### Micah:

Thank you for taking part in this very important research. My name is Micah Cookes and I am a CI student. As a class project, I and my classmates are collecting the oral histories of those in Ventura County who are affected by the current economic recession. By signing the consent form that I have provided you with earlier, you have agreed to participate in this research and/or you have agreed the audio-recording of this interview to be archived at the CI Broome Library. I would like to assure you that whenever you feel uncomfortable with the interview, you can take a break or you can decide to withdraw your participation in this interview.

So please tell me about yourself?

#### Jessica:

My name is Jessica Delaway, was born in 1993, 19 years old be twenty in July.

Micah:

Thats exciting.

Jessica:

Yes,

Micah:

How long have you lived in Ventura County?

## Jessica:

I moved her 2 years ago from SD county and moved here for school

## Micah:

What do you do, let me elaborate on that question, what do you do for a career or a job

Jessica: Right now I work two jobs.
Micah: Woah that sounds like a heavy load
Jessica: Plus school its insane but I work about 30 hours a week at chilis restaurant and another 10 at our school in the archives in our library actually.
Micah: wow thats really cool. Do you enjoy working at the archives?
Jessica: I love it, I just recently switched my major to it.
Micah: Oh wow
Jessica: So I can go to get my archives license when I graduate.
Micah: Thats awesome that sounds like a career you chose after working at the archives
Jessica: mhm.
Micah: Thats really cool. Have you worked any other jobs before?

Um, I worked in a lot, not alot at a honda dealership for like a year and a half.

#### Micah:

oh thats cool.

#### Jessica:

My summer before my freshman year of college and my senior year in high school oh okay, so like senior year until you came to CI.

### Micah:

These jobs do not sound like they are like necessarily like lifetime careers other than like the archive one. But, was the archive one a dream you have had since you were a child? Or what was your childhood dream, if you had one?

### Jessica:

Um, my childhood dream, honestly, growing up I never really knew what I was setting out wanting to do. Um, I wanted to, when I was little I remember wanting to be a teacher probably the most. but now that is definitely not my calling.

### Micah:

Okay, well the archives sounds like you know what you want to do and you sounds very committed.

## Jessica:

Yeah, its, I have been working there for about a year and a half now and it has just been like so interesting. Everything that I get, every paper that I get, every document every oral history that I get from everyone is just like so interesting. I am set on it now. I really like it

### Micah:

It sounds like your job day is a little different everyday.

#### Jessica:

Yeah definitely, it is working with different things and different people and listening to their stories. It is really cool.

#### Micah:

Well it is really nice to get to know you Jessica, tell me about you family.

#### Jessica:

Um, I have, well obviously, my mom and my dad. My parents are divorced. My dad is remarried my mom is not. And I have three siblings and one nephew. Who is pretty much like a sibling.

### Micah:

Did you grow up in your mother or you fathers household, or like was it an equal split, how did it work?

### Jessica:

Um, it was a really messy divorce between my parents. So my dad had four days out of the year with us. Or out of the month, each month.

### Micah:

Oh, okay, so a little different.

## Jessica:

So I spent the entire time with my mom's family.

## Micah:

And even though your mother did not remarry, how was it living in a single parent house hold?

## Jessica:

Um, it was really um, I wouldn't want to say lonely. But my mother was very busy working. She is like an accountant and notary person, so she like signs documents. She is very

busy. And she has offices in Torrance, and in San Diego.

### Micah:

Both in California?

### Jessica:

Mmh, so she would constantly be like up in Torrance, for a week. And back down at home for a week.

### Micah:

For a whole week?

#### Jessica:

Yeah, she would be gone for a week.

### Micah:

And what would you do on those nights that she wasn't there? Or those days?

### Jessica:

Oh, um, I would stay home alone. Obviously not when I was little. But into highschool, I was like completely fine being by myself, at home.

## Micah:

So like she wouldn't know if you went to school or anything right, other than like a phone call?

## Jessica:

She had no idea.

## Micah:

So when you did go to school though it was because you were pushing yourself

## Jessica:

Yeah, definitely. Well, my parents when they were still together when I was little, even when they were divorced, they made me a very independent person. They have always like engraved in me to make my own decisions and like never really told me what to do, they have never been like, you have to get straight As. It has always been like I just do. Or I just try really hard, with everything I guess.

### Micah:

Thats good. When did you come to Camarillo?

### Jessica:

I moved here in 2011.

#### Micah:

And it is now 2013, so you have been living out of your mother's home for about two years?

### Jessica:

Mmhm, almost. In August it will be two years.

### Micah:

And do you find it to be like a struggle? Do your parents support you? Or are you, how, how does it work?

### Jessica:

Um, it has been the most chaotic and difficult thing ever to live on my own. Um my freshman year my parents wanted me in an apartment, they didn't want me in the dorms. And I chose to live in the dorms. Because I thought it would be a better experience. and it was, it was a good idea.

## Micah:

How are you able to pay for going to school, and living in the dorms?

Well, my parents have never really struggled to much financially. So when we decided on the dorms they were willing to pay for it. However, I didn't want them putting that much money on my education. Because I don't believe it is something they should have to pay for. So um, my freshman year we split it. My mom paid six thousand, my dad paid six thousand, and I paid six thousand. So I paid in loans obviously because I don't have six thousand dollars.

### Micah:

Yeah, how are you. What is your living situation this school year.

### Jessica:

This school year I moved out.

### Micah:

Of the dorms?

## Jessica:

Yes, out of the dorms. Into an apartment in Oxnard. Townhome. and I pay for everything completely on my own

## Micah:

Wow that sounds like it could be really overwhelming. How are you able to budget, or are you able to budget the income you are able to make as a student

## Jessica:

Probably never, no my mom, is super into organizing everything. And she sends me a budget every month. Like these are your expenses every week. Don't forget.

## Micah:

Are you able to manage off of that budget?

### Jessica:

No, absolutely not. Every two weeks at the end of every month I am like oh, well guess I don't need groceries this week. Like its not going to happen.

#### Micah:

And when it comes to food, are you able to eat a nutritious diet, or are you like living off of things that are less nutritious?

#### Jessica:

Definitely, do not get the luxury of buying great amazing food. And its horrible, but in between working like forty hours a week and going to school I don't even have time to sit down and think about what I have to do. i DON'T have time to buy groceries. And since I can't afford those either. I am not able to make an actual dinner. So its just not going to happen.

### Micah:

Do you buy fast food often?

## Jessica:

Um, Yeah. I will pick up something on the way home.

## Micah:

After working all day?

## Jessica:

Yeah like today, I got off at ten.

## Micah:

What was the most surprising aspect of your experience of living on your own and trying to budget?

The most surprising thing was, I don't know if it was like the actual idea of like grocery shopping because I had never done it before. There has always just been groceries. So when like four dollars for peanut butter. I was like are you kidding me?

### Micah:

It is a luxury.

### Jessica:

Yeah, so that was pretty surprising. The cost of gas that was like insane. I was like what it is going to cost me \$50 to fill up my tank for a week and a half.

### Micah:

Do you go home often, to your parents home?

### Jessica:

No, the last time I went home was probable months ago. Months, I don't even have time. And if I take time off, that is like hours I could be working. That I need to afford like everything that I have.

## Micah:

For that trip home?

## Jessica:

Plus everything to go home is like impossible.

## Micah:

How has your life changed like having to budget like groceries and gas, and everything for school and things like that. Are you able to do the things you thought you would be

able to do living on your own?

#### Jessica:

Um, I guess it is like really puts some responsibility into every choice i make like every day. If I decide to stay up and watch a movie, that is going to be like two hours of sleep I do not get the next day. If I want to like take a nap during the day that is homework that I am unable to make up. If I am sick and unable to go to work, that is a problem. I have to like pick and choose what I can and cannot let myself do. It has definitely given me a lot of responsibility.

### Micah:

Yeah, as a student and someone working full time your time sounds very valuable and not something you can waste.

### Jessica:

Yeah,

## Micah:

So how have you coped, is it you mom sending you budgets, or suggestion budgets? How are you able to do what you do, because it sounds like such a struggle.

### Jessica:

Well, I don't like think I would have been able to do this without the amazing support system I have. My family, my friends, my roommates, they have made it so amazingly better through all of this. I also just think that this is everything I have ever wanted. I don't necessarily mind having to work fourty hours a week and go to school. Because it is everything I have ever wanted. Makes it able to do all of this. Because it is everything I want. I want a better future. And I want an education that is great. At a school that I love, with people that I love. And that is what has made it easier to do this. And its great,

because it is what I want. Even if it is not the best all the time. It is really good most of the time. Its really good. It is getting to a good point.

#### Micah:

Do you see any value in the struggle you are going through, do you have an end goal?

### Jessica:

Um, I think my end goal. Is to have a job that ii love. my parents both, my mom loves her job. and although it is a lot of work. She loves getting up everyday and going to work. and my dad opened up his own business. and granted he doesn't want to be working anymore, he probably wants to retire, he loves his job. he is doing exactly what he loves. So I think my goal at the end of this is to do something I always wanted to do. Working everyday to ge there is just great. It will take some time. But good for me.

## Micah:

That is really good. It is good that you see value in your education, but how you are working towards it. Because if you like loathed it, you know, if you are like miserable getting up and going to work, at the end of the day it would not be worth it. So it is good that you see value in it. Do You, think it should be easier, to obtain a degree in California, do you think the cost of it is to expensive?

## Jessica:

Um, I definitely think it is pretty over priced.

## Micah:

Seeing how K-12 is free. And the government is able to pay for it, do you think a higher education should be easier to obtain?

I think so, they say you get what you pay for. So at a comm coll you are getting this kind of education. And at this one you are getting. Honestly I don't know what the difference is either way. I just know it is way over priced either way. I shouldn't have to be paying three thousand dollars in books. and I should not being paying 200 dollars for a parking permit for a semester. But I mean like, that is kind of insane. But I do value my school a lot. So it is not horribly painful

### Micah:

Do you receive financial aid?

### Jessica:

Yes,

## Micah:

How do you look at that debt?
Do you see it as good debt or a burden you will have to carry?

### Jessica:

Um, my first year I did not really think about it that much. But now, my mom is very like let us help you pay for your college. And I really don't want to let them do that. I really don't want that. I would like to be able to say that I put myself through college. And the only difference they see through that is they are still paying off their college. and their loans they took out. My mother graduated from a UC and my father a trade school. They know how ridiculous it is. And they are putting my other siblings through school. and how ridiculous it is to pay off. And they have always said they didn't think it was worth it. But know that they are like seeing how much I have grown from it, I think they are

very like. Well they have always been super supportive. But now they are like you are doing a good job keep it up.

#### Micah:

That is good that they are very invested in your future as well. But it is very courageous of you to be so independent. Very courageous.

Have your views on American changed since you have taken on this hardship, do you think it should be so hard to survive in us. You are working 40 hours a week. And you say it is hard to make ends meet. Yo mentioned at the last week of the month you are just like, oh well guess I won't buy any groceries. Do you think it should be easier to make it.

#### Jessica:

It definitely should, it should not be so hard to want an education. It should not be so hard to want a house. It should not be so hard to provide. I am me, providing for one person. I do not have other than my own little responsibilities. I do not have kids. or a husband. and am not into having either of those soon. I cannot imagine having to pay for all of that too. I do not know how people do it.

### Micah:

Definitely, it is like the US dream is becoming is becoming harder and harder to obtain as higher education is becoming harder and harder to obtain.

How do you think you are able to make it through this hardship. Do you think you are going to be able to graduate on time?

## Jessica:

Well, I would hope so. Um, until then, I am going to make it through. because I do not have any other option. I am

already two years in. I cannot just give up now. But I think that is what keeps me going. And I do not look at it like I have two more years to go. How am I going to do this?. It is more like day by day. Okay today I have to do these assignments. And go to work. This is okay. I can make it through. Because if I look at it overall. Like I have two more years of waking up at six and going to bed at 11 everyday, it would just not be easy. But day by day make it a lot better.

### Micah:

That is good to look at it everyday. Because it is not able to always see the light at the end of the tunnel, but it is easier to see yourself making footprints along the way.

#### Jessica:

Its scary, to look wake up and be like two more years and I graduate. And what if that job just isn't important in society anymore. What do you do?

## Micah:

Are you on the track to graduating in two more years?

## Jessica:

No.

## Micah:

Are you taking summer classes?

## Jessica:

I am taking summer classes now. Like doubling up what I was planning on doing. So I can graduate in two years.

## Micah:

That is a really good plan. That sounds like a very valuable choice. Are you staying in Ventura County this summer, or are you going to make your way back to your parents home?

I am, in a lease. So I have to stay all summer. And I cannot move job locations for a few months. So I will be here all summer.

#### Micah:

Do you think it was a wise choice to make a lease contract to hold you to stay over the summer?

#### Jessica:

No probably not. It has not really caused a problem for me. I have had trouble with roommates leaving and that was a huge struggle with me.

#### Micah:

What happened with that?

One of our roommates wanted to leave and go home. So we were burdened with that. Which is another four hundred dollars, and I had to cover it. Because she had decided she did not want to pay her rent. And so on top of all my expenses, I had not idea how to come up with another four hundred dollars. In like a day.

## Micah:

How did you cope with that situation?

## Jessica:

Um, I took from my savings. And I ended up splitting it with another roommate. So I ended up paying two hundred dollars.

## Micah:

That sounds like such a struggle. To put money into your savings to invest in your future?

Yeah, just to waste it because someone did not want to pay their rent.

#### Micah:

I am really sorry that happened. Were you able to find another roommate?

### Jessica:

Yes, we did find someone. And she is wonderful. She pays her rent.

### Micah:

I am very happy you found someone to pay that rent.

#### Jessica:

Yes, it made me stressed out. then you are up all night worrying about the thing you did not finish. And how are you going to finish it the next day. And how are you going to pay everything on time. And then you lose sleep, and then you are tired the next day. And then its like just a never ending cycle.

## Micah:

You sound like you are coping very well though. Like you are a very optimistic positive person.

## Jessica:

Yeah, I try to be. There is no point in having a bad attitude towards it. It is not going to change it.

## Micah:

That is a very good way to look at it.

Do you see a problem in Ventura county? In the town that you live in?

In Oxnard definitely. It seems like everyone is having so much of a financial struggle. So many homeless people, and it is not their fault. They will come into my work, and ask for a cup of water, and I am like here let me give you everything I have. Families who are crammed into a small apartment. I am living with four other girls and I thought that was bad. But they are even bigger families living in a one bedroom apartment. I don't know how they are doing it.

#### Micah:

Are these the reason you find it so important to get your higher education?

Jessica:

Exactly.

### Micah:

And to push yourself through each day?

### Jessica:

Yes, I don't want to. Not that I am not saying they are not being great parents. Because they are doing everything that they can. And that is great. But I just want to be able to have a family and be able to provide. And not have to be at work for a week in a different city. With my child home alone, going to high school. Not knowing where they are. And not knowing if they went to school that day. I would like to be able to take my kids to school. And be able to work and do something I love and provide for them. And if this is what it takes, i'll do it.

## Micah:

That is a really really good outlook to have on this problem. Because it does sound like it is so difficult to make

it in this world. And you efforts are very commendable. So Jessica how are you dealing with all of this stress and what sounds to be an overwhelming load?

### Jessica:

Um, medication. No, I do go to therapy. Because I have very deep rooted anxiety issues. They first appeared when I was very little and they ended up going away towards high school, no not high school. But the ending of my high school career. I did not have it as bad. I did not have panic attacks all the time. Once I got into college and came here, it started up again. The second semester of my freshman year. It started up again. So I started going to therapy. They basically said that it is me trying to adjust to a new place. Because it was out of my comfort zone. It still has not changed. A year and a half later. And I do not believe it is me trying to adjust to something new. Because I have been here for a while, a year and a half. I think it is just being stressed. Like worrying about work. And what I didn't finish at work and what I need to finish tomorrow at work. And what sections need to be processed, and just everything. Different things like that, tend to just over think in my head. And that has definitely been another struggle. Because on top of everything I have to maintain a healthy mind. And quiet that part of my brain that is so overworked.

### Micah:

It sounds like the struggle you are taking on though would be an emotional struggle as well.

## Jessica:

It definitely is, as much as it is physically to work and be awake and alert all day. It puts a strain on my emotions. and you start to get over worked and isolated with your own feeling. I just need a break. A break from thinking.

### Micah:

That sounds very difficult. It sounds like you are coping with it very well though. So the daily struggle, sounds like it is something would hopefully be worth it in the end.

### Jessica:

Yes, definitely.

#### Micah:

And it is good that you are able to, have someone to talk to such as a therapist.?

### Jessica:

Yes, a great therapist. But as I said before, I am fortunate to have an amazing support system as well. Such as my parents, siblings who are not doing the exact same thing. They are at Universities doing the same thing I am. So that, mixed with my friends who are doing the exact things too. I ts is good to know I am not alone. Doing all of this everyday. But so is a lot of other people.

### Micah:

Yeah, I think it is often overlooked the struggle that college students have. And I do think it would be beneficial for the government to make it easier to obtain a higher education.

## Jessica:

Yeah, just financial aid should not be. My financial aid is nothing. Because it is based off of my parents income even though they do not pay for anything.

## Micah:

Yes it is very hard to become a dependent.

Even though you are doing it all yourself. Completely by yourself. The requirements to become an independent, are you have to have a kid, or be homeless, or worked in the troops. It is things that are like not. Even though I am literally paying for everything on my own. It is completely unfair.

#### Micah:

I have some of the same struggles. With that, it should be easier to obtain financial aid. Not that the people receiving it. But the money needs to be better distributed. People are overlooked.

#### Jessica:

Yeah,

### Micah:

How are you able to know that you are going to have so much debt,

How are you able to keep taking out financial aid knowing that it is just accruing?

## Jessica:

Um, I know that it is loading on on and on. And eventually it will have interest. However I also know what I am working towards, is greater than the debt I will have. This debt that I will have right now. I am going to have to struggle and have to accrue all of it if I want to have a job that pays off for everything. Just knowing what I am getting is going to pay off and be worth it.

## Micah:

Yes, it sounds like the archivist job you want to obtain is something more than the debt to you.

Definitely, a lot of interesting thing, and thing I like doing. Is more than 30,000 dollars in debt is worth it.

### Micah:

Well that is nice that you are working towards a job you will enjoy.

#### Jessica:

It is not good now, but It will be good, in the future.

#### Micah:

Tell me more about your siblings.

#### Jessica:

My parents?

### Micah:

You said you parents have another kid in college. Is that child paying for their college education? Or are you parents supporting them?

## Jessica:

Well my sibling is just starting her freshman year this year. and she is actually my step sister so she has a different dad then me. Dad and mom, I guess. Step. My step mom is her mom. She was accepted at a CSU in San Diego. San Marcos. She actually just got a trust fund. At eighteen. We all had it, and she got it for enough to cover her tuition. and living expenses. Her dad is also disabled and she got a lot of financial aid and my parents are helping out.

## Micah:

So she is not having the financial burden you had?

No, and she is living at home. She is not moving out. So she does not have that expensive rent and bills and things like that.

### Micah:

But you were raised in your mother's household.

#### Jessica:

Yes, and she was raised in my father's.

#### Micah:

So you were raised to be a little more independent?

### Jessica:

Yes, but my father is very, always pushed me to make my own decisions. Same with my mom. But my step mom is a lot more hands on. Not in a bad way. But more controlling of the situation and the decisions she makes. And that was the best one for her. And I think this was the best one for me. It is a struggle but it is worth it.

#### Micah:

It is good that you see value in your education as well as your independence.

Well Jessica thank you for having this interview with me today. It is greatly appreciated by the University.