

# Advocating for Working Poor Families 2024

## Session 1 Client Scenarios

### Hypothetical #1

Tanya is a single mother of three children ages 4, 7, and 10. Until three months ago, she received \$912.00 per month of TAFDC for her family, as well as a \$50 child support pass-through. However, three months ago her TAFDC stopped when she missed a recertification appointment. Tanya was not working at the time, Tanya's TAFDC case closed. Tanya has not received any child support since her TAFDC case closed, though she believes that the father of her children is paying \$50 per week of child support to DOR.

Q. What are ways that Tanya can increase her family income?

### Hypothetical #2

Rosalie is a single mother of one child, age 6. She is a veteran. She hit her TAFDC time limit a little over two years ago, and her TAFDC stopped then. She works 12 hours per week as a waitress, and usually makes \$160 per week including tips. Rosalie cannot work more than 12 hours per week because of depression and anxiety which makes her feel very overwhelmed by all the things that she needs to do to care for her family. She sometimes misses scheduled hours of work because she has unpredictable panic attacks which render her unable to leave her home.

Q. If Rosalie loses her job, what are her income options?

### Hypothetical #3

John is a single adult, age fifty-two, who works part-time. He earns \$15.00 per hour and, on average, works about 15 hours per week, but this varies (sometimes less, occasionally more). He just learned that he is going to be laid off from his job after about three years. He has back problems and is unsure whether he would be able to work more than he has been due to pain.

Q. What are John's options for income after his job ends?

Q. What benefits could John apply for?

### Hypothetical #4

Maria is 8 months pregnant with her first child. Until recently she lived with her boyfriend but after an argument escalated and became physical, she got a restraining order against him. She works as a waitress but has had to reduce her hours to 15 hours per week because of complications with her pregnancy.

Q. What are Maria's options for increasing her income? Today? After the baby is born?

# Advocating for Working Poor Families 2024

## Session 2 Client Scenarios

### Hypothetical #1

Tanya is a single mother of three children ages 4, 7, and 10. Until three months ago, she received \$912.00 per month of TAFDC for her family, as well as a \$50 child support pass-through. However, three months ago her TAFDC stopped when she missed a recertification appointment. Tanya was not working at the time, Tanya's TAFDC case closed. Tanya has not received any child support since her TAFDC case closed, though she believes that the father of her children is paying \$50 per week of child support to DOR.

For two months Tanya relied on friends and family to help pay for food and other basics for her family. She was unable to pay her rent or utility bills despite living in public housing. She then got a job working as a cashier in a local supermarket where she works 20 hours per week for \$13 per hour. She has no child care, so she has been asking friends and relatives to watch her children when they are not in school. However, this does not always work out and Tanya has had to miss some work because of lack of child care.

Tanya comes to you because she needs stable child care in order to keep her job, and because her landlord, the local housing authority, has sent her a 14 day Notice to Quit for non-payment of rent (she lives in federal public housing). She is also worried that her utilities may be shut off. She says she pays all her money for food, clothes, transportation.

Q. What are ways that Tanya can decrease her expenses including rental arrears that threatens her current housing?

Q. What are other benefits or resources she is eligible for?

### Hypothetical #2

Rosalie is a single mother of one child, age 6. She is a veteran. She hit her TAFDC time limit a little over two years ago, and her TAFDC stopped then. She works 12 hours per week as a waitress, and usually makes \$240 per week including tips. Rosalie cannot work more than 12 hours per week because of depression and anxiety which makes her feel very overwhelmed by all the things that she needs to do to care for her family. She sometimes misses scheduled hours of work because she has unpredictable panic attacks which render her unable to leave her home.

Rosalie comes to you because her boss wants to switch her from the breakfast shift to the lunch shift. The lunch shift would allow her to make more money, but she needs child care for her daughter after-school. She also mentions that the transmission in her car just broke which will make it difficult for her to get to work. She also fears she may eventually lose her job due to her panic attacks. Rosalie has a Section 8 voucher and has been paying rent using advances on her credit card, which she can't do for much longer.

Q. How can Rosalie get child care and help with her car payments and/or other reliable means of transportation to work?

Q. What if Rosalie does not want to go back on TAFDC benefits?

### **Hypothetical #3**

John is a single adult, age fifty-two, who works part-time. He earns \$15.00 per hour and, on average, works about 15 hours per week, but this varies (sometimes less, occasionally more). He just learned that he is going to be laid off from his job after about three years. He has back problems and is unsure whether he would be able to work more than he has been due to pain.

John lives in a rooming house and pays \$550 per month for rent. Ideally he would like to go to school or a job training program so he can increase his income and earn more per hour than he does presently. He has 1 child for whom he is supposed to pay child support of \$200 per month. He used to be on SNAP but failed to re-certify recently and was cut off. He currently owes about \$10,000 on his credit card bills and has been receiving a lot of harassing phone calls requesting repayment. He did agree to repay some of his bills at a little bit per month but has been unable to keep up with his payments. He pays his own utilities and recently his electricity (lights) were turned off. He owes about \$800 to the electric company.

- Q. What are John's options for school and/or job training?
- Q. What can he do about all the money he owes?

### **Hypothetical # 4**

Maria is 8 months pregnant with her first child. Until recently she lived with her boyfriend but after an argument escalated and became physical, she got a restraining order against him. She works as a waitress but has had to reduce her hours to 15 hours per week because of complications with her pregnancy.

At about \$13.00 per hour incl. tips, she is unable to pay her bills. She tells you she can't afford her pre-natal vitamins. She is behind on her rent and (non-heat) utility bills. She also has not been able to make her student loan payments.

- Q. What can she do about her bills?
- Q. Nutrition assistance?
- Q. Medications?