MCKENZIE STAMP Age 36 Caucasian Married with 3 children ages 1, 5 and 8

Live in Bend

REGON

The mobile home is baking in the afternoon sun. McKenzie balances her infant on her hip as she reaches for snacks to appease her five and eight year olds. Her husband is waiting for his medication. Just over a year ago, McKenzie Stamp and her husband Les were in the throes of launching a Kirby Vacuum distributorship in central Oregon. McKenzie was managing the field training and the books. Les was selling door to door until one afternoon when everything changed. Les collapsed on a customer's front porch, suffering a massive stroke. He was left partially paralyzed with impaired cognitive function. Since that day, the family of five has had no income, lives in Neighborhood Impact transitional housing and depends on the Aging & People with Disabilities program for support.

"I had been working really hard until then. I'd leave for the office at 6:00am one morning and get home 2:00am the next. In this business you get out of it what you put in because it's all commission. It was a huge sacrifice because I didn't get time to spend with my family. But we were finally in a position to pay the bills."

McKenzie grew up in Cottage Grove, Oregon. Her parents divorced when she was four. Her mother worked a lot and McKenzie "got in trouble." In high school she moved in with her older sister and eventually came to stay and take care of her grandmother in Redmond, Oregon. She worked in various restaurant jobs which is where she met Les who was then a chef. In their twenties, they got married, had a child, then a second child before deciding to go back to school. "We took out loans and enrolled in Central Oregon Community College, me in business, and Les in automotive repair. But we knew college would just put us further into debt so we had to let school go."

In 2012 McKenzie took a job at Kirby vacuums in Redmond selling door to door. "I was good at it. I like to make people feel good about themselves. In six months I was running my own office and training to be a distributor."

Les took care of their children and sold vacuums on commission.

When McKenzie became pregnant with their third child, Les began gradually taking over the sales force training. They knew it would be some time before the business would be solvent, but they had a plan.

Today McKenzie can only take things one day at a time. The family depends on Dept. of Human Services (DHS) Aging & People with Disabilities who send in help several times a week, but only with household chores, not with Les or the children.

"My sister helps when she can and my mother came for a while after Les' stroke. But we need to hire someone so l can get some relief from caregiving."

In Oregon, as a spouse, McKenzie can only be paid as a caregiver if the family meets certain criteria. She plans to apply to the DHS Independent Choices program so they can hire a caregiver for Les. This will require they hire a CPA to monitor their finances.

"Without food stamps and TANF we couldn't make it at. We use every dime to get by. Next month we'll have been in transitional housing for one year which is the limit. Rents have gone up in this area by 50% in the last few years. We may have to move. But I moved a lot as a kid. It was really challenging for me and I don't want that for my kids."

For McKenzie, getting back to work is critical both financially and for her own well-being.

"I have to stay positive and focused for my family. I still want a career. My goal? I'd like to see Les in a vocational training program and me back in sales. If I won the lottery... and I don't play... I'd give money to create a program just for people like us; impoverished families who suddenly find themselves disabled."

THERE ARE ABOUT 123,500 OREGONIANS IN POVERTY LIVING IN A HOUSEHOLD WITH A DISABLED ADULT AGES 18-64.



NON-IMMIC





YOLANDA MORALES Age 50 Mexican, U.S. citizen Married, 3 children Lives in Ontario, Oregon



Yolanda Morales was a 25-year-old mother of two when she traveled from Mexico to visit her sisters in Nevada. It was there that she was in a car accident that left her barely able to walk. Her husband Gustavo drove from Guanajuato to join her and got a job in a feed lot to support the family while she recovered.

"I had surgery on my legs, but the doctor said I would need more surgery, so when Gustavo's boss told him about an opening in Nyssa, Oregon, he took it. That's how we came here."

Unable to walk well or even carry groceries, Yolanda was mostly confined to the house with her children. Gustavo worked long hours -- 6am to 11pm. She wanted to go home to Mexico. They did. But when the doctors in Guanajuato told her there was nothing more they could do, the Morales decided to come back to Ontario where the doctors were familiar with her case.

"By this time we'd had our third child so there were five of us living in a one room apartment. One day at the store a woman asked me 'are there five of you living in that place?' She told me about the Sierra Vista housing development."

Gustavo had two jobs; seasonally in an onion farm and construction during the winter months. Yolanda worked part-time in the Head Start childcare center her children attended. After months of negotiation and "lots of paperwork," the Morales' were able to get a subsidized loan through USDA Rural Development Housing for their first home.

"I had been working with infants and toddlers when my boss said 'we can't let you keep this job because you can't get down to the floor with the little ones.' I got a letter from my doctor saying I could do the job. I looked around and saw how migrants were being treated. People didn't believe that Latinos can do more. But I wasn't in a position to make any changes. I needed a degree."

Yolanda enrolled at Treasure Valley Community College (TVCC) to get her GED in Spanish, followed in 2001 by her associate's degree in bilingual education. She got a full time job with Head Start and

was one of only two teachers with her associate's degree.

Gustavo was employed as a truck driver for a paving company while Yolanda continued to push herself and to "keep a finger in the children's backs." She applied and got a full scholarship to Pacific Oaks College in Seattle to work on her master degree. Yolanda commuted back and forth to Seattle each month for 2 ½ years, finding help for her children while she was away. Her earliest mentors, Jane Luther and Joyce Davis at TVCC kept telling her she could do it. In 2004 she earned her Masters in Human Development and Education and the following year got a position at TVCC as an instructor in adult education. "I work with high school drop-outs and adults going back to school – anywhere from 16 to 70 years old. I like to work in human development and help people to believe in themselves. I give them a push."

When the recession hit in 2008 and business slowed, Gustavo was laid off from the paving company. The Morales' decided to buy their own truck and start their own trucking business; G y Y Trucking (Gustavo y Yolanda) "It was hard! The price of diesel kept going up and we had bills ... the truck, the house, the family."

In the Morales family everyone pitches in. The boys all help with the business in addition to going to school. They all participate in the Ford Leadership Programs that foster community involvement and service. Yolanda stands proudly in front of the home and property they bought last year. Braces still keep her legs straight.

"It took us eight years to find this property where we can have our trucking business. We came here with nothing and started a life here. I know if we had to, we could do it again." THERE ARE ABOUT **99,700** OREGONIANS IN SINGLE- OR TWO-PARENT HOUSEHOLDS IN POVERTY WHERE AT LEAST ONE PARENT IS A FIRST-GENERATION IMMIGRANT. MORE THAN HALF OF THESE INDIVIDUALS ARE CHILDREN OR TEENS.





When Daniel Vega was in the sixth grade he and his father drove a converted school bus from Colorado to Cave Junction, Oregon. They lived in the bus for the next 3 $\frac{1}{2}$ years.

"We waited each month for a check to come from my mom. We got food stamps, but by the end of the month food would run a bit low. After a dispute, our neighbors put a gate across the easement to our land. We couldn't get through to the bus so we had to move."

Daniel's parents were never married. For many years his father suffered from undiagnosed mental illness and was not able to keep a job. His mother worked various jobs and sent money to Daniel and his father when she could, never more than \$300/month.

From the time he entered middle school in Cave Junction, teachers took notice of Daniel. He was bright, focused and seemed to relish learning. In seventh grade the band teacher handed him a saxophone and he literally took off with it.

"Signing up for band changed my life. I've played the saxophone since seventh grade. Playing in the band gave me a reason to want to go to school. Music has kept me going."

Daniel and his father moved from one place to another, "couch surfing," staying with friends. "I felt very anxious all the time, almost neurotic because I didn't know where we would be next."

Daniel's father tried to get on welfare but when they began to delve into his mother's finances, he terminated the application process. People in the community continued to help. The high school librarian invited them to stay with her until they found a duplex to share with four others, living on the money his mother could afford to send. "The landlord let us stay there so I could finish high school."

Daniel dove headlong into school. He took honors and advanced placement classes and graduated with a 4.0 GPA. He was also very active in school government and school affairs. When the high school music program was being threatened with cutbacks, he led demonstrations and testified before the school board. "I told them how music kept kids like me in school. A lot of kids in that community come from troubled homes. Band was why they came to school every day."

Everyone who knew him recognized Daniel's potential. When he was a junior he was recommended for College Dreams; a college prep program for underserved youth in Josephine County. College Dreams looks for those with high academic potential. Daniel was a perfect match.

"They helped me see that college was possible. They urged me to pursue my dream of studying music."

College Dreams also connected Daniel to the Dream Savers program to help him set up a college savings account. Daniel has an Individual Development Account (IDA) under the Oregon IDA Initiative. "Every dollar I save is matched by the IDA (Initiative partners). I borrow against my own savings to pay for college. I'm trying to stay out of debt."

Daniel is in his second year of the Bachelors of Music program at Portland State University. His major is music theory and composition. He has a 4.0 GPA and hopes to pursue his PHD. Daniel plays saxophone in an ensemble; piano, viola, banjo and guitar. "I'll play any instrument I can get my hands on."

This year Daniel is the RA in his dormitory so all his living expenses are covered. He's on the peer conduct board and enjoys finding "creative solutions" to conflicts.

"I think it's wrong that people like my parents fall into a survival state. I'm in music because I love the messages it sends to people. It lets me express myself and at the same time reach people so they know they're not alone."

IN OREGON, THERE ARE ABOUT **36,100** TEENS AGES 13-18 LIVING IN HOUSEHOLDS IN POVERTY.



DISABILITY STATUS OF ADULTS

HIGH SCHOOL GRADUATION RATES

ECONOMICALLY 60% DISADVANTAGED

VHERE THEY ARE FROM

78% NOT ECONOMICALLY DISADVANTAGED



LIVING IN OREGON



SOURCE: ECONORTHWEST ANALYSIS OF AMERICAN COMMUNITY SURVEY, 2012, PUMS DATA; OREGON DEPARTMENT OF EDUCATION (4-YEAR COHORT GRADUATION RATE, 2012-13; STUDENTS ARE CONSIDERED ECONOMICALLY DISADVANTAGED IF THEY ARE ELIGIBLE FOR FREE OR REDUCED PRICE LUNCH)