs. According to the U.S. Department of Housing and Urban Development (2009), lower-income families are more likely than their counterparts with higher-incomes to: (1) live in housing with heating and electrical problems, (2) have experienced multiple heating equipment breakdowns, (3) have had an interruption in utility service, (4) have inadequate insulation and insufficient heating capacity, and (5) report being uncomfortably cold for more than 24 hours during the winter.

Low Income Heat and Energy Assistance Program (LIHEAP)

The Low Income Heat and Energy Assistance Program (LIHEAP) is the primary safety-net program providing energy assistance to households. Established in the 1980s, LIHEAP is a federally mandated block-grant program that provides bill-payment assistance to households facing disproportionate energy expenditures. The LIHEAP funds are disbursed directly to the

utility vendor to cover the energy costs of qualifying households on a once-per-year basis, typically during the winter months. Under federal law, eligible households qualify for LIHEAP benefits if their income falls below either 150 percent of the federal poverty level or 60 percent of the state median income level, whichever is higher (Office of Administration for Children and Families 2013).

In Oregon, the LIHEAP program is administered through the state-wide network of Community Action agencies such as CARE, Inc. Community Action collects LIHEAP applications in the fall, and a lump sum deposit is allocated to an eligible household's utility vendor to cover the form of energy used for heating the household during the winter months. For example, if the house is heated by propane, the LIHEAP payment would only cover propane costs. If the house uses electric heating, the LIHEAP payment would cover the entire electric bill during the winter months (CARE, Inc.)

LIHEAP funding is contingent upon annual reauthorization by Congress, and has continued to decrease in spite of additional needs borne from steadily rising energy costs. LIHEAP suffered a \$1.2 billion budget cut from 2011-2013, leaving many vulnerable households without much-needed assistance in the aftermath of a housing crisis, an economic recession, and record unemployment (Office of Administration for Children and Families 2013).

Customer Assistance Program (CAP)

The Customer Assistance Program (CAP) is locally administered by CARE, Inc. and provides electric bill payment assistance to low-income customers of the Tillamook People's Utility District (PUD) who are facing service disconnection. Tillamook PUD customers have the opportunity to donate to CAP each month as an addition to their utility bill and all donations are matched by Tillamook PUD. CAP funds are available at the beginning of the month on a first

come, first serve basis, and each customer may receive a maximum of \$250 in CAP funds annually.

Rental Assistance

Publicly-funded rental assistance can take many forms in the U.S., the most common being long-term tenant-based assistance and public housing based assistance. While public housing assistance provides low-income households with housing units that are constructed and maintained by public institutions, tenant-based housing provides low-income households with “vouchers” that they can use to secure private rental units. The vouchers usually cover a portion of the monthly rent, with the total value based on area fair housing rates and tenant’s income (US. Department of Housing and Urban Development 2009). Short-term, emergency rental assistance commonly takes on two forms: assistance meant to rapidly house the formerly homeless and assistance that helps households to cover a portion of their rent in order to avoid eviction and keep people from becoming homeless.

Supportive Services for Veteran Families (SSVF)

Supportive Services for Veteran Families (SSVF) is a U.S. Department of Veteran Affairs’ program that funds private, non-profit organizations to provide supportive services to very low-income veterans and their families living in or transitioning to permanent housing. In addition to funding services such as case management, transportation and child care services, the program also provides time-limited payments to third parties (including landlords) to help veterans acquire or remain in permanent housing (Department of Veterans Affairs 2014).

Emergency Rental Assistance

CARE, Inc. uses a mixture of funding sources to provide emergency rental assistance to low-income people in Tillamook County who are unable to pay their monthly rent and could

potentially face homelessness. Some of the funds are raised locally by CARE and supplemented by funds from the United Way and the Department of Housing and Urban Development's emergency solutions grant. If the household includes children, CARE may also be able to draw on housing stabilization funds from the Oregon Department of Human Services (DHS) in order to help cover the monthly rent and keep the family housed.

The Researcher

My personal interest in topics of poverty, public assistance and rurality was influenced by my experience studying abroad in Latin American and working in social services in the U.S. As a white woman in my 20's from a middle class, suburban background, I had little exposure to public assistance programs and the environments (neighborhoods, housing, schools, etc.) that low-income people lived in until I graduated from college and entered the workforce. Prior to attending graduate school, I worked for five years in Seattle, Washington, running an after school program and drop-out prevention program at Title I High Schools, then later as a Case Manager for homeless youth. My experience in these positions exposed me to our social safety net programs and fostered my respect for the constrained opportunities and barriers that low-income people are presented with on a regular basis. I witnessed the difference that safety net programs made in people's lives, and also observed the negative effects that poorly designed policies can have on the very people they are meant to assist. This interaction with the successes and struggles of our social safety net ultimately led me to pursue a Master's degree in Public Policy.

Study Design

Tillamook County was chosen as the field site for this study because it is the only noncore, non-metropolitan county on the Oregon coast (OMB Classification scheme) and has

only one agency, CARE Inc., providing both emergency energy and rental assistance (211info.org). The singular access point limited the institutional variation in program experience as such services are not available at other social service agencies in the county. The study uses data collected from in-depth qualitative interviews with eleven adults, two men and nine women, whose households had received either emergency energy assistance or emergency rental assistance within the past twelve months. The interviews were designed to document the array of livelihood strategies that individuals employ to make ends meet, with a specific focus on how people access emergency assistance and how this form of assistance factors into their ongoing livelihood strategies.

Although many quantitative and qualitative studies have sought to understand how low-income people cope with economic and material hardship, rich descriptions that account for an entire constellation of available livelihood strategies cannot easily be measured with survey data and therefore are best analyzed using interview techniques (Denzin and Lincoln 2003:16, Edin and Lein 1997, Sherman 2006, Heflin et al. 2011). The sensitive and complex nature of household budgets, public assistance and coping strategies is also most effectively explored through one-on-one interviews that call for a certain degree of rapport building, discussion and confidentiality between the interviewer and interviewee (Edin and Lein 1997, Corbin and Morse 2003, Reich and Brindis 2006:136).

Interview participants were recruited primarily through flyers and handouts posted in CARE offices. Front desk staff and CARE case managers also informed individuals of the study after they had received their emergency assistance, and a few participants learned of the study from friends and family who had already participated. Each participant contacted me via phone, and we arranged to conduct the interview at a time and location that was convenient for them. I

personally interviewed all study participants in locations ranging from the CARE offices and participant homes to public venues such as a diner or coffee shop. Participants received \$20 in cash upon completing the interview as compensation for their time. All interviews were audio recorded and were conducted in February and March of 2014. The minimum interview duration was 27 minutes, the maximum duration was 95 minutes, and the average duration was 56 minutes.

While the study sample is not random or representative, it is heterogeneous across many domains. The sample includes people ranging from 20 to 65 years of age, men and women, people with disabilities, people with children, single and partnered individuals, people who did not complete high school and people with some post-secondary experience. However, the sample is racially homogenous with all participants identifying as white.

The variation in participant demographics and type of emergency program accessed was intentional. Considering the dearth of qualitative information related to emergency assistance services and livelihood strategies, this study was designed to capture as much diversity as possible in order to learn how different populations interact with emergency assistance services, and whether different types of services are used in different ways. Such maximum variation cases have been useful in exploring how a variety of personal or circumstantial characteristics could differently shape individual experience, specifically in relation to “one-size-fits-all” policies and programs (Flyvbjerg 2006: 230, Weiss 1995).

Data Analysis

After the interview, I listened to the digital recording and looked for responses that specifically related to livelihood strategies previously identified in the literature. All interviewees and people mentioned in the audio recordings were assigned pseudonyms to preserve

confidentiality. Given the small populations of many towns in Tillamook County, town names and other place-based identifiers were similarly changed to alternate locations to avoid the deduction of participant identity by state of origin or current residence. The interviews were then analyzed according to pre-determined themes (Figure 1) and then selectively transcribed to pull word-for-word quotes pertaining to each. The results on livelihood assets and strategies pertaining to emergency assistance are presented in the body of this essay, while findings on alternate livelihood strategies are included as an appendix.

Figure 1. Sustainable Livelihoods Framework – Thematic Codes	
Available Livelihood Assets Identified in Framework	<ul style="list-style-type: none"> • Human (high school, some college, health) • Social (networks, group membership, access to institutions) • Physical (shelter, energy, transportation, communication) • Financial (savings, credit, wages) • Natural (resource stocks such as land and water)
Targeted Livelihood Strategies	<ul style="list-style-type: none"> • Accessing Emergency Assistance through CARE
Alternate Livelihood Strategies identified in Literature (Appendix):	<ul style="list-style-type: none"> • Reducing expenditures • Selling valuables at a pawn shop • Sharing housing units • Drawing on social networks for assistance • Engaging in exchanges of goods or skills • Migration • Accessing assistance through other non-profit organizations

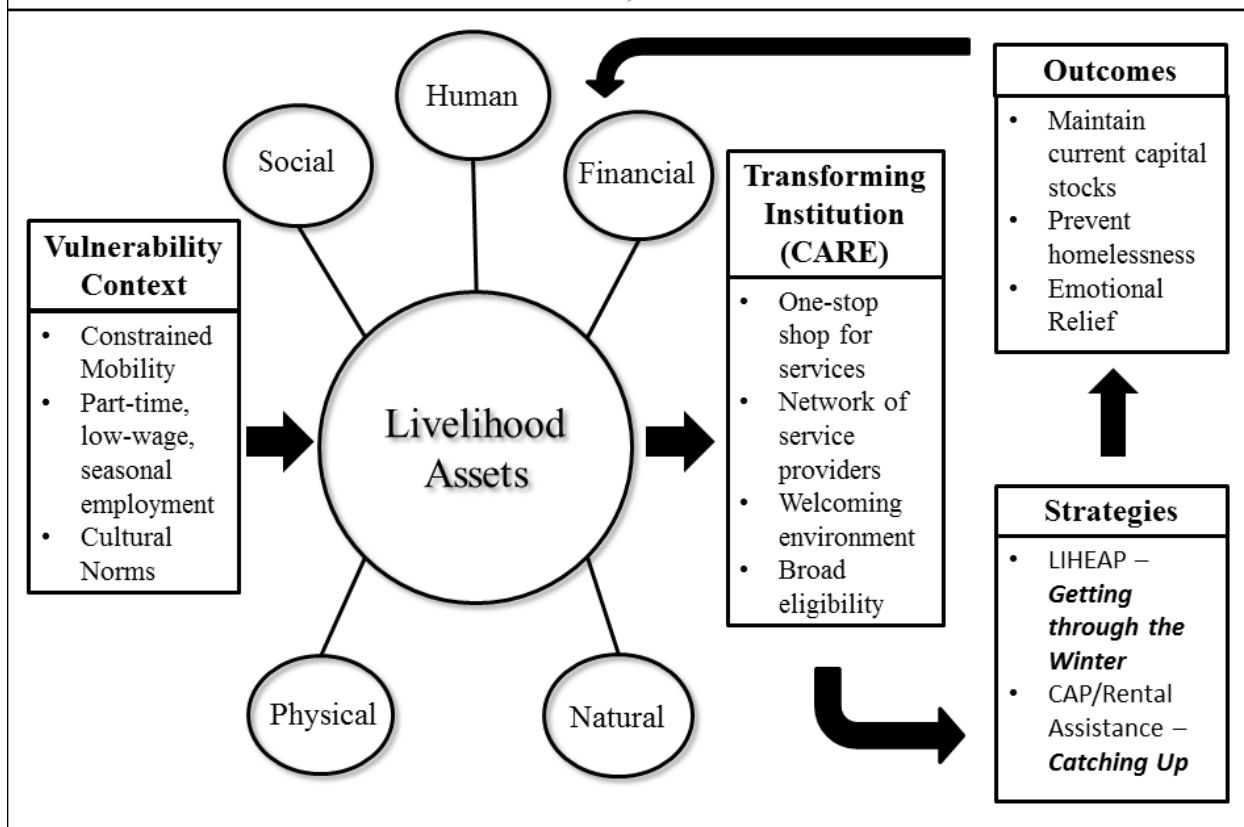
Apart from the above pre-determined themes, I also developed memos throughout the data collection process using a grounded theory approach to identify new, emerging themes (Charmaz, 2006; Denzin and Lincoln, 2003). By employing a constructivist grounded theory approach in data collection and analysis, I was able to tease out the implicit meaning that participants bring to their experience and to construct a conceptual analysis of this meaning using coded themes (Charmaz 2003).

Data from the qualitative interviews were verified when possible using both primary and secondary sources. Participants' claims about the Tillamook economy, public assistance programs and demographic characteristics were verified using census and other national survey data and were ultimately used to develop the vulnerability context for this analysis. Information pertaining to program rules/delivery structure and available community resources was verified using government reports, the 211info online database system that provides information on local social services (211info.org) and through informational phone conversations with CARE staff.

IV. RESULTS: LIVELIHOOD STRATEGIES AND EMERGENCY ASSISTANCE

Policies do not exist in a vacuum, and understanding how people use emergency assistance in relation to other available assets will allow us to target interventions more effectively and piece together the impact that such programs make in people's lives. The Sustainable Livelihoods Framework was adapted as a conceptual framework for this study in order to differentiate, analyze and ultimately develop a holistic sense of how people use emergency services as part of a constellation of assets that help them get by (Figure 2).

Figure 2. Conceptual Framework (adopted from Sustainable Livelihoods Framework)



Vulnerability Context

The vulnerability context of study participants identifies factors that influence household's ability to convert livelihood assets into well-being. In Tillamook, as in any rural community facing economic stagnation, it is important to consider the factors that may prohibit individuals from migrating in search of better opportunities. Migration towards centers of agglomeration and innovation is often assumed to be a viable livelihood strategy for people looking to improve economic well-being, or, at least, is considered an inevitable result of economic restructuring (Moretti 2012). Indeed, rural communities are often idealized as socially cohesive and culturally rich, with residents who *choose* to remain despite economic hardship because of family ties and connection to place. However, it may be that many people who live in

rural places have something else altogether that is keeping them rooted in place and therefore vulnerable to poverty.

Why People Come to Tillamook and Why They Stay

Of the 11 people who participated in this study, each had a significant reason compelling them to remain in Tillamook. While some did move to Tillamook to be near family, they often remained in the area because they could not afford the costs associated with moving to a different location. Three of the study participants owned housing units and did not have the resources to move. Another common theme was a concern for being able to relocate given poor credit score, prior evictions on their rental history and owning large pets. Debbie, a woman who had moved to the area from out of state shared the difficulty she experienced in finding a landlord who would even rent to her:

Well, Tillamook per se isn't where we wanted to land. But our landlord, she's been really great with us. Because we had some evictions from Nevada and everything. And, um, yeah, she didn't even look at our background, she's like oh, I'll help you out... I don't know, we just kind of landed here because she was willing to help us.

Interviews with study participants also revealed that institutional rules and practices played a significant role in bringing them to (and sometimes keeping them in) Tillamook County. Two study participants were undergoing divorce proceedings at the county courthouse and expressed the need to reside in Tillamook in order to process the divorce:

Claire: I got out of a bad marriage about a year ago, over a year now. And so that's what put me in Tillamook...there was a lot of things going on at the courthouse so I needed to be close to the courthouse and kinda in the town more. So I came to Tillamook and for that reason.

Finally, two study participants were forced to leave the community where they used to reside due to domestic violence and concerns for their safety, and shared that Tillamook was the first place they landed where the landlords would allow them to complete an application right

away, even though it was not their first choice. One participant came to Tillamook with her mother when they received a domestic violence relocation grant from the Housing Authority. Although the grant allowed them to move, it was valid for a limited time and therefore they ended up selecting the first residence that would allow them to sign a lease.

Jobs in Tillamook

As noted, the jobs in Tillamook are highly seasonal, are often part-time, and pay minimum wages. While many of the study participants feel that the factors compelling them to remain in Tillamook are largely outside of their control, they also recognized that the employment available to them in the county would provide them with little opportunity to escape poverty. The nature of jobs in Tillamook is largely determined by outside forces, providing those who work them with limited or unstable sources of income and increasing their vulnerability to economic shocks. Rachel, a woman in her 50s who is separated from her husband and is currently working part-time, expressed the vulnerability that comes with seasonal, part-time work, saying:

I worked at the cheese factory... but it was a seasonal job because this area is a seasonal area for the majority of work. Right now you could look at job opportunities, the majority of them are minimum wage and seasonal, which means May through September. And so that is an option for some people, but after September there just isn't the jobs because I think there's more empty store fronts in Tillamook than there are filled ones.

Claire also spoke of the difficulty in finding work during the winter off-season: "I was unemployed or at the time I was employed but part-time, it was seasonal. And there's a lot of seasonal jobs here, that's why it's difficult. Especially in the winter."

The jobs available to low-skill workers in Tillamook County may also make them more vulnerable to physical illness. Physically demanding jobs in the fishing and timber industries can take a toll on workers' health, as can manufacturing assembly jobs and cleaning services that

require workers to stand for long hours and lift heavy loads. Debbie expressed that a history of physically demanding work had taken a toll on her body:

I did work at one factory, I can't do that job because, I just, I can't do production anymore. It hurts me too much. I just got diagnosed with osteoarthritis and I just, I can't do it. I mean, I came home, and I would go to sleep – I'm a deep sleeper, nothing wakes me up- and my legs, they will start hurting really bad.

Cultural Norms Regarding Women

A theme that emerged from this study was the gendered nature of vulnerability.

Traditional, patriarchal cultural norms dictate that men work outside of the home and financially provide for the family, while women act as the primary care-takers. While these traditional values are eroding due to the changing nature of work and of gender relations, such practices were often the norm among women who are now entering midlife and approaching retirement. Women who work as stay-at-home moms often have long gaps in their work experience and are now facing a job market that requires skills that they do not have. Claire spoke of her experience trying to re-enter the workforce after her divorce:

It wasn't until I decided to leave this bad marriage that all of a sudden it was like, wow. What am I going to do? Cause I had not been in the workforce, you know I had been working for my husband for so long, and not really having to go out and do it on my own. And you know, I'm a little bit older now, and you know it's like when you are kind of in a marriage for a long time, and then you come out and you have to... wow, it's just difficult. It was overwhelming.

Half of the participants, all women, had also experienced either physical or emotional abuse during their lifetimes. Intimate partner violence is a product of larger cultural norms within our society that normalize violence against women and domination of women by men. With 1 in 4 women experiencing severe physical violence by an intimate partner in their lifetime, and 1 in 3 women experiencing sexual assault in their lifetime, domestic violence constitutes a serious threat to many. Women are especially vulnerable to experiencing domestic violence – from 1994

to 2010, 4 out of every 5 victims of intimate partner violence were female (Catalano 2012).

Intimate partner violence can render victims immediately vulnerable by causing homelessness and health issues. Apart from immediate effects, intimate partner violence can also cause physical and psychological harm that increases people's vulnerability across the lifetime. Three of the study participants shared that the experience of intimate partner violence made it difficult for them to look for work and be social. Kate, who shared that she was diagnosed with post-traumatic stress disorder, communicated the experience of severe physical abuse often distracted her from attending to the paperwork and activities associated with assistance programs such as SNAP and WorkSource:

People are like "here, Kate, go do this" and I'm like really? That's not what's on my mind... but if I don't do this then I won't get my food stamps, I won't qualify for my benefits if I don't... trying to like fix yourself and then do 18 million different programs is too much for a person. And then you have somebody else, three different agencies telling you what to do and if you do this you can't do that and if you do this you can't do that and you're like, what do I do?

Consideration of the vulnerabilities experienced by study participants revealed that people's ability to accrue and maintain livelihood assets was affected by the characteristics of low-skilled work in Tillamook, gender norms that increase women's vulnerability across the lifespan, and financial and institutional factors that limit people's mobility and prevent them from moving in search of better opportunities.

Livelihood Assets

The study participants displayed a range of livelihood assets, and their ability to convert existing assets into well-being was often affected by a lack of important assets such as physical health and financial resources.

Human Capital

The majority of the study participants had either a high school diploma or GED, with a few having completed some college or technical training. The education level of the group is consistent with research on the connection between college education and poverty, which indicates that those without a college degree have limited access to jobs that provide stable employment and living wages (Brooking Institution 2013).

However, it appeared to be physical health and not skill level that prevented many of the study participants from working. Seven of the eleven study participants self-identified as disabled and unable to work. Many had co-occurrence of mental and physical health issues, and some received social security disability payments (SSI). Ryan, who is homeless and suffers from both physical and mental disabilities, identified his disabilities as a factor that contributes to his homelessness:

As I said I'm disabled and I've got rheumatoid arthritis and I'm not complaining but with me it's just like you know those are the reasons behind that fact of my homelessness, and for me it's not good because I'm only 30 years old and my body feels like I'm 65. I mean especially having to sleep on dirt.

Social Capital

Many of the participants in this study experience social isolation. While some were estranged from family and friends, others were part of social networks that involved other people with limited resources who are unable to provide financial assistance. Karen, who had recently relocated to Tillamook to escape a domestic violence situation, emphasized the role of social networks in helping people connect to jobs and community resources:

I think that one of the reasons why I've never really hurt for a job is that my family was very well established in my old town. My aunt and uncle had a bar and restaurant so we all eventually worked there. Everybody. Including my mother and my father... the social network is really important.

Access to institutions was also a significant theme among this population. Not only did each study participant mention the important role of organizations like CARE in helping them to get by, some also spoke of their connection to church community. When asked whether she had any ties to the community, Rachel spoke about the connection she felt as part of a church community:

I think that basically, I really feel that that's the cornerstone for communities out here... so it's really what connects you, and it connects you to people and activities. I really believe that at this point, after 4 years now, that that's the tie in. That's the community glue.

People learn about other services when they access CARE or the Women's Resource Center. Both of these institutions refer them to other places for additional assistance, and they are able to network with other people who are receiving assistance to learn about what is available in the community:

Rachel: They came here [to CARE] for help and actually they ended up helping each other. But they had the place to go to make it happen. And a lot of people when they are there for services exchange information with each other, especially about food banks and food and clothing and things. There is knowledge of that type of thing amongst them.

Physical Capital

Many of the study participants had limited physical capital. While a few had houses that they had inherited, the majority of the study participants rented apartments or lived in trailers where the lot rental was very affordable. Sharon commented that receiving public assistance actually discouraged her from accumulating physical capital as such assets would jeopardize her eligibility for these benefits:

I don't own my own trailer, somebody else does. I can't own my own trailer because of social security, you can't own anything. You're screwed if you do and screwed if you don't... and like I said I only paid 700 bucks for the trailer, I really don't want to jeopardize anything.

Three of the study participants had cars, but two of them were unable to use their cars because they could not afford the repairs. Out of 11 study participants, 10 relied on public transportation. Five of the study participants had cellphones, and these were all participants with steady sources of income from either wages or SSI.

Financial Capital

All of the participants in this study had either limited or no financial capital, which was expected among populations using low-income assistance programs. However, while such programs are available to all low-income households, it is notable that only three of the participants in this study received wages from employment. Given the high incidence of disability among the study sample, the majority of participants either received disability insurance and therefore lived on a small, fixed monthly income, or they were unable to work and received no disability insurance. Only one study participant who self-reported as able to work was unemployed; however, this participant was a recently paroled felon and faces multiple barriers to re-enter the workforce.

Three of the study participants reported that their wages were being garnished to repay past debt, which made a significant dent in their financial assets. Two participants who receive SSI received partial payments because of garnishes for credit card debt, and Debbie, who was working full-time, experienced a significant decrease in her take-home wages due to money owed for past evictions:

Well, I get paid 10 dollars an hour... and now my wages are getting garnished. As of this last payday, on the 8th... because of the eviction that I have in Nevada... I was bringing home \$600, and now I'm only getting like \$425 every two weeks.

None of the study participants reported any savings, and only two of the study participants had access to credit. Rachel, who became low-income a few years ago when she

separated from her husband, is currently working part-time and explained how she uses her credit card to cover the cost of essentials when she has no disposable income:

The money goes in and the money goes out. My only thing that I amaze myself sometimes I'll get a visa bill and I'll think "what the..." and it will be due. So I have to open it up and see what did I do what did I put on my visa... well its stuff that I couldn't pay for at the time like light bulbs, like, I needed some, I bought a case of six duraflame logs. So see, all those things, so those are the kind of things that ended up on the credit card and I didn't realize it.

Natural Capital

While previous studies have found that people in rural places often rely on natural assets and subsistence activities in order to get by, such use of natural capital was not employed by the participants in this study. It may be that people who are able employ subsistence strategies that capitalize on natural resources such as hunting, fishing and logging are able to use these resources to meet their needs and/or are concerned with social stigma and therefore are less likely to access public assistance (Sherman 2009). It is also notable that many of the participants in this study have limited mobility due to physical disability and/or lack of transportation, which may render them unable to access natural capital that is located at a distance and requires significant physical effort to extract.

CARE Emergency Assistance and Livelihood Strategies

CARE and Emergency Assistance: Transforming Structures and Processes

In conducting a careful examination of how emergency assistance programs configure into livelihood strategies, it is important to consider how these programs are structured and delivered. Such Institutional processes may influence the way that people interact with emergency assistance. For the purposes of this study, participants were asked about their experience accessing services from CARE. Such an explicit question allowed me to gauge their

experience with the delivery structure, while questions related to their use of emergency assistance allowed me to unpack the influence of program structure on livelihood strategies.

All participants reported that the services provided by CARE played an important role in helping their households to make ends meet. While some of these services are also provided at local food banks and the Women's Resource Center, CARE is home to a few unique emergency assistance programs that cater to a diverse set of community members. In keeping with the holistic approach with the SL Framework, this study examines not only how people access the emergency services at CARE, but also the role that these services play in ongoing livelihood strategies.

Accessing CARE

The majority of study participants found out about CARE through other service providers in Tillamook County, a finding that speaks to the network of service providers in the county. Of the eleven study participants, three were referred to CARE by the Women's Resource Center and three were referred by DHS. Four other participants learned about CARE through word of mouth conversations with family and friends, and one person learned about CARE through a flyer advertising their services.

All of the participants reported that they had a positive experience when receiving services from CARE. Many spoke of the gracious and helpful nature of the CARE staff. Susan remarked that she felt uncomfortable asking for assistance but received a warm welcome from a CARE staff member:

I was nervous, but this is an outstanding group of people, that woman [at the front desk], she just makes you feel really easy, you know? Just like "oh, you did something wrong here, but let's fix that..." I mean, she just puts you at ease and, it was a good experience for me. It was humbling that we needed it, but they took care of all of it. And got us back on solid footing again.

Several of the study participants mentioned that CARE provided them with important referrals to other service providers. If their needs could not be met by CARE, they would often receive referrals to several other organizations that could assist them:

Ryan: I mean the best thing about them is they may not be able to tell you OK, here it is [the service], but they'll at least point you in the right direction to be like, well, you know, here's this number and call them to let them know, but if they don't work, call this number, you know... they give you backups to backups pretty much before you just go out and do anything. So it's actually really nice because it's a huge help and makes it a lot easier.

When asked what they had to do to qualify for the emergency assistance program, most participants described it as a straightforward process. Although a few remarked that the paperwork requirement was difficult (for example, long forms or lack of sufficient documentation), they explained that CARE staff members helped them to overcome such barriers. Sharon described the process of applying for LIHEAP energy assistance:

You have to be broke... I had to show my social security um award letter, and that's about, and my electric bill. And then I had to take them my Ferrellgas receipt too. I didn't know how to get my [SSI] award letter. I didn't understand it. But they [CARE] gave me the social security number and I called and got that set up.

A few study participants were referred to CARE specifically for the emergency service they ended up accessing, while others came to CARE for bus passes or food assistance and were informed that they could qualify for emergency energy and rental assistance. In all 11 cases, it appeared that the extensive referral network of Tillamook service providers, and the welcoming environment at CARE, the ability to access multiple services at once when visiting CARE facilitated the accessibility of emergency assistance programs. In fact, the ease of applying for emergency assistance programs may also have contributed to people's decision to access these services on an ongoing basis.

Emergency Assistance and Livelihood Strategies

After inquiring how study participants learned about CARE and came to access their emergency assistance services, I began to explore the way that participants described using the emergency services to help them get by. Two major strategic themes emerged during this process: Some participants reported that they used emergency assistance as a way of “getting through the winter,” while others explained that emergency services allowed them to “catch up.” Whether a program was used to “get through the winter” or to “catch up” was largely a product of program delivery structure, which harkens to the effect of institutional processes on livelihood strategies. In regards to the emergency assistance programs offered at CARE, the temporal dimension of each program (when it was available and for how long) appeared to influence how participants characterized their use of the program.

Getting through the Winter

Tillamook County is host to a large number of tourists during the spring and summer, which provides a burst of economic activity to the region. This activity dies down during the winter months, and participants who relied on the tourism industry for employment reported that their financial assets drop significantly during this time. Accessing LIHEAP, which provides energy bill payments throughout the winter months, was cited by some participants as a strategy for getting through this period when financial assets are scarce:

Rachel: Like right now this is the second year that I have access Low Income Heating Program, so for a certain amount of time I think I was awarded \$315 dollars and that was like a credit on your account. So over the cold months I was just really fortunate because I didn't have a bill to pay. And for me on OK cause I make I work 20 hours a week at minimum wage so I have to drive into Tillamook every time to do that position, that is gas money and oil changes... I think in reality I am probably in the hole, but I couldn't have done it without these other services.

This strategy of accessing LIHEAP over the winter was employed on an annual basis by most study participants. Sharon, who has used LIHEAP for the past four years, described how she could estimate how many utility bills would be covered by her LIHEAP payment:

I use the, um, LIHEAP, which is great for my electric, because sometimes my electric bill is way outrageous. I have them split it between electric and propane because I don't have electric heat in my house, and propane is what I have to use. Then hopefully my electric bill shouldn't be no more than 75 bucks. With 135 that will pay my electric bill like almost twice.

While some participants were confused by the differences between the Customer Assistance Program (CAP) and LIHEAP, others were aware that one would pay multiple bills and the other could only be used for shut-off prevention. When questioned about whether her household could forego paying a bill until the LIHEAP payments kicked in, Karen responded:

There's the LIHEAP funds, which they pay one big lump, you know a chunk, so then its paid for a little while. That's the, I think what more they would use that more in the winter, you know? That's the big chunk where you can sit back and relax. And the CAP is, yeah, year round where you can go in if you need help. But it's not guaranteed and it doesn't pay it all. But the LIHEAP is where you get hundreds of dollars according to how many people are in your house.

Catching up

While some participants reported that the energy assistance helped them to get through the winter, others described accessing emergency assistance as a strategy that would allow them to “catch up.” This type of terminology was sometimes used in reference to LIHEAP, and was always used when participants referenced CAP and rental assistance, which provide one-time assistance. When describing the difference between LIHEAP and CAP, Susan explained that the CAP assistance had allowed her household to “get current” on their electricity bill:

Um, I'm told that there's two programs, LIHEAP and CAP, I think CAP is what she helped us with, I'm not sure on that. But I was told we could do it every three months. But right now it's current, and I'm trying to keep it that way, you know, on our own. But I was told if it was past due again, they could help every three months with the CAP.

Karen described how the CAP payment had helped her household deal with an unanticipated decrease in their housing voucher subsidy after a member of the household got a job, but that the fact that the program is only available in shut-off situations may cause recipients to always be in a state of “catching up:”

It seemed like we were barely making it, barely making it, barely making it, and then, in order to get these funds, um, the CAP funds, you have to be there on Monday morning and they don't open til 9. But they did, they paid all but 23 dollars I think of the power bill so it wouldn't get shut off. But the CAP funds are only for it you have a shut off notice. You have to have a shut off notice. So you gotta let it get bad enough to where it's always a shut off notice to get help. Which is not good for your credit rating, but it has to be a shut off notice before they will help.

Many of the participants expressed a sense of relief when the assistance allowed them to catch up on their utility bill and avoid shut-off. In reference to the LIHEAP payment, Sharon explained that the annual assistance allowed her to “catch up,” expressing hope that this temporary relief would allow her to keep from falling behind in the future: “[The assistance] means that for a month that I can breathe and catch up on everything else. And, then once I catch up, hopefully I won't fall behind again.”

In summary, accessing LIHEAP on an annual basis was cited by participants as a strategy for getting through this period when financial assets are scarce, while CAP assistance allowed participants to get back on track or “catch up” on overdue bills.

Livelihood Outcomes

The final component of the SL framework examines the livelihood outcomes that people are able to achieve given the vulnerability context, available livelihood assets, the transforming institutions and structures and their chosen livelihood strategies. Are the livelihood strategies contributing to people's short-term survival, causing them to use up valuable assets or exposing them to risk? Or do these strategies improve livelihoods by increasing assets? While this study found that accessing emergency assistance does not increase assets, such services did play an

important role in allowing study participants to maintain existing assets. A dominant theme among study participants was the assertion that, in the absence of emergency assistance, they would be homeless. A few participants also spoke to their feelings about accessing public assistance programs, and the difference that emergency assistance made in their emotional lives.

Preventing Homelessness

When asked what they believed would have happened if they had not received emergency assistance, 10 out of 11 participants said that they would have become homeless.

When asked how the LIHEAP assistance helped her to get by, Susan responded:

Well, without them filling in those gaps, we'd be, already be homeless. We'd have no power, we wouldn't have any way to get to town or food... I mean, there's just so much that one little thing makes the difference for the whole year. Getting us back on our footing with the power bill may save us 6 or 8 months down the road, you know? They fill in those gaps. And without those gaps, people would be, they'd just be out of there, out of everything.

Maggie became emotional when asked which emergency assistance program had been the most helpful:

Definitely Electricity, PUD, oh... yes! Quarterly they let you, there's two things I've learned, and I've learned it the hard way. Cause I have had my electricity shut off on me [starts to cry], um, three times, yeah. And, it's pretty devastating. But I've used, um, probably all three programs, um, every Monday it's, I may call it wrong but I think it's the CAP funds cause I've learned along the way. If it wasn't for them... I would be on the streets long ago.

When asked how she believed that emergency rental assistance helped her to get by, Debbie responded: “Yeah, because I wouldn’t probably be living in any place right now, if I wouldn’t have gotten it... yeah, we would be living out of my car or my tent or something.”

Emotional Impact of Emergency Assistance

Emergency assistance seemed to generate both emotional relief and emotional stress among study participants. While some participants expressed that receiving emergency

assistance gave them a sense of relief, two participants spoke to the stigma they felt when accessing assistance. One participant shared that she “felt better” when earning wages or exchanging goods and services as opposed to just receiving charity. Maggie expressed a tension between the recognition that public assistance was meant to help people like her who needed it and the feeling that she would appear to be “abusing the system.” “You can’t look at it like, you know, not a bum, but taking advantage of the system. That’s how, I feel that, taking advantage. But not when you are so down and bad off.”

Despite these reports of emotional stress resulting from the social stigma associated with public assistance, the other 9 study participants expressed a sense of emotional relief upon accessing the emergency assistance. Debbie shared that she felt badly about not being able to pay her rent, and the emergency assistance allowed her to meet her obligation to her landlord:

Only reason I worry when I can’t [make the rent] is because I feel bad. It’s not because I worry. It’s just, I’m trying my best. And she knows I am. She hates that my fiancé isn’t working and stuff, but, I mean, what can you do, you know? But, I mean, she is really good about working with me and everything.

Finally, a few of the participants shared that seeking assistance from CARE and other community organizations demonstrated that they were not “giving up.” In these cases, participants associated their ability to acquire emergency assistance and other forms of public assistance with a sense of personal drive and motivation. Susan shared that her daughter had asked her whether she would be embarrassed to participate in an interview about emergency assistance:

My daughter asked, are you going to be embarrassed? And I said, honey, at this point, I’d rather have water than not worry about my being embarrassed. You know? I’m not going to worry... its life. There are people who go through the motions every day, and they get discouraged eventually. I’m just the type that I just keep going, I’m like the little energizer bunny, whatever hurdle, I’ll take it. And I’m not going to say I’m not discouraged, because when I’m by myself, nobody sees my real face, you know, and who I am, I’m living my moments...but, if you give up, you don’t have a chance. I’m just going to keep doing what it takes to survive.

V. CONCLUSION

Discussion

Emergency assistance programs are only a piece of the complex system that low-income people engage with in order to get by. The Sustainable Livelihoods approach unpacks the complex relationship between available assets and livelihood outcomes and allows us to analyze how people use public assistance programs in combination with other assets. We are also able to identify the diverse strategies that people employ to translate these assets into well-being.

The results of this study indicate that participants have few livelihood assets. While most were housed and had a small source of income, such assets were not plentiful enough to shield them from economic shocks and risk. Most participants in this study were also estranged from family and friends, or had social networks that could not support them in times of need. Low stocks of social, financial, human and physical capital, coupled with a high vulnerability context, constrain the strategies that people can employ to get by and leave them living month to month.

Financial payments from emergency assistance programs make a significant difference in the lives of the people who participated in this study. Wages from employment and disability insurance were too low to keep people housed, and the ability to access emergency energy and rental assistance made the difference between being housed for one more month and being homeless. The broad eligibility requirements of emergency assistance programs also allows them to serve a diverse population, including groups such as single men who are not the traditional targets of public assistance programs.

Although the payments are small when compared to programs such as TANF and SNAP, the emergency assistance described in this study plays a vital role in keeping people afloat. While the programs were designed for “emergency” situations such as not enough heat in winter,

eviction or utility shut off, such circumstances are not uncommon for the people in this study. In reality, their vulnerability and low asset-levels make them eligible to access this emergency assistance on a consistent basis, and many expressed having used emergency assistance services multiple times in one year. These small payments are not insignificant as they are used by study participants to supplement low-wage work and meager entitlement payments.

While emergency assistance payments are not large or consistent enough to lift people out of poverty, they play an important role in the strategies that people use to maintain their current livelihood. Much of rhetoric surrounding poverty in the U.S. points to the failure of our public assistance programs to lift people out of poverty. Yet in a system where the economic, political and social forces that generate poverty operate largely beyond the reach of local communities, is there something to be said for ameliorating the effects of poverty on the lives of low-income people? This study demonstrates that even small programs providing small funds can have a powerful impact on alleviating the effects of poverty.

Policy Recommendations

The results from this study point to several policy recommendations. In the absence of higher minimum wages and disability insurance payments, many low-skilled workers and people who are unable to work will continue to struggle with poverty. However, emergency assistance programs can help to keep these households afloat by serving the dual function of allowing people to maintain their current livelihood status and keeping them from becoming worse-off. LIHEAP energy assistance particularly complements the seasonal nature of work in Tillamook County, where employment opportunities are scarce during the winter months.

While the findings of this study suggest that emergency assistance programs are working and should continue to be made available to low-income households, the CAP and Rental

Assistance program structures may actually be working to decrease participant's well-being. Sometimes households experience unexpected events and economic shocks that thrust them into poverty, and the availability of emergency assistance helps them stabilize and move forward. However, the findings from this study suggest that emergency assistance programs are often accessed by populations experiencing chronic poverty. By only providing assistance to people who are facing eviction and utility shut-off, emergency assistance programs may influence people to forego payment of such bills and jeopardize their credit score and rental history in the hopes that emergency assistance will pay their late bills. If this is the case, public policies would do well to focus on means of increasing low-income people's financial assets to avoid chronic poverty.

This study found that the locally-based delivery structure of emergency assistance programs contributed to program accessibility in multiple ways. Study participants reported that the ability to access emergency assistance at the same location where they accessed other services contributed to their awareness of emergency assistance and their ability to access this assistance. A "one-stop-shopping" approach to service delivery is particularly important for low-income rural populations, who face multiple mobility barriers such physical disability and the financial and opportunity costs associated with traveling over large distances to access services. Additionally, the local networking efforts among CARE, Inc. and other social service providers does in fact increase access to a variety of complementary programs that are not always available through one service provider.

Further Research

Deep analysis of people's self-reported experience of coping with poverty allowed for a holistic view of how the variety of strategies that they employ to get by. However, the sole use of

qualitative interviews did not allow for triangulation to verify findings. While census data on Tillamook County was used to verify people's claims about job type and availability, I did not observe people; and, therefore, they may be engaging in livelihood strategies that I am unaware of. They may also have been concerned about jeopardizing their eligibility status for assistance and therefore may not have disclosed assets or income to me. While it is true that "talk can be cheap," people's self-reporting is an important first step in developing further research questions and data that would need to be verified by alternate methods (Duneier 1999)

The sample for this study is both small and highly context dependent, limiting the study's generalizability beyond Tillamook County. While the findings of this study cannot be used to make claims about emergency assistance programs as a whole, generalizability is not the sole purpose of qualitative research (Denzin and Lincoln 2003). Rather, qualitative methods allow the researcher to grasp the complex nature of social phenomena by exploring not only outcomes (how things *are*), but also process (*how* they came to be). The experience shared by these eleven individuals tell us about the difference that emergency programs have made in their lives, and also provide a starting point for unpacking the impact of emergency assistance in the lives of low-income people. Additionally, case studies such as this are useful in generating research questions that can be tested in other locations.

Tillamook County presents an ideal case for examining emergency assistance use in a nonmetro, noncore county, but it is also a county that is rich in natural amenities that generate employment in both hospitality and natural resource extraction. The place-based factors of geographic isolation, seasonal employment and high disability rates may affect emergency assistance use in ways that would not be present in counties where employment opportunities are more plentiful, less physically demanding and are evenly distributed throughout the year.

The results of this study also suggest a gendered dimension to public program access that warrants further study. Nine out of the eleven study participants were female, and each of these had male partners who did not assist them in accessing the emergency assistance services used by the entire household. Previous studies have documented the ways that public assistance use challenges traditional masculine identities (Sherman 2009) and that such cultural norms may deter men from accessing services. Some programs and services, such as those offered by the Women Resource Center in Tillamook, are targeted specifically to women and therefore preclude men from accessing services. Future studies on emergency assistance use would benefit from focusing on the role of gender dynamics within the household and how low-income men may benefit through associating with low-income women who access such services. Additionally, men's exclusion from some services may affect their ability to contribute to household well-being and could ultimately affect their desirability as potential partners.

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VII. APPENDIX:

Table of Interviews

#	Name	Demographic Characteristics	Date	Duration	Location
1	Debbie	In her 30's. In a relationship. Employed full-time. Some college experience.	March 17 th , 2014	0:40:10	Restaurant in Tillamook, OR
2	Claire	In her 40's. Single. Employed part-time. Some college experience.	March 5 th , 2014	0:27:58	CARE in Tillamook, OR
3	Kate	In her 20's. In a relationship. Completed high school equivalency. Currently unemployed and looking for work.	March 17 th , 2014	1:14:49	Apartment in Tillamook, OR
4	Rachel	In her 50's. Single. High school education. Employed part-time.	February 28 th , 2014	1:35:22	House in Tillamook, OR
5	Ryan	In his 30's. In a relationship. Is disabled and receives SSI. Some college experience.	March 12 th , 2014	0:56:59	Cafe in Tillamook, OR
6	Karen	In her 50's. Single. Currently unemployed and looking for work. High school education.	March 17 th , 2014	0:44:35	Restaurant in Tillamook, OR
7	Sharon	In her 30's. Single. Is disabled and receives SSI. Did not complete high school.	March 5 th , 2014	0:45:39	Restaurant in Tillamook, OR
8	Susan	In her 50's. Married. Unemployed and not looking for work. High school education.	March 5 th , 2014	0:58:49	CARE in Tillamook, OR
9	Maggie	In her 50's. Single. Unemployed and not looking for work. High school education.	March 17 th , 2014	1:15:18	Apartment in Tillamook, OR
From Appendix					
10	Ellen	In her 30's. In a relationship. Disabled and receives SSI. High school education.	March 12 th , 2014	0:56:59	Cafe in Tillamook, OR
11	Tom	In his 50's. Single. Unemployed and looking for work. High school education.	February 28 th , 2014	0:42:15	Public Park in Tillamook, OR
<i>Interviews are numbered in the order referenced within the text. Pseudonyms are used for all</i>					

participants to protect anonymity.

Alternate Livelihood Strategies

While the purpose of this study is to analyze the way that people use emergency assistance as part of their livelihood strategies, consideration was given to the all dominant livelihood strategies as the availability of alternate strategies may influence how individuals use and access emergency assistance.

Reducing expenditures

One of the first strategies that households may employ when facing decreased assets is to reduce expenditures. Given the significant duration and depth of poverty of the participants in this study, this was not a dominant strategy. None of the participants in this study could cover their basic needs with financial assets alone, and therefore reducing expenditures or substituting charity for purchased goods and services would not resolve their financial problems. However, some participants reduced expenditures by prioritizing the most essential expenses and then foregoing other basic necessities. Susan explained that her household had stopped paying to have the garbage removed from their home because they needed to dedicate scarce financial resources towards covering other needs:

We go without. We literally go without. My garbage will pile up, my, well like right now, my garage is full of garbage, but our truck is broke down... we can't afford the garbage service... That's our lifestyle right now, it's just... we go without. If I didn't have the water bill right now, that 20 bucks [from participating in the study] would be a great big thing of toilet paper, some other cleaning products, probably Dawn dish soap.

Similarly, Claire shared that she decided to go without electricity in order to be able to pay the rent on the lot space for her trailer home:

"I really didn't want to spend any more on electricity. You know, rent was enough. Lot space or whatever it is... then I have a storage unit and so I just, and plus you know phone, you need a phone (laughing), so I decided to do without electricity.

Maggie, who had to reduce expenditures after experiencing a sudden loss of income when an accident left her disabled and unable to work, reported that she reduced expenditures

before turning to public assistance and that she still faces the difficult decision of having to choose which medication to purchase because she cannot afford to purchase everything she has been prescribed:

I couldn't afford the food, the groceries. And I got rid of the cable and it was just, you know, dwindling quickly. And people were saying, you know, go make an appointment with DHS and I didn't know what DHS even meant... I let all my other prescriptions go right now I'm just taking my pain pill. I was taking blood pressure and anti-depressants, and, um, right now I'm not.

Some study participants shared that they made partial payments on their bills in order to continue service, but that they were unable to fully cover all of these costs. Whether their strategy involved partial bill payment or going without, the participants in this study all face difficult task of prioritizing among what many people would consider to be basic needs as not all needs can be met by their financial assets alone.

Sharing Housing Units

Many of the study participants also shared housing units with friends and family in order to reduce costs. One participant lived in a studio apartment with her fiancé and his friend in order to help the friend get back on his feet and to keep housing costs down. Susan had her daughter's family move in with them, and shared that the entire family works together to help maintain the household. When participants themselves were not the primary renters or owners of a housing unit, they were able to double up with family and friends who did have housing. These individuals contributed to the household in monetary and non-monetary ways in order to compensate the owner for allowing them to stay. Ryan, who is currently homeless and was just approved for rental assistance, was able to use his disability insurance income to pay for lodging:

I have to pay like 15 or 20 dollars a night just to stay with people if I'm lucky enough to find someone... I spend about 630 dollars a month going from couch to couch, night to night. I mean I'll be honest, there's times when I just hike out into the woods and find a place with a blanket and go to sleep.

Kate, who lives with her boyfriend and had no income, explained that she keeps the house clean and shares the resources she is able to access in order to cover her “rent.” These included furniture from the Women’s Resource center, food pantry items and food purchased with her SNAP benefits: “So pretty much my, like, rent would be cleaning, food banks ‘cause they’ll let you go no matter what, which is like heaven sent, and food stamps if I can keep ‘em.”

Other participants expressed the desire to share housing, but their ability to employ this strategy was limited by the rules governing Section 8 housing vouchers and rental agreements. Ryan told the story of having to sneak into his girlfriend’s apartment to shower and occasionally stay the night because the landlord has threatened to evict her if she continues to allow him to stay with her because he is not on the lease. In this situation, the landlord actually would not allow him to officially move into the unit:

I went to move in with her and all of a sudden her landlord told me about how she was sure that I was living with her and all this other stuff ‘cause, mind you I do wash clothes over there and do my showers and stuff, and so she said that proves to her that I was living with her, and without an address other than [my girlfriend’s] as a moving address that she couldn’t accept my application and would just throw it out.

Another participant shared that she could not move in with her daughter, who has an apartment, because the apartment rent is paid by a Section 8 voucher that restrict the occupancy to the daughter and her children. Karen is applying to the housing authority to join the voucher and move in with her daughter, and in the meantime she is staying on friends’ couches and in homeless shelters:

At first I thought “shelter? I’ve seen a shelter and that’s not going to be appealing to me.” But then I thought “well, it’s gotta better than bouncing around on other people’s couches.” It’s gotta be... I was here already, but I couldn’t stay with one person because like my daughter I can’t stay with her on her housing, NOAH housing, so I couldn’t just move in with her.

Drawing on Social Networks for Assistance

Social networks, which consist of people who will assist you in a time of need, were a very important factor in determining how study participants were able to translate all forms of capital into well-being. Not only most participants learn about community resources and jobs via friends and family, some were also able to turn draw upon the assistance of family and friends when they needed it most. Such assistance was often reciprocal and could come in the form of small loans or exchanging services such as child care and rides. Not only did friends and family assist people with small loans, rides and other needs, some participants also remarked on the importance of close relationships in helping them cope with emotional distress. Ellen, who is disabled and receives SSI, talked about how her boyfriend and mother helped her talk to people such as case workers because she felt extreme anxiety in social situations. Kate remarked on the support her boyfriend has provided her since they were teenagers, and how her relationship with him helps her to cope with her emotional issues:

We are the most consistent thing in each other's lives no matter what we will always be best friends and have each other's back. And the fact that he's like, I don't care if you work, you know, we'll figure it out we'll figure it out, doesn't matter we'll figure it out, I just have to, kind of depend on him.

Claire, who had to relocate to Tillamook, explained that her friends not only helped her get through the difficulty of her recent divorce, but also made sure she was safe:

I made a nice group of friends, um, we only have a few places in Oceanside, you know, there's a couple of restaurants, and every Wednesday we play cards. And it doesn't cost anything, and that's how I've made a lot of friends... I was missing one day and I was on the scanner and everybody was looking for me. Everybody wants to know everything. But in a way it was good because it kept me safe and kept me going.

While friends and family were able to provide emotional support, most were also often low-income and therefore were unable to provide participants with financial assistance. Susan explained that she had borrowed money from family in the past, but that this was not a sustainable strategy because people could not afford to continue to lend them money:

I, my sister, um, bought me a 40 dollars DVD player and that's probably coming, we have an uncle figure that is sending a few bucks, probably already got her western union... but we're running those resources thin. They don't have a lot of money either. Yeah, we are running resources thin.

Other participants shared that they were embarrassed to ask for money or receive money from friends and family. This was especially true if they felt that they would be unable to pay them back. Rachel, who became low-income for the first time in midlife, had yet to ask her children for money and humbled by the experience of receiving money from a friend:

I do have a friend in Portland that I used to walk with all the time and we were really good friends and... she called up one time and paid my bill at the PUD. Because she knew I couldn't. And um she's just in February she had she sent me a card for my birthday and it had two 20 dollar bills in it. And when she paid the electric thing what I had to learn just to say thank you. Because otherwise you just go oh no no please you don't I don't want you to do that for me, I couldn't say that because I needed it. So as you can see it's very humbling.

While some participants spoke to the importance of friends and family, still others communicated a sense of loneliness and isolation. A few study participants were completely estranged from their family, or found it difficult to build friendships. Maggie, who is disabled and lives alone, expressed that being disconnected from other people made things more difficult for her: "I think if I would have found more people I could associate with, I wouldn't frown... but it's been pretty lonely here for me. I've had a hard time. Just fitting in. So it's just been hard. I'm all by myself, and it's been hard."

Engaging in Exchanges of Goods or Skills

A few study participants reported that they were able to engage in exchanges of goods or skills to help themselves get by. Three of the participants reported that they worked "under the table" in order to earn a little unreported income. Ellen worked for her mother cleaning vacation rentals homes in the area, and expressed that this income was most consistent during the busy

summer months. Similarly, another participant shared that she used to perform odd jobs and cleaning services in return for financial compensation:

The lady that was the house mom [at the shelter], I'd do gardening for her and then I would help her redo the bedrooms, and she's pay me like 20 or 30 bucks for the yard work or for cleaning a bedroom after somebody moved out. So, that was enough for like deodorant and shampoo and, you know... it held me over. And then well this couple that's neighbors with my daughter said hey we need somebody to come in and, you know, mop our floors and you know take out the garbage for us once and a while... so I can go in there and, you know, scrub out their toilets and tubs, sweep and mop their floor and help them out.

Apart from providing services, Sharon allowed people to stay in her trailer for a short amount of time in exchange for services and goods, such carpentry, food and medical marijuana:

I bought a trailer that was falling apart but I didn't realize how badly until I bought it. I've done a lot of remodeling on it, I've got wood and all kinds of stuff to do more remodeling, but then you need to find somebody that needs like housing for a little while that's a carpenter who knows how to do it... I can't really rent a room, but they can stay so many days without me getting in trouble. I have a friend who stays on my couch when he has nowhere to go, and then he leaves, that's when I go grocery shopping is with his grocery card. Just food, I don't ask for much. Unless you have meds, I am a medical marijuana user, I'll take meds from anybody (laughs).

Selling Valuables at a Pawn Shop

Maggie, who had sold valuables at a pawn shop in order to cover their expenses when she became disabled, expressed that this strategy was no longer available to her: “I’ve made it through March now, I don’t know how I’m going to do April except sell my car and I’m not going to get rid of my car for 500 bucks. That’s the last thing I own! All my jewelry, everything is gone.”

Tom engaged in “picking,” which involves purchasing valuables at estate sales and garage sales and then reselling them for a profit, as an ongoing strategy to earn income. He kept antiques and precious metals in a storage unit and then sold them when he needed extra income:

Because of the conditions I was living in [in the halfway house] I got real sick, sickest I've ever been. So the health department they gave me a 7 day supply of antibiotic and I

had to sell some antiques to get the money to... um... buy it. I like to go to estate sales and stuff like that, that's most the antiques I got right now I'm selling is from estate sales that I picked up when I was on construction when I had money, you know? That is real profitable to do.

Migration

Another strategy that is often assumed to be available to low-income people is the strategy of migrating in search of greater opportunities. While this study found that there are often circumstances outside of individual control that compel people to stay in place, some participants shared that they chose not to move because they doubted that things would be better for them elsewhere. When asked whether she felt that she could go somewhere else and things would be better, Susan responded:

I feel like, at my age right now, I want to just stay where I'm at. I'm just done. You know? I don't need a major move, I'm tired, you know? Since the heart attack... before the heart attack I was like god, get my out of this hole, you know? But I've liked it, and everything I've looked at isn't any better. It's all the same, you know? Where you go, you're going to find those drug addicts, gonna find those, you know, same problems, same thousand problems, same income problems, same heart problems, you know? It's not going to change.

Accessing Non-Emergency Assistance

All of the participants in this study receive SNAP benefits, and many received other forms of public assistance such as WorkSource career services, SSI disability insurance, Oregon Health Plan and Medicare. Such large scale programs play a significant role in helping low-income people to get by in America. Yet despite their extensive reach, such programs do not provide enough assistance to help all low-income people meet their basic needs. The participants in this study turned to a network of local institutions providing safety-net services such as food, clothing and toiletries in order to meet their basic needs, and such local offerings help to supplement the assistance that they receive from larger public programs.

All of the participants in this study reported receiving assistance from local churches and food banks, which play an important role in Tillamook's social safety net. Some participants turn to church pantries and food banks for assistance when money is tight, and others shared that they visit these organization on a weekly or daily basis. Karen explained that she visits different churches on different days of the week:

[I get] Food pantries and clothes, both. Um, the food pantries... it's supposed to be like once a month, but our church changed it to once a week if you need to. So, and then you can go to the different churches food banks, they have different days. So, even if you couldn't go but once a month, you could still make your rounds through once a week you go to this church, go to this church, go to this church.

Participants shared that the church and food bank assistance is the most accessible and does not carry the documentation requirements of other assistance programs. Even if a church or food bank does have a target service population, such as the homeless or disabled, they will not require proof of eligibility and therefore their services are considered open to everyone. Sharon said that she will tell churches and food banks that she is homeless in order to receive targeted assistance, but that on these occasions she will only takes what she needs:

Um, clothes, I usually get from my family second hand, or I'll go and I'll lie and say that I'm homeless at Roy creek and I'll go up to Manzanita or Wheeler, and they have a food bank up there that does clothing, that has free clothing. And I'll go up there and get clothing, and I'll say I'm homeless. But I'll leave the food to the people – because they are the only people who have clothing. They give away clothing.

Interview Guide:

Introduction:

1. Could you begin by telling me a bit about yourself?
2. How long have you lived in Tillamook County/why did you come here if from somewhere else? What kind of ties do you have in the community? Are you happy here? What do you like about living in Tillamook County?

Public Assets:

1. What local services do you use?
2. What services do other people in your household use?
3. How easy is it for you to access these services and resources?
4. How would you rank the services you receive in term of how important they are to you, starting with the most important?

Emergency Assistance:

1. Tell me about the emergency assistance program(s) you used this past year. How did you learn about the program?
2. What did you have to do to qualify for the program? Did it involve case management, providing proof of certain income level, etc.?
3. Did you have any difficulties complying with the program requirements?
4. Have you used programs like this in the past? What were the circumstances that caused you to seek out this type of assistance?
5. How did this emergency assistance help you to make ends meet? Did it make any difference in your life?
6. Do you think your current situation would be different if you hadn't received the emergency assistance? How so?
7. Do you anticipate that you will need this type of assistance again? Why or why not?

Work History:

5. Tell me about your current work situation. Are you working or looking for work? Are you happy with your work situation?
6. What kinds of work have you done in the past? Which were the best jobs?
7. [If struggled to find work] What has the process been like of trying to find a job? How do you feel about yourself when you can't find work?
8. Can you tell me about a specific instance when you lost a job and how this effected you? How did you deal with the loss of income, what did you do cover your expenses?
9. What do you do for money when you can't find work? Have you made any sacrifices to stay in your community? Why do you stay if you have trouble finding work?

Financial Assets:

1. What is your main source of income? Do you have other sources of money coming into the house?

2. Can you access money from family and/or friends? If so, what do you use this money for?
3. What about other people in the household? What income do they have and how do they spend it?
4. How is the household getting by on current income? What do you do when you don't have enough money to cover your expenses?

Household Budget:

1. Can you walk me through your household budget? What are your different monthly expenses and how much do you usually spend on them? How do you cover these costs?

Demographics Section:

Gender

- ☐ Female
- ☐ Male
- ☐ Other

Age:

- ☐ 18-24
- ☐ 25-34
- ☐ 35-44
- ☐ 45-54
- ☐ 55-64
- ☐ 65-74
- ☐ 74 and up

Highest Education level completed:

- ☐ Some High School
- ☐ High School Diploma
- ☐ General Education Diploma (GED)
- ☐ Some College
- ☐ Associates Degree (AA)
- ☐ Trade/Technical/Vocational Training
- ☐ Bachelor Degree
- ☐ Some Postgraduate school
- ☐ Postgraduate Degree