Health, disadvantage, and the welfare state

Goijaerts, J.M.

Addendum

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Appendix: Vignettes – Chapter 4

*Note that the vignettes have been translated from the original Dutch.

Vignette 1

Eddy broke his knee at the age of 55. As a result of the broken knee, he ends up on sickness benefits. He retrains through the job center and finds a new suitable job. Due to a heart attack, he ends up on sickness benefits again. After a period of recovery, his employer finds it too risky and does not want to have it on his conscience if something happens to Eddy during his work. Dismissal follows, but his employer links Eddy to another job. For Eddy, his problems in the health domain also cause problems in the social domain. When his annual contract expires, the work stops. For the first time in his life, Eddy ends up on unemployment benefits. The unemployment benefit lasts 3 years and flows into Eddy's pension. It is a poverty trap. He doesn't know how he can survive with so little money. Eddy gets into debt and later becomes homeless. Like a snowball effect, Eddy's problems gradually accumulate over a longer period of time and become increasingly worse. He's an old homeless man among the junkies. His health problems continue to increase. Fortunately, a street doctor sees that it is an impossible situation. During the first corona wave, he stayed in the shelter of the Center for Services (CvD). It is quieter there and he can also stay in the shelter during the day. From the CvD, Eddy is linked to a social worker from a neighborhood team. This boy personally assists him in the search for a home. This way he is helped to get his own house. Eddy is now 70 and lives alone. He asked the debt counselor to arrange a shortened debt program for him, because who knows how long he will live. After all, he is already old.

Vignette 2

Miranda is 35 years old and grew up in a family where there was abuse, both physical and psychological. The family is known in the village as 'an asocial family that doesn't follow the rules'. She has to go on a diet from a young age and is blamed for eating too much when she has gained weight. She does not obtain her teacher training diploma because she ends up in the hospital with a double pulmonary embolism. The situation escalates as her childhood problems suddenly converge with health problems. She ends up in depression. Because she receives benefits, she receives a call letter from a work coach from the municipality. The work coach appears not to know her family, he is not from the area. He has no prejudices and sees what help she needs. They talked to each other for a few hours every Monday for a year and a half. The suicidal feelings fade away. As such, the external factor of the meeting with the work coach creates a turning point, after which Miranda's problems develop in a positive direction. She ends up in 'benefit track 2', a reintegration program. This makes her eligible for a supervised job at the learning and development center. The work coach also helps her find her own house. Miranda still visits the psychologist to this day. She has dealt with her traumas reasonably well. In the meantime, she has completed training as a professional expert by experience. Through this training, Miranda has managed to build a network. Her health continues to deteriorate. Miranda has already lost 40

kilos, but still does not feel as healthy as before. When she goes to the doctor, she often feels misunderstood. All her complaints are attributed to her weight. Miranda also wants to get rid of benefits. She is tired of being held accountable. She can just about pay for everything, but that's about it.

Vignette 3

Ingrid moves from Aruba to reunite with her family in the Netherlands. Buying furniture means she gets into debt. After a few years she finds a full-time job as a secretary at the education union. She will ultimately work there for 11.5 years. The moment she gets the job, she applies for debt program. After 3 years, all debts have been paid off. During this period, Ingrid has a daughter and son from short-lived relationships. Ingrid's mother died in 2002. They have now started a reorganization at the education union. Although she has a permanent job, Ingrid agrees to a severance package. She gets 10,000 guilders. Half of that goes to taxes and with the other half she pays off the last remainder of her debts. She also gives up her rental house. The external factor of her mother's death marks a turning point in Ingrid's life, after which the problems develop in a negative direction. For 2 years she has been commuting every week between the North of the country, where her father and son live, and the South of the country, where she has temporary jobs and her daughter lives in rooms. She finds a house in The Hague and has to get her furnishings together again. In addition, healthcare costs are increasing. There is little room for improvement and new debts are slowly emerging. Ingrid always has a job for a short period of time and then has to start over. This is how she has kept her head above water for years, she does not drown, but it is hard to always live on quicksand. Ingrid finds flexible work terrible. She needs some rest and decides to take advantage of unemployment benefits. But the unemployment benefit ends after 3 years and then social assistance follows. Because her son lives with her, her social assistance benefits are cut. Ingrid is now 60. She has registered for benefits, but is also actively applying for jobs, although she suffers from high blood pressure. She takes into account what she eats and drinks. She no longer goes to the doctor, because she is already in arrears with her health insurance and then there is also the deductible.

Vignette 4

As a young child, Tyrell witnessed his father's abuse of his mother and it left scars. He already visits a psychologist at primary school, but this does not benefit him much. Violence continues to play a role in Tyrell's life. As a minor, he appears in court a number of times. He becomes addicted to soft drugs. Tyrell begins to lose weight and his asthma becomes severe. Tyrell stops smoking pot and tries to motivate himself to go to school and looks for other friends. His girlfriend with whom he lives is in debt. Entering into debt restructuring is the only option. Together they have to survive on 15 euros a week. In order to be able to get food, Tyrell stops paying the monthly health insurance premium. New debts are added. Like a snowball effect, Tyrell's problems gradually build up over an extended period of time and become increasingly worse. Then his girlfriend throws Tyrell out of the house. He has nowhere to go, he's homeless at Christmas. It is Tyrell's turn on

the youth desk waiting list only after months. Tyrell's debts are inventoried: 8,000 euros in total. The same organization is also looking for a room for him. Tyrell goes to work to pay off his debts. His heart is bothering him. One day he wakes up with a partially paralyzed face, symptoms of a cerebral infarction. The doctor cannot find anything in blood tests. Tyrell informs his employer. The next day he receives a phone call: he has lost his job. The argument is that he is too slow at work. For Tyrell, his problems in the health domain also cause problems in the social domain. He will be looking for a job for the next 3 months and the rent will not be paid. He doesn't tell his supervisor anything. And his girlfriend is pregnant. Ultimately, it is his supervisor who helps him get back on his feet. He finds him a job within a program that the municipality finances. His supervisor also writes to a fund so that he receives 1,000 euros to pay rent debts. Eventually he finds a house for him and his family, but outside the municipality of Rotterdam. The hope is that he can keep his job subsidized by the municipality there.