

Ashlyn Larsen
Sociology 201
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Economic Recession Audio Transcription

- Me: Thank you for taking part in this very important research, my name is Ashlyn Larsen, I am a CI student. As a class project, i and my class mates 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.
- Me: Okay, so tell me about yourself.
- Interviewee: Alright, so do you want me to start from when i was born?
- Me: yeah.
- Interviewee: Well i was born in Thousand Oaks, California. At Los Robles hospital in 1970, of December of 1970, and i grew up in Thousand Oaks and then i went away to college at Cal State Fullerton and came back and went to college at Cal Lutheran University. Ive been teaching since 1992 for junior high math and science.
- Me: and tell me about your family.
- Interviewee: Umm my family lives here in Thousand Oaks, in Simi Valley, and i have 3 kids, and they are teenagers, and my mom lives in town, and my sister lives in Colorado, and my brother lives in Agoura.
- Me: And have they been supportive throughout this whole economic recession?
- Interviewee: Yes, they have. They have been very helpful in anything i need for you know, rides for the kids, or stepping in and helping out with payments and stuff, they have been very much there for me, yes.
- Me: Growing up what was life like for you?
- Interviewee: Way more simple than it is now, it was more like home all the time, dinner at 6 every night, you know. Homework done before we could go out and play. On weekends we hardly ever went anywhere, we were always home playing with the neighborhood kids.
- Me: Do you remember any sort of economic hardship during your childhood?
- Interviewee: Umm, i remember that friends could go do things and went on trips that we didn't get to go on. and i remember that if we got to go out for dinner, it was the night that my dad got paid. So it'd be like one time a month, and we would go to like Loupee's or something, we would always know it was pay day because we would always go out dinner, and most of the time we were home. So i didn't realize it when i was growing up that it was hard economically, i could just see what my other friends were doing and we weren't doing. But i didn't realize that we didn't have money, i didn't see it any different, i just thought thats what we didn't do as a family.
- Me: was education as expensive as it is now?
- Interviewee: Umm, no. Well i went to a private school that my parents sent us to and so thats why we weren't able to do a lot cause they thought education was more

important to spend the money on. and um, but it was way way, if i look back, knowing what the cost was, it was way cheaper than it is now.

- Me: what about college?
- Interviewee: Oh, by far way cheaper! Yes.
- Me: When did your hardship begin?
- Interviewee: Umm, i, back in 2008 was when i found out about money not being available for our family and so it was back in, i believe it was September of 2008. But it had been happening for awhile, probably like a year, year and a half before then but i didn't know about it.
- Me: can you describe your hardship?
- Interviewee: Yes, umm, basically umm my ex husband worked for a financial institution and was making good money, then the recession hit and he stopped making money and he wasn't able to let us know for whatever reasons that he wasn't making money so he was trying to show that he was providing for us by borrowing money from hard money lenders and friends and finally after a while it caught up to him and it kinda all came crashing down and we didn't have any money in any of our accounts and no 401K, no retirement funds, no college funds anymore, they had been used up, and we owed a bunch of people a bunch of money and thats kinda where it all started and we've been cleaning the mess up since.
- Me: and thats what caused the divorce?
- Interviewee: Umm i would say yeah, that and well umm when i first found out about it, it i was like we can work through this, its just a financial thing, you know its not a big deal, we could totally work through all that and umm so we sat down and did kinda a life plan and a budget not knowing that he didn't stop doing the borrowing. So it was one of those things that if he had stopped when he got caught, i would've worked through it absolutely and forgiven him and done all that, but what happened was he decided to keep what he was doing and not stop and so then the trust was completely broken, because if he would've stopped we probably would've been able to get through counseling and through it but since he decided not to, so yeah it pretty much caused it, but i could've been stopped if he would've just stepped up and you know worked on it, which he didn't.
- Me: And you moved to Colorado because of that?
- Interviewee: Umm yeah, well we found out that our house was going to be foreclosed on, and so my sister said to come out to Colorado and she was going to house us for free for a year or two, it didn't matter to her how long we were there for, so we decided to take her up on that and fortunately i found a renter who came in and was able to rent the house for the cost of what the mortgage was at the time, and so by me living for free i was able to do back payments and be able to get current again.
- Me: And was Colorado better than California in any ways?
- Interviewee: Umm you know what if the kids were younger, and not teenager, if they were like in their early elementary years, i probably would've stayed in Colorado even if i could've gotten back because its just more slow paced, its more of how i grew up, and more not, you have to work but you have to work so hard to make things work back there. Its very family oriented, very stay at home, you know do things as a family. Where as out here its always rush rush rush, work work work, just to be able to afford your house. Out there its more like, work hard and enjoy your family on the weekend

and then, that's where I saw a big difference in the pace of life, that's why a lot of people, I think a lot of families are moving out that way.

- Me: What were you expecting from the move?
- Interviewee: Umm, well I was hoping that my ex husband would come with me and we would be able to start a new life. So we would come, work things out, get rid of all the baggage we left in California and be able to at least start and repair what got damaged. But he decided not to come, and so that was hard to work on and so half way through the time I was there, he said he was not going to be working with me on any of the marriage and didn't want to do that. But also, I went as well as a piece of mind, to clear my head and kind of take an easy job that didn't require a lot of thinking on my part, like it was a really down step for me. So I can be able to sit back and kinda do a life plan for myself. So that was a really good year of just rebuilding in my mind, and then when I moved back to start moving again you know.
- Me: From that experience what was the most surprising aspect of it?
- Interviewee: From moving to Colorado?
- Me: Yeah.
- Interviewee: Umm, I think the growth for me. Like I kinda grew up, cause before it was kind of a marriage and he took care of the finances, I took care of the kids and I didn't really have a hand in any of the finances and really any of the day to day things that support living in a house and you know where as I went out there and I had to do it all, raise the kids and do all the finances and I really feel empowered now that I totally know where all my moneys being spent, where it all goes and how I spend it. It's all based on me. So for me the most surprising thing was the awakening of how women and men in a relationship have to know and be communicative to each other about what's going on, cause if one person does it all even though the other person trusts them, if they get in a stressful situation the other person has to be there and be along side them to help them out with out having to verbally say it. They would know if they are both involved. So I'm a lot more aware of that, if I ever get in another relationship to be so aware of that part of it cause it can ruin so many marriages if both people aren't involved.
- Me: And what was the most painful?
- Interviewee: Umm the loss of the family, the loss of the community. I think the hardest thing was we had such a good community of friends and family that we did stuff with all the time and the hardest part for me was just that loss of the unit and looking back and seeing the decisions that my ex husband made, I'm glad now, that if he kept making those, I'm glad that I got out when I did. But the most painful part for me is having to build back that unity again, because you have all those years of history and now that units not intact any more, you don't have those memories with somebody new. So I think that the hardest part for me, you know, was seeing the kids reaction to all that and just trying to navigate through that. So yeah that was probably the saddest part, just the whole idea, of the marriage unit, and the family being exploded, you know so.
- Me: Umm how has your life changed moving forward from this hardship?
- Interviewee: Umm I feel like I am back to the person I was 15 years ago, you know. You don't really see a slow decline when things start getting bad, until you start to rebuild and start to move forward and I look back at the last couple years of, before I

found out about the finance stuff, and how life was, and we were really not on track with the way we should be living life and um we had the money and all the things to go do. It wasn't simple, you know and i think moving forward and seeing the life now is the way its supposed to be and really trying to remember moving forward, you know, to stay on that simple track and still enjoy life and enjoy money and enjoy finances, but not to make that be the only thing that your focused on you know, but um yeah just for me being empowered and knowing, knowledge i tell you, knowledge is such a huge thing to make you feel so confident and so now knowing all the financial things is awesome.

- Me: Now that you a single mom paying for everything have you had any food insecurities?
- Interviewee: You know what, no the only reason why for that is because i would work 3 or 4 jobs if i have to to provide for my kids, and i have, I've done what i can. If things didn't step in where they were need i have the support of my family and a massive amount of friends to step in, that would never allow us to go hungry. So if i didn't have that community, i think that'd be a little more scary. I know theres a lot of people out there that don't have that network of friends, so I've never had a scaredness because i knew that i had like 10 families that would take us in in the next day if we needed to. So not really, there were times where i had to really super budget and watch what we were buying and that was kinda a fun thing because you felt really like even though it was hard work to do, it was kinda like you felt a sense of accomplishment, you really had to like sit and coupon clip and look and find out where all the deals were so there, even though if you have money, theres a positiveness to doing that as well, even if you have the money because it makes you feel like your really working for you know the bargains.
- Me: What about any housing problems?
- Interviewee: Umm except for moving in with my sister, that was difficult, you know to move in with another family and have other adults telling you how to run you know the way that you live, umm that was an adjustment, i mean we worked it out and thank goodness we didn't get in any huge fights about it all, but umm housing, never afraid, again same kinda thing, never afraid of loosing any housing because we were able to move in with any family or friends that we needed to so.
- Me: I know you went to school to become a teacher, is it hard being a teacher now since theres such high competition with layoffs and all?
- Interviewee: Umm you know what, i think if i didn't have the network of people i know growing up in the area. If i had to go get a teaching job somewhere different i think it would be a lot more difficult, coming back to the same area where i grew up, helped me because i knew people. When i was Colorado, strange coincidence, I ended up working with somebody who knew friends of my community out in Colorado, which was very bizarre. But all the other places i went to interview it was a big competition to get those jobs, there were like 75 applicants for 2 jobs at a school. So it was really competitive and if you didn't have the experience or my girlfriends going through a separation and divorce, she has no, hasn't worked in 30 years, and doesn't have a college degree and she is scared out of her mind to loose her house because she has no way to step in to a career, where as having a college degree, having something to fall back on. I always tell my girls, don't ever stop working. Even if you have children,

work 10 hours a week, stay in your career, because then you'll still have the network of people that when you want to jump back in full time, then you go back in and you have that network to hire you back. But if you take 20 years off, and then all of a sudden that tragedy occurs, unless you stay connected with the community, its going to be very difficult to get a job so.

- Me: Have you ever had any worries about being laid off?
- Interviewee: Every year. The school that i work at, if we don't have enough students, i don't have a job. So thats very scary for me because if that goes by, i would just jump into a 40 hour work week and i know i could find something i can go do because i have a degree. Again, no degree not a lot of jobs, i mean theres jobs out there but its not going to support a family of 3. And so a college degree, like every parent tells a kid, get a college degree so you can always have something to rely back on, its absolutely true when recessions hit because people are going to hire you for less than what your worth but at least your going to get hired before the kid who doesn't have the degree and so um yeah there is a worry for me all the time because if my school, if it doesn't fill up with students, theres no job for me in the following year.
- Me: So the recession has been hard on almost everyone, what was your method of coping with it?
- Interviewee: Prayer! Ill tell you, lots and lots and lots of prayer. That was another thing going back to the Colorado experience was the simplicity of life, we were really able to focus on our faith and that and i will tell you theres a sense of just being carried the whole time and being watched out for because everything that was needed was always provided not an excess but just the right amounts and i could write a book, theres probably 25 major incidents that happened that were just at the right time, you know the renter came at just the right time, i had a storage unit that opened up for 3/4th of the price to store all of my house in when i moved to Colorado, the job landed in my lap because of a series of events. So that, has been my main source of focus, and just having my kids make decisions to be on the right track. They didn't decide to go party and do all that, they decided to say hey were going to build this as a unit and a lot of communication came in and i think we became a lot stronger as a family unit because i grew up in a family that didn't communicate very well, they held all the bad stuff from us, so we were always wondering what was going on with mom and dad where i was the opposite way and said okay at their age level I'm going to talk to them and say heres whats going on and heres what we need to do as a family to make this work and fortunately you know for the most part, theres been ups and downs definitely throughout, for the most part i feel like were on a really good up swing.
- Me: And what was most helpful?
- Interviewee: Helpful for? During it?
- Me: Yeah, during. Getting through it.
- Interviewee: Umm again, the people. I had a lawyer in place, i had a bankruptcy attorney in place, i had a you know a financial guy in place. So they all stepped in and kind of mentored me through it. And i think that if your all alone and don't have those people sometimes you'll go crazy spinning in your brain because when i needed something i always had somebody to turn to to direct me to a person. So i think for me the biggest thing was the helpfulness of the right people in the right careers to be able to trust them that they are looking out for the in me.

- Me: And getting back, going uphill, getting out of your recession, have you received in any government assistance?
- Interviewee: I think so, i think my modification for my home is a government assistance program. I put paper work in back in May and i got a decision back in March that they had modified my loan, but there was only 3 qualifying events. You had to either be divorced, disability, or death in the family and so through the divorce i was able to get the modification of my house so it brought my payments way down so i am able to afford other things for the kids so that government assistance. And then with my son going to college there should be some government assistance there as well.
- Me: And are you relying all on federal aid to pay for college?
- Interviewee: Hopefully not, i don't have a lot to contribute, i mean but most of it yes. If he was going to a junior college not so much, but for state college you know a university yeah absolutely, we need as much as we can get, so yeah.
- Me: Did you ever blame yourself for your hardship when you were going through it?
- Interviewee: Umm i look back and i think that i expected a lot out of the financial level because I'm just, in my mind, in that way if you want something you go work for it, you don't just sit back and borrow it so i blame myself in the sense of demanding too much of my ex husband umm that he didn't verbally tell me he couldn't provide more. I was expecting to go on trips, i was expecting to have money for dance and for water polo and you know volleyball, you know i expected us to have a lifestyle that we had and i think that that expectation i learned from that, in the sense of there needs to be more communication about what is really there and balancing and budgeting out instead of just expecting it to be there.
- Me: Do you think other people in America are going through a similar hardship as you?
- Interviewee: Oh yeah, I know people who are actually going through similar stuff, yeah.
- Me: Have your views on society or America change through this?
- Interviewee: umm yeah i just think that we put too much emphasis on things and money, and i think that if we would just slow down in our lives and go back to the simpler ways of life, there would be more communication like there was back like 20, 40 years ago about you know whats able to be spent, whats able to be done and i think that that declines, generally in America your so busy you don't have time to communicate, so you get in this busy rat race, just trying to provide provide provide and theres no communication about it. And the families that are surviving in thriving now are the ones who sat down and actually went through the recession with a lot of communication with their husband and wife you know through that.
- Me: Do you have faith that America will soon reach prosperity again?
- Interviewee: Ohh, i don't know about that, thats a heavy question! It all depends on the leadership, i tell ya, leadership does it the right way we can, if the leadership doesn't were going to be in the toilet which we are slowly declining there.
- Me: What about the American Dream?
- Interviewee: You know, i think its still there. I still have people that i know that work hard and i look at myself and say you know what I'm not going to settle for one job, I'm going to go out and get another job and you know have other assistance ways of working for that. So i think that the American Dream absolutely gives us the

opportunity to be um make for the money we want to make but you cant, i think a lot of people in America sit back and expect the government just to give them money and thats where i have a problem with that. We need to really look into that system and saying we don't mind helping you out in the hard times cause it needs to be there for the people who are actually working hard but to give people more money on um, what is it called when you get laid off? Um unemployment, then they can make if they went and got an \$8 an hour job, theres something wrong with that, cause i had a girl that got laid off and she was going to make more money than if she went over to Target and worked for \$8 an hour. And she's getting this check in the mail and she's all 'Im just going to ride this out as long as i can' thats not okay. You need to be out working, and she's like well ill make less money, thats when you have a decline. Theres is definitely a place for that, but i think that people need to work. But the American Dream is definitely still there for the people who really want to work hard and make it.

- Me: With America being in such a recession do you have hope for your children's futures to be successful?
- Interviewee: Yes i do. I think with our situation, if anything good is going to come out of it, its the model they say happen. They saw us hit rock bottom, they saw with hard work and dedication and lots of communication things can get better. And i think that if it would've gone a different way and i would've stuck my head in the sand and not worked hard and not had the opportunities i had and jumped on them. And you know I'm never home, thats why i feel sad about my kids, I'm just not home, i have to work so much but they see that hard work will pay off in the long run. I think that them seeing that model it encourages them to, if they hit rock bottom to communicate and to work hard so.
- Me: Would you want the government or anyone else know about you and your experience that you've gone through?
- Interviewee: Umm I've said id write a book on it, because it just seems so crazy that the way it is. Ive watched so many people go through and make different choices, a lot of people through divorce will often just curl up and 'Oh me, poor me' and all of a sudden they are wondering why they aren't able to feed their kids so i think that yeah id love to tell my story because it encourages other people, that sometimes they don't want to hear the harsh reality of you just gotta buckle up and do it, they don't want to hear it, they just want to be helped all the time. I think there has to be a strong balance between help and them working, you know there needs to be that help that gets them on their feet but then once they are on their feet they need to get the wings to fly.
- Me: What life lessons have you learned from this experience?
- Interviewee: Umm life lessons...communication is such an important, you know, to be, theres so much benefit of talking things through and talking things out and not hiding things. I think for that the life lesson is I'm almost overly communicative and so sometimes it gets me in trouble because i tell my story too much and i wonder if it affects the kids like too many people know. Um but i think that there is a definite lack of that and thats because of how hard we work and theres no time you know. Or people when they do have time, do other things, you know they don't want to talk about finances cause it sucks and so i think lifeskill lesson is to be open and honest and to be talk through, as hard as it is, to talk through things like that.

- Me: If you could do anything over, that would change your experience, would you do anything? Or what would it be?
- Interviewee: Yeah, well not since it happened. I think that the steps that we made i think moving to Colorado was looking back was very difficult but very necessary, and i got us on the right track, i think looking back to the marriage again um been more proactive in knowing exactly where things were. I think again, if one person knows its so easy for them to hide it if things aren't happening, easy for them to spend it if someones not investigating it. So i really think if i look back i would've been more involved in the finances and not so trusting which stinks because you should be trusting in a marriage but i think that there needs to be an open communication and i have friends now that are telling me 'i don't know where our finances go, when i ask my husband about it he gets pissed' well if theres nothing to hide they should not be pissed, you need to start investigation. So i think there needs to be a definite conversation weekly, every week, about where the moneys going and how the moneys coming in, everybody has the same passwords to be able to access all the accounts. So yeah, for sure.
- Me: Do you have anything else you would like to add?
- Interviewee: Umm, no but if you think of it you can record me again. Thats perfect, is that good?
- Me: Yes, thank you. Thats it then, Thank you!
- Interviewee: Your welcome!