

BUILDING A LIFE, PAYCHECK TO PAYCHECK; Mom's doing well, but two incomes are needed

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Yolanda Sanchez is at the top of her game.

Smart, attractive and bilingual, the 28-year-old accounts receivable clerk received a promotion and a raise this fall, bringing her hourly pay to \$10.50 — the most she's made in more than a decade of clerical jobs in three communities.

One supervisor called her a fast learner: "She said, 'I can throw you into anything and you can do it,'" Sanchez recalled.

Despite the accolades and the raise, Sanchez doesn't make enough to meet the basic needs of her two children — a 7-year-old whose back-to-school clothes remain in layaway as Christmas approaches and a baby who sometimes runs out of formula and diapers between paydays.

Since separating from her husband in April, Sanchez has been learning what thousands of single Oklahoma mothers already know: Unless you have a college degree and a high-paying, professional job, it takes two incomes to support a family.

Sanchez, whose education ended after high school, has little hope of reaching the \$16.66 an hour the **Oklahoma Self Sufficiency Standard** says she would need to support herself and her two children without public or private assistance.

That leaves her with a tough decision: Can she afford, financially, to divorce her unemployed husband, who is on probation for a 2002 marijuana conviction? Can she afford, emotionally, to take him back?

A rocky marriage In 2002, while the couple were living in Clinton, her husband got a five-year suspended sentence for possessing marijuana with intent to distribute.

The marriage weathered that crisis, Sanchez said. They moved to Oklahoma City and she got pregnant again. But new marital problems arose while she was carrying their second child.

Several weeks after the baby's birth in April — following a fight — Sanchez took the children and most of the furniture and moved into an apartment.

The first location didn't work, so she moved again in September, this time to a two-bedroom unit just across from one of her four sisters. She pays \$495 a month but has a washer-dryer in her apartment and cable TV service is free.

Her husband is actively involved in family life. For months, he picked up their daughter, Sydney, after school each day. Although he is unemployed, he pays half of baby Richard's monthly day-care costs when he can, Sanchez said.

While her husband's financial help has kept Sanchez afloat during their separation, she said his employment status keeps her from getting state-funded child-care assistance.

"I didn't qualify. They said because we're still legally married and he's unemployed, he can look after them," Sanchez said.

Divorce would make Sanchez eligible for the child-care subsidy, but she fears she would still be worse off financially. Because her husband has no regular income, Sanchez does not think she would get much, if anything, in the way of court-ordered child support.

Until another fight in mid-October, the couple still went bowling together on Friday nights, and her husband regularly drove Sanchez's car because his had a broken window, making it too cold to transport the

baby.

"We're trying to work it out," Sanchez said. "We've been to counseling. I've told him, 'I can forgive you but I can't forget it.'"

September Sanchez might have left her marriage, but her finances remain entangled with her husband's. Every month, \$340 is garnished from her paycheck for two loans the couple took out to make a down payment on a Clinton home years ago.

"He couldn't sign the papers at the time because he had no income they could see. So I signed, and now they're garnishing me," Sanchez said. The garnishment takes 25 percent of her net monthly pay.

She also owes \$400 on her electric bill. Part of that sum was a transfer fee tacked on when she moved to her current apartment.

"Every paycheck I have is set aside. The first one I get at the beginning of the month is to pay the rent. The second one is to pay day care and pay the car. There is no extra money to pay the electric," Sanchez said.

To help make ends meet, Sanchez applied for food stamps. She learned she makes about \$200 a month too much to qualify. But she gets nine cans of formula and some baby cereal for Richard each month from the federal Women, Infants and Children nutrition program.

She lives without a telephone. New clothes are not in the budget, either. "Sydney didn't get anything new for school this year," Sanchez said. "I put some on layaway but I didn't have the money to get them out."

Her car, a 1997 Geo Prism, has 131,000 miles on it, much of that racked up driving between her son's day-care provider in northwest Oklahoma City and her home and job on the southwest side. The trip adds 45 minutes to both ends of her day, but Sanchez said it's worth it to leave Richard in the care of his godmother.

"I barely have enough for gas," Sanchez said. "I told a friend, 'It's excitement that's powering this car right now. See? It's on E.'"

Early October Sanchez is still waiting for a pay raise she received a month ago to show up on her check.

"I told them about it, and they said, 'Well, you'll just have to wait until the next check. We've already cut the checks,'" she said.

The \$1.33-per-hour raise would have added more than \$100 before taxes to her paycheck.

"I was depending on that money," she said.

But she also has good news: The company that has been garnishing 25 percent of her pay each month has agreed to take only 10 percent.

But while her money situation looks brighter, the prospect of reuniting with her husband is dimmer on this warm, fall day.

"Me and my husband just really had it this weekend. We got into an argument," Sanchez said.

It began when she asked him for more help with the children, especially getting Sydney to school in the mornings.

"I have to be at work at 7:45, and my daughter can't be to school before 7:45," Sanchez said.

"He said, 'Well, you should have thought of that before you told me to leave.'"

Tears spring to her eyes as she remembers the fight.

"Trapped? Yeah, that's the way you feel. And it's so aggravating because I bust my butt every day and never have enough for nothing," Sanchez says.

Because of the fight, she is worried that her husband won't help her buy diapers and formula for the baby. The diapers will run out midweek — Thursday, if she's lucky.

Only half a can of formula remains of the nine cans she gets each month through WIC. Her sister has agreed to buy one can.

On this evening, Sanchez has 20 cents in

her purse, although it is only three days after payday.

"But I have a full tank of gas to get to work and get around," she said.

Then a visiting aunt returned from using the telephone at Sanchez's sister's apartment across the way.

"Lolo, won't you please take me to Clinton?" she begged.

And Sanchez did.

Mid-October Sanchez ignores her mailbox. When she misplaced the key, it didn't upset her.

"I really hate to go check my mailbox because I know there's bills in there," she said.

She finally makes the dreaded trip for the first time that month on Oct. 18. While she is walking back to her apartment with an unopened stack of bills, her electricity is shut off.

Her electric bill was due Oct. 16.

Sanchez has worried about the electric bill since September, when it grew to nearly \$400 with disconnect and reconnect fees associated with her move to a new apartment.

Her household is in the dark for two days while she raises the money. They shower by candlelight.

"My neighbor, she let us run an extension cord from her house to our house so we could have television and a fan because it's so hot. We did that, and we all slept in the living room," Sanchez said.

Her husband rescues the family Oct. 20 when he contributes \$200 toward the electric bill. His tribe, the Cheyenne-Arapaho, promises to pay the balance.

Then Sanchez discovers another crisis:

"All my food's spoiled in my dang refrigerator," Sanchez said.

The family would have to eat canned food until payday at the end of the week.

November Sanchez pulls up in front of her baby sitter's house behind the wheel of a 1997 Ford Explorer with a paper dealer's tag in the window.

She bought the car that morning, three days after one of her sisters borrowed and then wrecked her Geo Prism.

Sanchez paid \$10,000 for the sport utility vehicle with 98,000 miles. Her father loaned her \$4,000 for a down payment, and she borrowed \$6,000 more. Her monthly payment will be \$280 — a whisker under what she was paying on the Prism, which her father plans to repair and then sell.

Because she has a bad credit rating, Sanchez has agreed to pay 21 percent interest on her car loan. "But it goes down to 10 percent after a year," she said.

Sanchez, who has been struggling to keep fuel in the tiny Prism, has no idea how the Explorer would compare. The car dealer "said it got pretty good gas mileage," she said.

"I just wanted a bigger car," she said. In better times, when she and her husband lived in Clinton, they drove a Suburban.

The next stop is her husband's house, where Sydney stays after school. Her husband appears to be angry as the little girl grabs her things and climbs into the new vehicle.

"He's mad because I didn't put it in both of our names," Sanchez said.

At home, she parks the big, black sport utility vehicle between two smaller cars in the apartment parking lot.

It is the first major purchase Sanchez has ever made on her own.