

# **The issues behind the outcomes**

*for Somali, Hmong, American Indian,  
and African American  
welfare participants in Minnesota*

**A P R I L 2 0 0 3**

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## **The issues behind the outcomes**

*Barriers and service delivery issues that affect outcomes for Somali, Hmong, African American, and American Indian participants in the Minnesota Family Investment Program (MFIP)*

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# Summary

This study describes the experiences and perceptions of American Indian, African American, Hmong, and Somali participants in Minnesota's welfare program. The study was undertaken to learn more about why members of these four populations were significantly less likely, on average, to be employed or off welfare than the average Minnesota welfare participant. Using focus group methods, the study sought in-depth information from participants themselves about their experiences with welfare and with employment to better understand the issues affecting their outcomes.

## *Methods*

Wilder Research Center held discussions with 191 current or recent welfare recipients in 40 focus groups across the state of Minnesota during May, June, and July 2002. The Minnesota Department of Human Services, a partner in this investigation, provided access to administrative records which allowed researchers to identify potential focus group participants based on cultural group and their participation in MFIP. Recruitment was done by mail and telephone, and participation incentives in the form of gift certificates were offered to all participants.

The focus groups were culturally specific and led by facilitators of the same cultural group as the participants. Hmong and Somali groups were conducted in the participants' own language. Within each of the four cultural groups, participants were invited to different discussion groups based on their recent work and welfare status (off welfare, on welfare and working, or on welfare and not working). Most groups were with women only; one group within each cultural group was with men only. The following table shows the distribution of focus groups by cultural population and location.

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### **Focus group participation, by location and cultural population**

Cultural population	Metro groups	Non-metro groups	Total number of groups	Total number of participants
American Indian	4 Minneapolis 3 Duluth	3 Leech Lake Reservation 2 Red Lake Reservation	12	51
African American	4 Minneapolis 3 St. Paul	2 Duluth 2 Rochester	11	41
Hmong	3 Minneapolis 4 St. Paul	1 Winona	8	57
Somali	4 Minneapolis 3 St. Paul	2 Rochester	9	42
<b>Total</b>	<b>28 groups</b>	<b>12 groups</b>	<b>40</b>	<b>191</b>

## **Benefits of this method**

In contrast to survey research, focus groups seek to answer more open-ended questions about how various people experience and respond to programs and services. They are a good way to explore the diversity of experiences (rather than the most typical or common experiences) and to give voice to stakeholders. Focus groups generate in-depth information with details that are meaningful to participants and help to minimize the bias imposed when researchers predefine the questions and response options. Individual responses in focus groups are often augmented by the exchange of ideas among participants, in which it is often possible to learn not only the participants' experiences and opinions but also the reasons for their views.

## **Limitations of this method**

As with surveys and any other self-report method, it is difficult or impossible to verify specific information provided by each respondent. Experiences reported by participants cannot be directly compared to those of other groups or with the perspective of the person's welfare case worker, employer, or others who know them well. Second, since the populations included in this study were those with the lowest success rates, including a deliberate overrepresentation of those who were not doing as well as others, the findings cannot be fully generalized to Minnesota's current MFIP caseload. This is especially true for Somali participants, where more recent immigrants may be more predominantly from rural areas in Somalia, less literate in their own language, and may have spent longer in refugee camps than the Somalis in this study. In addition, recipients who were exempt from work requirements were excluded from this sample. These factors make the sample less than fully representative of the total current MFIP caseload.

## ***Key findings***

Many of the experiences described by these participants could easily have happened to a welfare recipient from any cultural group. Previous research indicates that many White and Hispanic welfare recipients face some of the same difficulties, while other studies show that many American Indian, African American, Hmong, and Somali welfare recipients are successfully launched on a path to self-sufficiency. However, this study provides many examples of ways in which members of these cultural groups face different obstacles that affect their ability to get and keep jobs and exit welfare, which can shed light on the lower success rates documented for these populations in Minnesota.

It is clear from the focus group responses that many within these cultural groups, rather than needing welfare help to respond to a temporary crisis or setback, have entered from a lifetime of instability and inadequate preparation for paid employment. As a result, a large proportion report that they lack one or more of the skills usually needed for even

entry level work, including basic reading and math skills, familiarity with the expectations and norms of the workplace, and (for the two immigrant groups) the ability to speak and understand English.

### **Participants' overall perceptions of the Minnesota Family Investment Program**

Most participants in the focus groups accept the basic premise of welfare as a social contract, under which MFIP provides the help they need to become self-sufficient, while they comply with its rules and reporting requirements and work to become self-supporting. However, many participants find that MFIP in its actual operation is demeaning or even hostile rather than supportive. Some feel the system deliberately hides rules and benefits, and is designed to discourage true independence.

Discussions indicate that for many participants, the relationship they establish with an individual job counselor plays a significant role. It shapes their attitude toward MFIP, the amount of effort they invest in cooperating with its expectations, their perception of its fairness, and, for some, their success in meeting MFIP's goals of employment and exit. Where the job counselor relationship was positive, participants gave glowing testimonials. Across all cultural groups, participants cite as helpful those job counselors who encourage them, show they care, and are easy to talk to, and those who help them look for and get jobs, or help them learn how to do so. Less often encountered, but even more frequently wished for, are job counselors who understand the participant's life experience and background. Also important across all four cultural groups is having a worker who explains the system and its rules and benefits, gives options, and includes the participant in decisions instead of dictating.

My worker is a nice lady. She does what she can to help you get a job, tells you what you have to report to her, and she tells me what to do. She's bossy. She called me twice a month about getting a job. ... She wrote a letter to me, asking what I needed for my last six months. It's been a great experience. – African American participant

I think my job counselor does difficult work and my worker makes a difference for me. – Hmong participant

The difference that most commonly separates positive experiences from the more numerous negative experiences is the participants' perception of whether the worker is on their side; that is, whether the worker sees their job as helping the participant more than controlling him or her. The Employment Services Manual makes clear that the state expects job counselors to perform both of these functions; the focus group results suggests that there is a wide range in how job counselors balance the two roles. Through

participants' eyes, the evidence suggests that the workers are under more pressure to be diligent on the monitoring than on the supporting role.

Problems described by participants include rude and demeaning treatment; requiring face to face meetings at times or locations that impose burdens on participants; being nearly impossible to reach by phone; frequent turnover in workers, undermining the potential for trust or familiarity; paperwork that is lost, processed late, or processed incorrectly, with the penalty being borne by the participant; and decisions about work supports that appear arbitrary or excessively controlling.

### **Culture-specific issues**

Many American Indian and African American participants appear to put more trust in information about MFIP that they hear from fellow recipients than they do in information given through official sources. From some examples in the group discussions where facilitators, advisors, or researchers have relevant knowledge, it is evident that the information shared among recipients may often be incomplete or misleading. However, on other occasions it is of great value, such as when a participant learned at the focus group that gas vouchers might be provided to help with the cost of driving to interviews or work.

Hmong advisors for the study have pointed out that in Hmong culture it is felt that in case of a conflict or misunderstanding, it is better not to confront it directly and risk making it worse. Instead, one would approach a third party who could discuss it informally and try to identify a resolution that would not cause either party to feel that they had been put in the wrong. According to advisors, Hmong recipients would also tend not to ask a job counselor (or employer) to repeat or clarify an instruction or piece of information, because that would rudely imply poor communication on the part of the speaker. Instead, they would wait and hope to figure it out from observation.

In American Indian groups, the facilitators were not surprised to find that participants were slow to share their personal experiences and opinions even with other American Indians whom they did not already know, and in a relatively low-risk setting where confidentiality was guaranteed. There were suggestions from a few of the participants, in the ways they described their interactions with job counselors, that many of them would not readily share with their workers the kind of personal information that MFIP routinely expects and requires.

Among Somali participants as among the Hmong, the greatest culture-related barrier was the language difference. Also of importance were some of the practices of their Muslim faith of which many employers and MFIP workers are unaware, and which may lead job counselors to recommend unsuitable work environments. Somali participants, compared to members of other populations, tend to describe their relationship with MFIP

employment services in a business-like manner, stressing the uneven implementation of the “social contract.” From their perspective, MFIP emphasizes the responsibilities of recipients unduly while neglecting to uphold the government’s responsibility to provide the necessary work supports to help recipients progress toward self-sufficiency.

Discussion among African American groups emphasized the importance of hiring more welfare workers of the same cultural background as the clients. The U.S.-born participants had different perspectives on this than the immigrant groups. In groups where the topic came up, the majority of African American and American Indian participants reported wanting someone of their own race in the MFIP offices. African American participants also stated that it would be better if MFIP workers were former welfare recipients, because they felt just as out of place trying to deal with the middle class, college-educated African American MFIP workers as they did with White MFIP workers.

Focus group results also show that program complexity is a barrier for many participants as they attempt to negotiate the welfare system. Since many of these participants appear to have difficulty comprehending complicated information, it is understandable that a worker would try to avoid confusion by presenting only a limited amount of information at one time. However, the practice of introducing information a bit at a time appears to have led some participants to feel that the system deliberately puts new hurdles in their path, just when they think they have accomplished what was expected of them.

Comments from study advisors suggest that job counselors’ current workloads make it unrealistic to expect a more comprehensive presentation of rules and process, or more thorough coverage of the first orientation topics. Recognizing the difficulties caused in the early years of MFIP by large caseloads, in 2000 Minnesota Legislature increased employment services funding by 33 percent, mainly to reduce caseload size. After a slight reduction in funding in 2002, the average caseload for a job counselor at the time of this study is between 80 and 100 participants. Job counselors who served on the advisory committee for this study estimate that between two-thirds and three-quarters of a job counselor’s time is spent processing the required paperwork, leaving approximately 45 minutes of direct service time per month, per participant.

While some participants recognize that the MFIP workers are overworked, and are themselves under pressure from their supervisors and the requirements of the overall welfare system, many also perceive a system that holds them to the letter of every obligation, under threat of sanction, while often failing to live up to its own side of the deal. They perceive these systematic failings in three main kinds of ways: excessive paperwork demands; inaccessibility of workers to provide information and answer questions; inconsistency in information about rules and supports; and consequently,

evidence that the system must be intended to hide benefits and protections from participants.

If you don't know what's available // they won't tell you // they're not going to just volunteer to tell you [all agree]. // They won't volunteer any information.  
-- African American participants

In addition to barriers related to the welfare system itself, participants also reported other factors that had a significant effect on their success including discrimination, availability of child support, housing, and access to transportation.

Finally, the basic definition of nuclear family which forms the basis for MFIP's distribution of support and benefits is not shared across these cultural groups. Participants find they are penalized for offering or accepting help outside the nuclear family. Nonetheless, the experience of participants emphasized the importance of extended family and the importance of sharing financial resources with them.

### **How do participants view the expectation of work under the new welfare rules?**

Most participants in the focus groups expect and want to work. However, many have been frustrated and discouraged by their experiences trying to get and keep jobs. As a result, they report that MFIP fails to recognize and deal with the ways in which: a) participants are not ready for the available entry level work, and b) the entry level labor market is not ready for willing participants.

Across all groups, the vast majority of participants agree with MFIP that most people should be expected to work. Many of the participants' comments provided examples of the intrinsic as well as the extrinsic values that are seen in work, as well as evidence of successful and satisfying work experiences.

I think everyone should be working, no one should be on welfare. // I feel better when I'm not on welfare. – American Indian participant

If you're able, you should work. – African American participant

Yes, everyone has to get a job. ... In my opinion, it does not matter where we are or live, we still have to work to survive. – Hmong participant

I love my job and working is good. I want to work and show my kids I work and be a good role model. – Somali participant

On the other hand, participants tend to add that there should be exceptions to the work expectation, particularly with regard to age, disability, the need to attend to the illness or

disability of family members, or inadequate preparation for work. Although policy currently provides for such exceptions, the way participants discuss these difficulties suggests that they do not see the welfare system adequately recognizing valid exceptions.

Many participants said that they, or people they knew, were expected to find a job without having the knowledge and skills for an effective job search. Not only immigrants but also U.S.-born participants with no prior work experience reported needing help to know how to fill out a job application or what to expect at an interview and how to present themselves. Many reported that their job counselor had made no effort to find out whether they needed this kind of help but just told them to get a job.

Participants described a wide variety of ways in which some people in their populations are not able to work or cannot find jobs that are compatible with their care-giving obligations, or are not prepared for the kinds of jobs on which they could support themselves without welfare within the 60-month time limit. Barriers include lack of work experience, lack of English language skills, lack of basic skills including reading, writing and math, and other personal barriers like mental illness, learning deficits, domestic violence, and chemical dependency.

It's fair [to be expected to work] but we don't even know ABC, or where to drive to, and MFIP doesn't understand our frustration. It's not like we're lazy and don't want to work. We never ever have seen any alphabets in our country. ... I think it is fair for young people but it is not fair for old people who are not educated. – Hmong participant

Participants in some discussions indicated that many members of the populations who have been in the United States for many generations have become accustomed to the old welfare system, and that a few of these do not particularly care to change their ways. These attitudes, however, were not particularly supported by other participants in the groups and most indicated that the new welfare policies have made them more likely to work, even if it was hard to take the first step.

Some African American and American Indian participants reported that a change in program rules from AFDC to MFIP affected many who were on welfare as children. They reported that they had learned, and needed to overcome, generationally transmitted patterns of dependency and expectations of support. All of their previous experiences with the welfare system were challenged when AFDC ended and MFIP began.

When you grow up, when your parents grow up on welfare, and then you do, you don't take education seriously. And you will need it, to get a good job out there and support your family. – American Indian participant

Nearly all participants who compared the new welfare policies to the old AFDC policies felt that the change to a work-based system was a good one, provided it recognized the difficulty that long-term recipients faced in making the change. Generally, it was felt that five years did not provide enough time to reverse the effects of a lifetime, and in particular not enough to acquire the needed education.

The economic boom during the first few years of the new welfare system began to slow in early 2001, reducing the availability of jobs for unskilled workers. Most welfare research, which was carried out in the growth economy of the late 1980s and 1990s, showed success using the work-first model. But many employers, especially since the economy began to contract in 2001, are understandably reluctant to hire applicants who do not speak English, are unable to read, have no prior work experience, or have prior criminal convictions, especially if more qualified applicants are available.

In all populations some participants report that they are usually able to find temporary jobs, but less often stable or permanent employment. For some, temporary work proved to be a good way to enter the job market and resulted in permanent employment as a next step, but more often it became a dead end.

■ We all went through temp. After three months, English speakers were accepted for permanent positions but we were not. – Hmong participant

The labor market, unlike the state's welfare system, is not governed by a single statewide policy, and the scope for local variation is considerable. Participants' experiences in seeking employment and on-the-job training are therefore likely to reveal an even wider range of variation than their experiences with the MFIP system. Despite having no control over the labor market, welfare reform depends heavily on that market to absorb workers coming off welfare, and holds participants accountable to enter that market. Not surprisingly, African American, American Indian, Hmong, and Somali focus group participants described job-related discrimination based on language, dress, religious practice, family size (especially for immigrants), welfare status, or simply race.

### **MFIP's support of work**

Participants in the focus groups report extensive need for the menu of work supports offered by MFIP to help them seek, secure, and retain jobs. These supports include assistance with child care and transportation, training costs, and job counselors' help looking for or retaining a job. To the extent that they receive these supports they generally find them helpful. However, many participants report that the supports available do not provide as much help as they need to get and retain stable employment.

I would say [that MFIP should] give more time for adequate training of some sort. ... Nothing against the job counselors that they give us, but you are basically told to go to a center where there are tons of computers and you look for a job. That's not helping in getting a job. That's showing you that there are jobs out there, but that's not showing you how to get that job. – African American participant

Relatively few participants mention receiving help with their job search. In general, a substantial proportion of participants in the focus groups felt that to be ready for unsubsidized work, they need more help than MFIP is offering and that MFIP has little recognition of the extent or depth of their need.

African Americans tend to emphasize a need for help with job-seeking and self-presentation skills, preferably from someone who would not be judgmental about their need for help. Along with American Indians, they also refer to the help they need to develop specific job skills (both soft and hard skills). Somali and Hmong participants stress their need for help with both job skills and English language skills. American Indian participants report inconsistent help with finding jobs or with developing their job-seeking skills.

Some participants mentioned that they wanted MFIP to do more initial assessment to determine which participants need what types of help. The use of the initial eight-week job search period is favored by program planners and administrators as an efficient strategy for sorting those who need help from those who are work-ready. It saves money by not using scarce resources to assess everybody, when many need minimal help. However, for these participants from populations that start from a point of relative disadvantage, it is evident that the additional discouragement from eight weeks of frustration and failure has helped to convince many of them that MFIP is not interested in understanding what kinds of help they need and providing that help.

It was hard for me because I can only read but I don't understand what I was reading. They told me to find work but they didn't provide any leads or help on how to find work. – Hmong participant

In addition to the issues and barriers described above, focus group participants also noted significant problems in negotiating the child care assistance program and accessing adequate transportation or transportation assistance. They spoke of the gaps between the full costs of both child care and transportation and the assistance they received to meet these costs.

Another major concern expressed by participants was the need for support related to job retention. Some of the need was clearly with soft skills (knowing the expected and

acceptable behaviors of the workplace). Help was also needed for non-English speakers to adjust to new settings with co-workers and supervisors as well as for help dealing with discrimination on the job.

I used to work at place I was working and I got laid off. Then they re-start hiring again. I went for an interview and they say I have to have a high school diploma, we changed the old rules. I said I know the job. [They] said we don't care, we need high school diploma. I always exceeded their expectation and later they refused me. I used to work very hard. – Somali participant

### **The rewards of work**

Participants are grateful for the safety net features of MFIP that have helped them to survive when they were unable to help themselves. They recognize that the intent of MFIP is to make work more rewarding than welfare. However, when added social and economic costs of work are factored in, many participants find that MFIP's benefit structure does not promote the stability and security needed for self-sufficiency.

While participants cite the cash grant, food benefit, and medical coverage as important ways that MFIP has helped them, the costs of housing poses a serious concern among all four cultural groups. Members of all four populations also express serious concern about the loss of medical coverage, either upon getting a job or upon exiting assistance. Many report that the jobs available to them either do not offer medical benefits, or offer them with premiums and co-pays that are unaffordable, especially for parents with many children.

The MFIP program is structured to provide participants with a two-month cushion to protect their increased earnings before the cash grant begins to be reduced. However, it is clear from comments of participants that this is seen as an immediate reduction in their grant. One of the most common themes emerging from the groups is that MFIP cuts people off both too soon and too suddenly. Similarly common is the report that the loss of benefits outweighs the gain from wages, especially when additional work expenses (such as added transportation costs and medical premiums) are balanced against the loss of non-cash supports including sliding-fee child care subsidies and rent assistance.

The reduction in benefits appears to be particularly hard on the largest families. Among participants, who had the most children per family of the four populations, were also the group that most commonly reports being no better off working than not working, and seeing little chance of earning enough money to do without any cash benefits, food benefits, and medical coverage.

Work supports are tightly linked to work status, in that both cash benefit levels and child care assistance are tied closely to a participants' work hours. Because these participants' work status and hours are not always stable, work supports become unstable as well. The instability may be magnified by the system of retrospective budgeting in which adjustments in the cash grant are not seen until two months after the change occurs. Participants pointed out that this works as a penalty for those who lose jobs or lose work hours for factors beyond their control. At the same time they are dealing with a reduced or lost paycheck, they have two months to wait for higher benefits. Emergency adjustments can be made in case of large reductions in earnings, but participants are reluctant to use them because of the paperwork involved and the restriction on how often they can request these adjustments.

The most important positive consequence of work, across the board, is freedom from the demands of MFIP. Another positive feature mentioned almost as often and almost as broadly across all groups is self-esteem and a sense of worth and dignity associated with work. Some participants also mention being better able to take care of their children or families and a few mention having more structure in their lives or making better decisions, meeting new people and learning new things and making a positive contribution to society.

Many participants, however, find it is not easy to say whether they are better off when they are working, because strong considerations on both sides tend to offset each other. The most common negative consequence of working is a reduced ability to care for their children and other family members. These concerns are similar across all groups.

My kid was at the day care where they set him up to go; they're supposed to get him off the bus – nope – the cops had to bring him home, and it looked bad on me. – American Indian participant

Several Hmong participants who had succeeded in finding employment reported serious worries about job security. This is due in part to concerns caused by the unfamiliar experience of debt, which was unknown in Laos. It also reflects a sense of vulnerability in the workplace, due to uncertain economic conditions, placement in more marginal jobs, and the language barrier that interferes with resolving workplace difficulties.

## ***Discussion***

This section suggests a range of options for adjusting policy or service delivery to increase the likelihood that the welfare system will lead to work and self-sufficiency for all those who are able, and will lead to more suitable arrangements for those who are not able to work at a self-supporting level, whether temporarily or permanently.

### **Readiness for work**

Findings suggest that smaller caseloads would make a big difference. Allowing job counselors to spend more time with recipients would make it possible for them to more quickly identify those who need more help to prepare for self-supporting employment, and to get that support underway. More time with recipients would also allow for the development of more familiarity and trust to reveal valid reasons for exemptions from work requirements. In addition, more translation and interpretation support to address communication problems would help many immigrants to better grasp the rules and benefits. English-speaking participants may need more help to overcome limitations related to reading and comprehension skills.

The unintended effect of work participation quotas (which may discourage appropriate individual exemptions) could be countered by establishing additional federal, state and county performance measures that might include:

- The number of non-working recipients who have received comprehensive assessments
- The number of recipients with identified work barriers who have plans that address the barriers
- The number of recipients with such plans who show progress in addressing their barriers within a given period of time

### **Labor market's readiness for participants**

It is likely that working with both recipients and employers could facilitate recipients' entry into the labor market; adjusting work expectations for the labor market in a given time and place would make policies more realistic and successful.

With regard to recipients' work-related barriers, the competitive employment market may not be able to provide jobs for all those on the caseload. In this case the policy options would include continuing to enforce work searches that are unlikely to result in employment; or exempting more recipients from the work requirements; or revising the

work requirements to allow more education, training and other activities to reduce work barriers; or developing and funding more non-market jobs (also called supported employment).

### **Availability of work supports**

Study results suggest that many participants who have been less successful in getting off welfare may need more work supports than are provided. The welfare system would likely benefit from a systematic assessment of the need for the main kinds of work supports, with particular attention to identifying gaps. Resources for identifying and providing work supports should better match the amount of help actually needed to get and keep jobs. Information about work supports should be better communicated to recipients, not only to counter the perception that supports are hidden, but also to make more transparent the limits dictated by funding, and the basis for allocating resources within those limits.

The value of the job counselor to participants could be significantly enhanced not only by reducing their caseloads but also by better preparing them for the challenges of their role. Study results suggest the need for several types of training including cross-cultural understanding, effective communication strategies for those with limited English, and skills for building rapport with clients who are initially hostile and suspicious.

### **Effectiveness of work incentives**

The study shows that the combination of work and welfare is not as financially rewarding as assumed and that many of the costs associated with work are not adequately addressed under MFIP. It may be important to systematically examine the actual financial returns of working, factoring in the costs of housing, transportation, and medical coverage. While any adjustments to restore the work incentives in the benefit structure should best be based on a detailed fiscal analysis, one other aspect of financial incentives could be considered without additional research. This is to address participants' perception that benefits based on net pay (rather than gross pay) would show greater consideration for what families actually have available to live on. Even if average grant sizes stayed the same, focus group discussion suggest that the different basis for calculating them might be perceived as more fair and realistic.

### **Likelihood of advancing to self-sufficiency from an entry-level job**

For many focus group participants, unskilled jobs appear unlikely to lead to eventual self-sufficiency. This raises the question whether or not 60 months is a realistic time frame for a new unskilled worker to advance to self-supporting employment without further

training. This study suggests that members of these cultural populations may be even less likely to receive advancement opportunities.

Given the strong and nearly universal support among participants for the work expectation in policy, and comments from several participants who had asked for but been denied permission to combine work and education, it seems likely that recipients would welcome and benefit from a modified policy that would preserve the work first approach but balance it with an advancement next component. To accomplish this, policymakers might consider increasing the rewards for immediate entry level work by developing a training option that allows labor force participants, after some period in a low skill or low wage job, to have access to some type of training opportunity.

### **Perceptions of welfare's good-faith intent**

While job counselors are told that their first objective is to support recipients' progress toward becoming employed, remaining employed, and transitioning to a job that will take them off assistance, the second is to ensure compliance with welfare policy. The MFIP policy manual acknowledges the implicit tension between these two functions by stating that the two "are not mutually exclusive." To the extent that the system emphasizes the recipient's procedural compliance more than the case worker's support for their genuine progress, some participants have concluded that the system actually discourages self-sufficiency.

In order for welfare policies to be as successful as possible, it is important to change these perceptions and experiences. Possible solutions could include hiring more diverse case workers, providing better training, reducing caseloads, and having more balanced accountability from case workers as well as participants.

Case workers in the welfare system, including financial workers, job counselors, child care workers, and child support workers tend to have large caseloads and little opportunity to check into individual circumstances. Case workers should not suffer individually for unintentional errors or unrealistic job expectations. Rather, the welfare system should make a more systematic effort to reduce errors, and to identify and remedy those that occur. It is important to emphasize the avoidance of error rather than the appeals process to correct errors. While some participants have received relief through the appeals process, more appear to be unaware of it or unwilling to use it. Additionally, some of the negative consequences described by the participants from what they perceived as erroneous sanctions cannot be easily reversed or remediated after the fact.

Another measure that could help reverse the cycle of mistrust is the inclusion of more positive encouragements and rewards for participants as they comply with MFIP procedures, instead of the emphasis on punitive measures.

## *Conclusions*

Results of this study suggest that the greatest opportunity for improving the chances of success for American Indian, African American, Hmong, and Somali welfare participants lies in strengthening provisions for individualized support for their progress toward self sufficiency. This begins with well-prepared job counselors with caseloads that allow them to gain an accurate understanding of the recipient's situation and need for help with work readiness. It also means that job counselors need to have at their disposal suitable ways of meeting those needs. Such a change would also help to address some of the potential for fraud among those not inclined to cooperate, both by reducing the temptation to "work the system" to obtain needed supports as well as by allowing the case worker to more accurately identify non-cooperation and distinguish it from non-compliance due to just cause.

Welfare reform is a train built to run on two parallel tracks: work requirements on one side and work supports on the other. If one track is consistently emphasized and maintained while the second is allowed to grow weak, the system breaks down. Participants in these focus groups have provided examples of effective work supports but many more examples of ways in which supports have not been adequate or effective for their circumstances. Many are at the point of believing that the initial promise of the reform – to help them become self-supporting – was never really meant. Revisions to the policy at the federal and state levels, as well as local implementation decisions, could have either trivial or profound consequences for how effectively case workers can understand and meet the needs of their clients. Federal, state, and county decisions could also affect how much support is available to help individual participants to meet the work requirements and how many of those who are unable to work may be exempted; and whether those who do work find they are truly better off and closer to self-sufficiency. The results of the next round of policy changes, and the way in which they are put into practice, will be interpreted by many in these four populations as a signal to rekindle either their hopes or their cynicism.

# Introduction

## *Purpose of the study*

The purpose of this study is to describe the experiences and perceptions of American Indian, African American, Hmong, and Somali participants in Minnesota's welfare program in order to better understand why members of these population groups have, on average, less success finding employment and leaving welfare than do members of other groups.

The study was proposed by the Minnesota Department of Human Services, Program Assessment and Integrity Division, based on an analysis of the state's administrative data. State researchers investigated the progress of the cohort of participants with welfare cases open in July 1998, the date by which all AFDC participants had been transferred and oriented to the new policies. After three years, members of these four populations were significantly less likely, on average, to be employed or off welfare than the average Minnesota welfare participant. Although the available data showed that these differences in outcomes were true, they did not contain the kind of in-depth information about people's experiences to explain *why* they were occurring, or to begin to consider what policy and service changes might improve the outcomes.

Wilder Research Center agreed to be the investigator and fiscal agent for the study, and developed the research proposal for submission to the U.S. Department of Health and Human Services, Assistant Secretary for Planning and Evaluation, for funding of the study of American Indian, Hmong, and Somali participants under a grant awarded in 2001. The study of African American participants was funded by a supplementary grant from the Minnesota Department of Human Services, with the agreement of both funders that the two studies would use the same methodology and be conducted and reported concurrently.

This study was undertaken to ask the participants themselves about their experiences with welfare and with employment, to try to understand, from their perspective, the issues that affected their outcomes. The conversations with participants were designed to also explore:

- Cultural values and culturally-transmitted behaviors that could affect their experiences with welfare and employment.
- Possible culturally-linked differences in the need for and access to services that might affect their success in obtaining employment and progressing toward self-sufficiency.

The specific research question was: “What are the culturally-specific characteristics and service delivery issues that impact employment and welfare use outcomes among American Indian, African American, Hmong, and Somali participants?” Discussions with the advisory group clarified that the research would not assume that problems lie within the participants, but would include exploration of factors within the welfare system and in larger community systems including the housing and labor markets. The study has therefore endeavored to examine the outcomes for American Indian, African American, Hmong, and Somali participants not only in light of their history, beliefs, expectations, and behaviors, but also taking into consideration their encounters with the norms in mainstream American institutions, including the welfare services delivery system.

Throughout this report, the concepts of *race*, *ethnicity*, and *culture* are discussed as they relate to participants’ experiences with welfare, employment, and the larger communities within which they live. We recognize that these are distinct domains, but it is not part of this study to discuss those differences in detail. Rather than make fine distinctions that would not be relevant to the main points of this study, we have chosen throughout this report to refer to the four focal population groups as “cultural groups” and to refer to characteristics in which they differ from the American mainstream as “cultural” characteristics.

Unlike quantitative evaluation studies, which strive to test hypotheses about attainment of outcomes, this study is qualitative, seeking to answer more open-ended questions about how programs are experienced by various stakeholders, with the goal of improving practice (Greene, 1994). In his book *Constructing Social Research*, Charles Ragin (1994) identifies two specific research goals – exploring diversity and giving voice – for which qualitative methods, including use of focus groups, are particularly well suited.

With the goal of exploring diversity, qualitative research pays less attention to the dominant patterns (in this case the “averages” or “trends” of welfare reform outcome attainment), and focuses instead on the variety of circumstances that exist. This project focuses on circumstances surrounding participants’ experiences with employers and with welfare caseworkers. In this domain, it examines participants’ perceptions of ways in which welfare reform outcomes are influenced by cultural differences unique to, and often across, the four cultural communities selected.

With the goal of giving voice, research projects such as this one recognize that every group, most notably those that are outside the social mainstream, has a story to tell. While some group stories are well integrated into the mainstream beliefs and values of society, it is an important goal of social research to identify less understood groups and tell their stories. To date, most studies of Minnesota’s welfare population have focused on outcome attainment, without sufficient attention to the stories that members of minority populations tell about their experiences with the program. Careful examination

of these stories can lead to a variety of strategies for improving the program at the interpersonal level of client-worker interaction, at the organizational level of employment services agencies and county welfare offices, and in local and statewide policy.

## ***Social and demographic context***

### **Minnesota statewide and welfare caseload demographics**

According to 2000 Census data, Minnesota is one of the fastest-growing states in the Midwest and Northeast, and its minority population is among the fastest growing in the country. During the 1990s, Minnesota's minority population doubled from 6 percent to 12 percent of the state's population. During the past 25 years, immigrant and refugee communities in Minnesota – most notably from Southeast Asia, Africa, and Eastern Europe – have grown substantially. Most immigrants and refugees to Minnesota are people of color who have escaped persecution or civil war and are seeking safe refuge in the United States. Many have come to Minnesota as part of a pattern of secondary migration (from some other original entry point in the United States) looking for economic opportunity and reunification with members of their extended families whose mutual social and financial support is important.

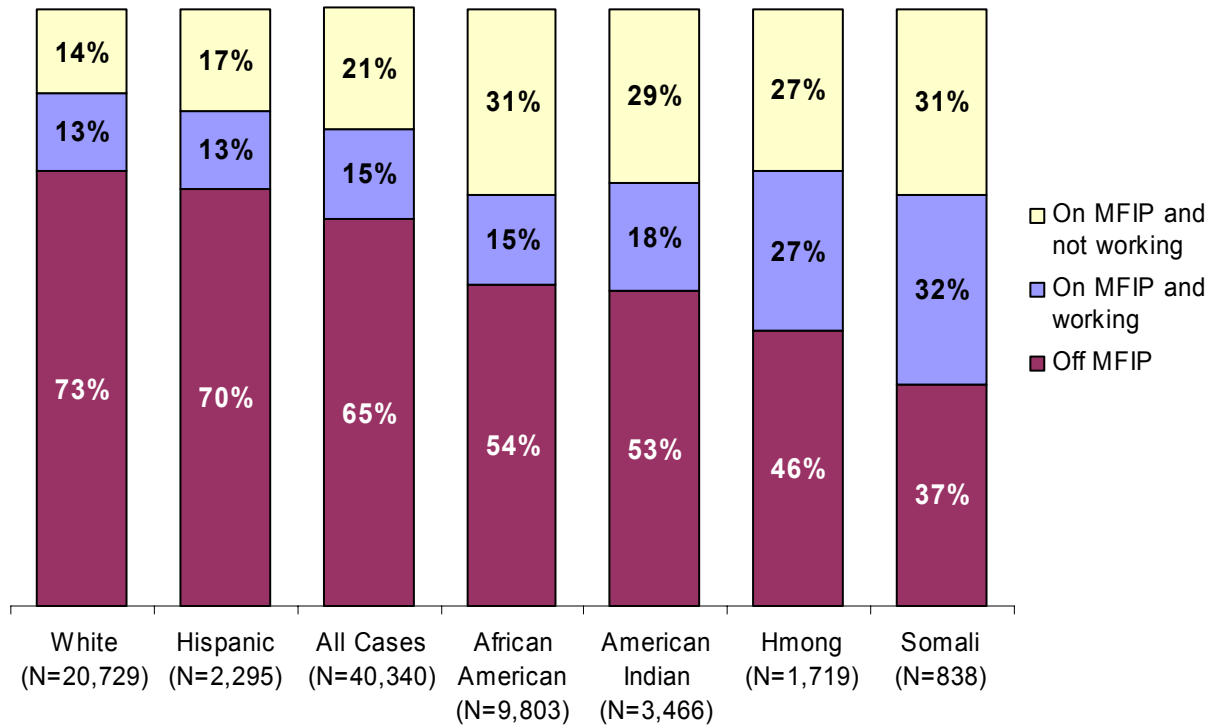
Most of the racial/ethnic diversity in Minnesota is concentrated around the Twin Cities metropolitan area, but it is also found in rural areas such as American Indian Tribal communities and smaller cities such as Rochester and Duluth. Although Minnesota's overall non-White population is small compared with many other states, it is unusually evenly divided between the four main Census categories (3.5% Black, 2.9% Asian, 2.9% Hispanic, and 1.1% American Indian), making it a good setting for comparative studies such as this (U.S. Census Bureau, 2002).

Changes in state demographics have been accompanied by dramatic changes in the composition of the welfare caseload as well. The year 1998, the first year of new statewide welfare policies, was also the first year in which Whites made up less than half of the state welfare caseload. It is possible that the change in the proportion may be related to policy changes related to welfare reform that may have helped Whites leave the program more quickly. It is also possible that it is linked to patterns of in-migration to the state.

Racial disparities in exit rates from welfare, extensively documented throughout the United States, also occur in Minnesota. Of participants in Minnesota's welfare program in July 1998, 27 percent of Whites were still on MFIP in June 2001, compared to 47 percent of American Indians, 47 percent of Blacks, 44 percent of Asians, and 30 percent of Hispanics. Further examination of immigrant subgroups within these larger racial/ethnic categories suggests that Somali and Hmong immigrants constitute substantial numbers of welfare

recipients in the Black and Asian racial categories, respectively, and that exit rates for Somali, Hmong, African American, and American Indian participants are lower than those of other identifiable racial/ethnic or immigrant groups. The chart below presents the June 2001 employment and exit rates for the four populations of interest in this study, and for Whites and the overall caseload, for comparison.

**1. Status of July 1998 MFIP cases as of June 2001, by cultural population**



**Source:** Minnesota Department of Human Services.

**Note:** Counts of cases exclude cases that became Tribal TANF or child-only cases.

**Historical and cultural context**

Understanding the historical and cultural contexts of the four groups in this study is crucial to understanding how their experiences with welfare might be different from those of others. This section provides some background from history and other social research to understand some of the different paths that members of these groups have followed before coming into the welfare system. These differences may help shed light on whether different paths could be developed to help them leave welfare.

### **Cultural differences common to all four groups**

Each of these four cultural groups is as separate and distinct from each other as it is from the White American mainstream, and each contains within itself a wide diversity of customs, attitudes, and experiences. However, all four groups share certain common differences from the dominant White culture. Two are particularly relevant for this study: the way of defining the basic family unit, and customary styles of communication.

All four groups typically hold a wider view of what constitutes a family than the nuclear family unit considered standard in White American society. Among Hmong and Somali the clan is an important social unit, within which close family ties are emphasized not only across several generations but also beyond siblings to aunts, uncles, and cousins. In American Indian communities the Tribe is a vital unit of national as well as social identity, and as among the Hmong and Somali, important family social and economic functions are carried out by family members well beyond the “nuclear family” unit. African Americans similarly have a long history of mutual inter-reliance among not only extended kin but also with “fictive kin,” community members who share important family economic and social relationships.

In different ways, all four groups have communication styles that are different from the highly verbal, relatively direct and formal emphasis most common among Americans of Anglo, German, and Scandinavian heritage most common in Minnesota. All four place more emphasis on nonverbal modes of communication, transmitting information through greater reliance on shared context, observation, and implicit messages (Hecht, Andersen, & Ribeau, 1989; Lynch, 1992). When a welfare caseworker from a more verbal culture interacts with a recipient from a more nonverbal culture, the caseworker may not recognize much of the information being provided by the recipient through facial expressions, gestures, and other unarticulated cues, and may interpret the client’s behavior as willful time-wasting and resistance, while the recipient may interpret the caseworker’s amount of talking and detailed verbal directions as insensitive and impersonal, and as evidence that the caseworker does not understand and therefore cannot help the recipient. To help bridge this gap, it is important for the caseworker to learn to understand more of the recipient’s nonverbal cues, take more time, and listen more (Lynch, 1992).

### **Hmong and Somali background**

In addition to the above differences that are common to all four study groups, some additional features of Hmong and Somali culture and history may affect some members’ interaction with welfare. The cultural features include the large number of children typical of the non-industrial societies from which both groups came, and historically oral languages that did not even have a written form until very recently (1950s for Hmong, 1970s for Somali). In

addition, many of the older Hmong, and many Somali who came from rural areas, have never participated in any formal education. As a result, they face greater difficulties in learning English, as well as learning to read and gaining other basic American job skills.

Hmong and Somali immigrants also face more challenges than many other immigrant groups integrating into American life because of their experiences as refugees. For many, their ability to adapt is severely hampered by the mental health issues that result from experiences of war-related trauma and persecution. Unlike other immigrant groups, refugees came here only because they had nowhere else to go. True Thao, a Hmong mental health worker, has said that immigrants' minds arrive in the U.S. a year before their bodies, while refugees' bodies arrive a year before their minds. Many arrived having recently experienced the loss of family members from war or persecution, and many are survivors of violence and danger themselves. As a result, relatively large proportions of these groups may have frail mental and physical health. In addition, many have been deprived of vital sources of social support through death or separation, and many Somali, more recently arrived, are largely responsible for the support of relatives who are still in refugee camps.

### **American Indian and African American background**

American Indians' and African Americans' cultural and social context has been shaped by hundreds of years of interaction with White society. During most of this time, government policy included explicit attempts to break down family ties and cultural transmission in both groups and deny access to the means of self-sufficiency. In recent decades a variety of laws have been enacted to halt or counter past discrimination, but there is strong evidence that illegal discrimination continues. Transmitted through strong oral cultures and an emphasis on learning from the experiences of elders, the history of previous treatment affects how contemporary members of these groups may approach their dealings with mainstream social programs and policies.

Since colonial days, Whites have recognized and treated American Indians as separate, sovereign nations. This government-to-government relationship was built into the U.S. federal constitution, which recognized treaties as the law of the land.

Since colonial times, state and federal policies have worked to acquire Indians' lands and change their family, social, and economic structures to force them to adopt White culture. In pursuit of these explicit goals they initially forced Indians on to reservations. In 1887 the Dawes Act privatized reservation land and partitioned it among individual residents, then offered the "surplus" land (estimated by one source as more than two-thirds of land then remaining to the Tribes) for public sale. As new American Indian owners were pressured to sell their individual plots, the Tribes lost much of their most valuable remaining reservation land (National Congress of American Indians, 2001).

Also in the period after the Civil War, in pursuit of a policy of “absorption or civilization” (Adams, 1995, p. 16), American Indian children were compelled to enroll in boarding schools for the explicit purpose of isolating youth from their families and cultures and promoting assimilation (Adams, 1995; Woodcock & Alawiye, 2001). Child welfare researchers have asserted that the boarding schools were effective in dissolving intergenerational ties between parent and child, as well as children’s knowledge of their cultural heritage, leaving them unprepared for effective parenting when their time came (Horejsi, Craig, & Pablo, 1992).

American citizenship was not granted to American Indians until 1924. In 1953, without regard to law as negotiated in treaties, Congress transferred to states significant criminal and civil jurisdiction over reservations. Around the same time, the Bureau of Indian Affairs actively promoted the migration of American Indians from reservations to urban areas where, like children in the earlier boarding schools, they were separated from their sources of social and cultural support. Today Minneapolis-Saint Paul is one of the metropolitan areas with the largest urban American Indian population (Thornton, 2001).

Both during and after the period of slavery, African Americans promoted and sustained relationships with more extended, non-nuclear families as well as “fictive kin” in part to replace traditional kinship ties that had been broken. These extended family ties also helped make it possible for individuals, followed by whole families, to find increased economic opportunities in the north during the urban migration of the 1920s through 1950s, and to extend a base of shared resources wide enough to sustain social and economic stability when many were unable to find jobs, or were denied access to jobs that paid enough for one individual to support a family (Wilson, 2001; Stevenson, 1995).

After Reconstruction, African Americans were widely discriminated against in violent and individual ways such as lynching and cross-burning, as well as more systematically in education, housing, employment, and other forms of opportunity. There is much debate about the amount of illegal discrimination that continues since the passage of civil rights protections in the 1950s and 1960s. However, the long history of deprivation of opportunity had already shaped important social patterns, such as housing and educational segregation, as well as attitudes that continue to exist after the change in law.

### **Evidence for the continued persistence of discrimination**

Experimental studies based on paired-tester audits have found that systematic discrimination continues against non-Whites in both rental housing and home ownership opportunities (Massey, 2001) and in employment (Altonji & Blank, 1999). In a more recent experimental study based on controlled sets of resumes, Bertrand and Mullainathan (2002) have found additional evidence for employment discrimination against African Americans compared to

Whites, not only in lower rates at which they were invited for interviews, but also in lower rewards for having additional experience and credentials.

Other research in recent years has explored different forms that prejudice and discrimination may take. One body of research is particularly relevant to this study because of its experiments with two-person, interracial interactions that in many ways model the caseworker-client interaction. The experimental psychologists Dovidio and Gaertner have explored ways in which racial prejudice may be expressed unconsciously as well as consciously, and its effects on people to whom it is expressed. These psychologists have demonstrated in controlled experiments that people whose explicit values and behaviors embrace equality may nevertheless have implicit biases of which they are unaware and which are at odds with their conscious beliefs and values. These are detectable through differential responses to subliminal stimuli. The experimenters found that about 40 percent of their subjects (White college undergraduates) had implicitly biased attitudes at odds with their explicit egalitarian values. Another 25 percent were relatively unbiased both explicitly and implicitly, 20 percent were relatively biased on both levels, and the remaining 15 percent could not be classified (Dovidio, Gaertner, Kawakami, & Hodson, 2002). Based on their own findings and others' work on how decisions are made, these researchers suggest that decisions made by individuals with implicit bias are more likely to reflect that bias, rather than the individual's conscious egalitarian beliefs, if they are made under time pressure and hence with little opportunity for reflection, or if they are unlikely to be reviewed by any other person, or are for other reasons perceived as being of low importance (Dovidio, Kawakami, & Gaertner, 2002).

The histories and studies cited above, and other preliminary studies, suggest that welfare participants from the four cultural populations in this study may have different needs, expectations, and opportunities than White welfare recipients. Their interactions with welfare caseworkers may also be shaped by forces that affect them differently than Whites. The increasing concentration of minority group members on the welfare caseload is a national as well as local concern, and may be an indication that the current system of welfare policies and services is better suited to the circumstances of U.S. born Whites than other groups. Increased efforts may be needed to recognize and alleviate the issues confronting participants of other racial and ethnic groups.

As the five-year limit on public assistance approaches for many families, it will be important for policymakers and administrators to understand these challenges and act upon them, in order to accomplish the goals of increased self-sufficiency for all welfare recipients. Welfare reform policy has had a varying effect on different communities. Knowing the experiences of these families, and how those experiences have affected the level of progress they are making, will help policymakers at the local, state, and federal levels think about the cross-cultural effects of policies and consider approaches that may more effectively encourage self-sufficiency among specific populations.

## *Economic context*

Apart from considerations of race, there are economic factors associated with welfare reform that affect the perceived economic benefits of exiting welfare for all recipients. A recent study of the financial status of welfare leavers, by the Minnesota Legislative Auditor's Office (2002), found that net household resources (including cash and non-cash income) remained almost completely flat for individuals across a wide range of earned income levels, from minimum wage (\$5.15 per hour) all the way up to \$20 per hour. Calculations assumed a family received all the non-cash benefits available to them: MFIP food assistance and/or Food Stamps, subsidized medical coverage through Medical Assistance or MinnesotaCare, Section 8 housing subsidy, Energy Assistance Program, Women, Infants, and Children (WIC) program, and National School Lunch. Cash income assumed in the calculations included after-tax earnings, MFIP cash assistance, federal Earned Income Tax Credit, Minnesota Working Family Tax Credit, Minnesota Dependent Care Tax Credit, and Minnesota Property Tax Refund.<sup>1</sup> With these assumptions, as earned income from wages increased, the value of non-cash benefits decreased dollar for dollar, leaving the family with no additional resources for living expenses until it reached a wage level of \$20 per hour. If the family did *not* receive all the possible cash and non-cash benefits, it could easily be worse off working at \$15 per hour than it was while still on welfare. (The study also made the point that most families reported feeling better off as their earned incomes rose, presumably because the cash income from working was more noticeable, and more flexible, than the non-cash benefits that it replaced.)

This same Legislative Auditor's study also found that American Indian families in Minnesota were significantly less likely than families in other racial and national groups to be receiving all the working family supports that are nominally available to them.

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<sup>1</sup> The analysis assumes the family receives the MFIP or state subsidy for child care for one preschool and one school-age child, paying the statewide average for family child care. It also assumes the family pays the statewide weighted average "fair market rent" of \$592 monthly for a two bedroom apartment (although in the Twin Cities metropolitan area, where about three-quarters of state MFIP participants live, fair market rent for a two-bedroom apartment was \$684 in 2000, and had risen to \$742 in 2001 and \$862 in 2002).

## *Policy context*

Minnesota's welfare program under TANF is called the Minnesota Family Investment Program, or MFIP. It has the intent, expressed in its authorizing legislation, not only "to reduce and prevent welfare dependency" but also "to reduce child and family poverty." It is a Work First model, and its official materials highlight that it is explicitly designed to "expect, support, and reward work." While some specific provisions have been modified since the original program went into effect statewide in January 1998, in its larger measures the policies have consistently included the following:

- The exit rate (the amount of monthly income at which a household becomes ineligible for cash assistance) is above the federal poverty guidelines for a family of three.<sup>2</sup>
- Work incentives include a larger monthly cash grant for those who work, even part-time, than for those who do not; plus a 36 percent earned income disregard (i.e., for every dollar that a participant earns from work, only 64 cents is deducted from the cash grant. After the exit level was adjusted for inflation, the earned income disregard increased to 38 percent in October 2002.
- Work requirements are as provided under federal law, but with a waiver to permit a wider range of "work activities."
- Minnesota allows exemptions from the work requirement for individuals age 60 or older, those caring for an infant under one year of age (up to a lifetime total of 12 months), those following an approved plan for dealing with domestic violence, those who are ill or incapacitated or who are caring for family members with disabilities, those experiencing a crisis, and single parents of children under age 6 who are unable to find child care.

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<sup>2</sup> The exit rate has varied, beginning at a dollar figure that was 120 percent of poverty in 1997 but dropped to around 115 percent of poverty before being adjusted upward again in 1999. In 2001 it was indexed to inflation by automatic adjustment of the earned income disregard to whatever amount would produce an exit level of 120 percent of poverty for a family of three. For smaller and larger households, this formula yields exit rates of 114 to 117 percent of poverty for families of up to five. Under a federal waiver, Minnesota continues the practice it established in its welfare pilot of awarding the cash grant and Food Stamps as one grant, in two portions. As the federally-determined "food portion" is adjusted each year for inflation, the state-determined "cash portion" has been reduced by an equal amount to maintain a constant total figure.

- The presumptive lifetime limit is 60 months of cash assistance. In the 2001 session the Legislature established a set of categories of indefinite exemptions to these limits for individuals who are disabled or caring for a family member who is disabled; have an IQ below 80, or are mentally ill or learning disabled or are otherwise unemployable or employable only part-time. The legislature also provided extensions until June 30, 2004 for those working at least 30 hours per week (55 hours, combined, for two-parent households).
- Sanctions can decrease the cash grant by 10 percent for the first month of non-compliance and by 30 percent for further months if the non-compliance is not remedied. When an individual's grant is sanctioned, their rent is paid directly by the county, which may also choose to directly pay their utilities. Beginning March 2002, counties may seek state approval for plans under which they may impose 100 percent sanctions, with or without vendor payment, for individuals with six or more months of non-compliance.
- Transitional supports are available for qualifying families in the 12 months after exit from MFIP include Medical Assistance (Minnesota's Medicaid program), Food Stamps, child care subsidy, and, beginning in 2001, some employment services.

Income maintenance services (the cash and food portions of the grant) are provided by the counties, while employment services may be provided by the county, other public entities, or a variety of private agencies under contract with the counties. Typically, child care services (locating suitable child care and processing the subsidies) are provided by a third set of workers, who may be employed either directly by the county or by a private agency under contract to the county. Thus MFIP recipients typically have three different MFIP workers with whom they regularly interact: a financial worker (who handles cash and food benefits), a job counselor, and a child care worker. Eligibility for work supports (such as child care subsidy, transportation assistance, access to education or training) is determined by the job counselor, who also determines whether an individual is or is not in compliance with their work plan. If an individual is not in compliance, the job counselor notifies the financial worker, who is responsible for imposing a sanction.

As the above summary of MFIP provisions indicates, certain aspects of policy have been changing over time. A slightly more detailed summary of the more notable policy changes is shown in the Appendix.

Most published evaluations to date of Minnesota's welfare program addressed the pilot program, established in selected counties before 1998 as an AFDC waiver program. The current MFIP statewide program differs from the MFIP pilot program in some important ways, which are summarized in the Appendix. In particular, the statewide program differs

from the pilot program in its lower level of work support (ending cash benefits when earned income reaches 120 percent of poverty instead of 140 percent); earlier point at which work participation is required; higher caseloads with less provision for individualized planning and less access to education and training; tougher sanctions; and the presence of a time limit not included in the waiver program.

Because of sampling methodology (described below), participants in this study may have experienced any of a range of these varying welfare policies and/or levels of funding. Comments in the focus groups may refer to old policies no longer in effect. In particular, participants in the Off MFIP groups may be commenting on policies that have been changed already. This fact has been taken into consideration in the interpretation and discussion of findings.

It is clear from the focus group discussions that many participants do not fully or correctly understand the rules, and are commenting on something that is not in fact policy. This is not surprising, since the financial workers' manual fills a two-inch notebook when printed (it is maintained on the Internet to facilitate frequent updates), and the employment services workers' manual is another 170 pages. However, except for deliberate misrepresentations (which are possible, but appear to be few), what participants describe *is* an indication of how they perceive and have experienced the program. Whether or not their perception is accurate, it affects whether or not they believe the program to be fair, reasonable, and worthy of their trust and cooperation.

Most focus groups were held within five weeks before July 1, 2002, when the first sizable group of welfare recipients reached the end of their 60-month time limits. Those who were approaching their time limits were subject to state policies that required their caseworkers to notify them monthly about how much time they had left. It is evident from some focus group discussions that this notification was perceived by many, not as helpful information for planning, as it was intended, but rather as "constant threats."

## ***Methods***

### **Sampling**

With the exception of one group on the Red Lake reservation, all focus group participants were individuals whose welfare cases had been open during the month of July 1998. The Minnesota Department of Human Services provided lists of recipients from the four cultural groups, selecting only those who were not exempt from work requirements during August, September, and October 2001 (the most recent months recorded in administrative data when the lists were prepared in the spring of 2002), and whose work and welfare status fit within

the same category for all three of those focal months (i.e. on welfare and not working for all three months, or on welfare and working for all three, or off welfare for all three).

These lists were sorted by the recipients' county of last residence, and for each of the four populations the four counties with the largest number of recipients were selected.<sup>3</sup> Within each of these counties, the modal ZIP code (or codes, if necessary) with the highest concentration of recipients was selected. In non-metropolitan counties where numbers were not large enough to hold separate focus groups with each of the three outcome categories, the categories were combined. Reflecting the overwhelming concentration of women on the welfare caseload, the lists groups described by this strategy included women only. With each cultural population one additional list was compiled with men only (combining outcome categories, but in the same modal ZIP code<sup>4</sup>).

From the resulting lists, grouped by cultural population, county, sex, and outcome category, eligible individuals from the lists were randomly selected for invitation to participate in the focus groups.

### **Instrument and data collection**

With help from the advisory committee, research staff developed one common set of focus group questions that would be suitable for all groups. They covered three main topics: participants' experiences with employment (either during a job search or on the job, depending on the work status of the group); experiences with welfare workers and support received through them; and attitudes and values related to welfare and working. The questions were field-tested in practice focus groups and then modified based on discussions with facilitators and advisors.

Facilitators were recruited for their experience and comfort working with low-income people, and matched the race or ethnicity of the groups they facilitated. They were trained in focus group facilitation and in the process and vocabulary of the welfare system, and worked throughout the project in teams of two, taking turns leading discussions and taking notes. Hmong and Somali facilitators conducted focus groups in their native language, but took and submitted notes in English. These notes were spot-checked by other native speakers against tape recordings for accuracy and completeness. There was some loss of information from Hmong and Somali focus groups because of the use of simultaneous

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<sup>3</sup> A small exception was made in the selection of American Indian counties, where there were enough non-metropolitan recipients identified to have a full set of groups in each of two different rural areas. Rather than lose information from the smaller metropolitan areas in greater Minnesota, the second metropolitan group was held in Duluth rather than in Saint Paul.

<sup>4</sup> An exception was with Somali men, whose small number made it necessary to combine the two metropolitan counties.

translation to record notes in English while the groups were being conducted. However, the checking process indicated that this loss was relatively small.

All focus groups were held between May 18 and August 19, 2002. The majority, 35 of 40, were held in the five-week period between May 29 and July 1, minimizing variation due to seasonal or economic changes.

### **Recruitment of participants**

Except on the Red Lake reservation, randomly selected individuals were contacted by phone in their native language, after initial notification by mail about the study. On Red Lake, in addition to mail and phone notification, most targeted individuals also received a personal visit from a fellow Band member inviting their participation.

The initial state data lists only included valid phone numbers for 44 percent of the selected individuals. By a variety of methods researchers were able to obtain valid phone numbers for an additional 21 percent. Recruiters successfully made contact with 88 percent of those for whom they had or obtained valid phone numbers, of whom 40 percent actually attended (or 58 percent of those who agreed, on the phone, to come).

Focus group participants received a \$25 gift certificate to a local discount merchant, cash reimbursement for child care costs, and any of a variety of help with transportation (round-trip bus ticket, van pickup, or cash reimbursement for gas costs).

A small focus group size was desirable because of the complexity of the subject and the personal nature of the questions. Because of the tight time period for organizing and conducting groups, actual focus group attendance averaged 4.8 across all groups, smaller than the target group size of six. Low attendance somewhat limited the range of variation and depth of discussion in some of the smaller groups. However, most of the small groups were with categories of participants (i.e., grouped by culture, geography, and outcome) replicated in a second group, and analysis revealed a degree of replication of themes across groups that suggests that this loss was probably not substantial.

The table below shows the final distribution of focus groups, and the total number of participants, by cultural population and location.

## 2. Distribution of focus groups by cultural population and location

Cultural population	Metro groups	Non-metro groups	Total number of groups	Total number of participants
American Indian	4 Minneapolis 3 Duluth	3 Leech Lake Reservation 2 Red Lake Reservation	12	51
African American	4 Minneapolis 3 St. Paul	2 Duluth 2 Rochester	11	41
Hmong	3 Minneapolis 4 St. Paul	1 Winona	8	57
Somali	4 Minneapolis 3 St. Paul	2 Rochester	9	42
Total	28 groups	12 groups	40	191

**Note:** Where three groups were held, they were a full set of women's groups, including On/not working, On/working, and Off MFIP groups. Where four groups were held, they were the same full set of women's groups plus a men's group (all outcome categories combined). Where two groups were held, except in Red Lake they were one combined On MFIP group and one Off MFIP group (all women); in Red Lake, they were one group of all outcome categories combined and a special group of individuals recently returned to the reservation (not part of the study's regular sample). In Winona, the one group was of all outcome categories combined.

### Analysis

The initial analysis of focus group discussions was done on a thematic level, using the entire group session as the unit of analysis from which tentative findings were drawn. Themes identified for each of the four populations were shared and discussed with project advisors and facilitators for advice about the cultural context and interpretation of the participants' remarks. The revised statements of key themes by population are included in the Appendix of this report.

After preliminary themes were identified, a coding structure was developed for use with qualitative analysis software, permitting systematic identification and sorting of ideas at a finer scale of analysis. Concurrently, the larger thematic level analysis continued to refine the larger themes and ideas that cannot be captured by examination of individual statements or paragraphs.

## **Limitations**

This study is subject to the general strengths and limitations of the focus group method. While providing less depth than ethnographic studies, focus groups permit exploration of more range of experience among people with common characteristics; and though they do not permit the quantitative measurement of views or experiences that surveys can provide, the group discussion allows more understanding of the nature of those views and experiences. Its principal advantage is the richness of texture of ideas generated by the interchange among participants, which provides insight into the reasons for participants' opinions. Its chief disadvantages include not knowing the full history of the situations described by participants, and the inability of researchers to verify participants' claims.

The findings from this study may not be fully generalizable to Minnesota's current MFIP caseload. This is especially true for Somali participants, where more recent immigrants may be different than those in the study's sample in several ways, including coming from more rural areas in Somalia, having less literacy in their own language, and having spent a longer time in refugee camps. In addition, the reader should remember that the populations included in the study were those with the lowest success rates, and the sampling structure for recruiting participants for the focus groups over-represented those doing less well within those populations. In one other respect participants were less than fully representative even of the 1998 caseload: because of the emphasis on understanding work outcomes, recipients who were exempt from work requirements were excluded from the sample. In addition to excluding those for whom work is not a reasonable expectation, this criterion also excluded those who were exempt because they were already working 35 or more hours per week (or 20 hours for the second adult in a two-caregiver household). "Participants" in this report refers to participants in the focus group discussions; they are not a representative sample of all MFIP recipients, or even all those of their own cultural group.

# Results

The comments from participants in the focus group discussions fall into four natural groupings. The first describes participants' overall impressions of the welfare system as a whole. The other three correspond to their perceptions about the three main premises of Minnesota's Work First policy. These findings are presented below as answers to four key questions:

- What are participants' overall perceptions of the MFIP system?
- Do participants perceive that MFIP expects work? Do they agree with this expectation?
- Do participants perceive that MFIP supports work? What work supports do they find most helpful, or miss the most?
- Do participants perceive that MFIP rewards work? What do they perceive as the main social and material consequences of work?

Each section includes relevant selections of MFIP policy and/or regulations to provide context for participants' comments. Most of these selections are from the Employment Services Manual prepared for the reference of job counselors (Minnesota Department of Human Services, 2001), and some are from the Combined Manual prepared for the reference of financial workers (Minnesota Department of Human Services, 2002). The dates in the boxes show when sections were last revised, but in all cases material shown is from the version current as of September 2002.

Throughout the focus group discussions, participants talked about what "MFIP says" or "MFIP thinks" or "MFIP expects." It was not possible, in short (under two hour) group sessions, to ask people to provide details on exactly who within the MFIP system they were talking about in any given situation that they described. So who is "MFIP?" State policy provides wide latitude to counties, and sometimes to individual caseworkers, in some aspects of implementation. When a participant describes an experience with "MFIP," they may be describing actual state policy, an implementation decision made at a more local level in conformance with state policy, or an implementation decision that did not conform to policy. They may also be honestly reporting their understanding of a situation that they misunderstood; or they may (consciously or unconsciously) be misrepresenting what actually happened in order to present themselves in a socially acceptable way to the rest of their group. In some instances, based on comments made by the same individual at other points in the discussion, researchers have been able to identify cases of confusion or prevarication. These have been eliminated from analysis as examples of MFIP practice. Instances of confusion (but not suspected misrepresentation) have been retained for analysis of participants' perceptions of the system.

Given the impossibility of determining whether any given implementation represented the decision of an individual caseworker (let alone whether it was a job counselor, financial worker, or child care worker), or a county official, or state policy, in this report we have continued to follow the participants' usage of ascribing actions to "MFIP." We reserve for the discussion section an attempt to explore where, in the complex system represented by this term, the possible opportunities might lie to better help participants.

Quotes from Hmong and Somali participants are shown as translated by the note-taker from the original language; some may be paraphrased for brevity or clarity. Quotes from American Indian and African American participants are mostly from tape transcripts; occasionally when no transcript was made, they are note-takers' paraphrases.

Findings were analyzed separately for each of the four cultural populations. Key results were consistent across populations. For the sake of clarity and economy, findings are presented here primarily as overall findings across group types. Where they were significant, variations by population are mentioned. Main themes were also examined for possible variations by geographic region or outcome category, and differences are mentioned if significant. "Significant" is an inexact term in qualitative research, but here implies a minimum threshold of multiple participants in multiple groups.

### ***What are participants' overall experiences with the MFIP system?***

Some participants reported having been not only helped but also strongly motivated and supported by their MFIP workers. However, this pattern is rare among the participants in these focus groups, and a large number of participants perceive MFIP as unsupportive and demeaning. Many feel that "the system" not only does not care, but is in fact designed to hide benefits and discourage independence.

Participants' main point of contact with welfare is typically with the job counselor. The relationship established with this worker appears to affect their overall impressions, and possibly also their success. The relationship is hampered by the complexity of the rules the worker must administer, large caseloads resulting in limited time for individual recipients, and stringent obligations for monitoring compliance.

#### **MFIP policy on monitoring and supporting progress:**

"At the heart of MFIP Employment services is a social contract between the participant and government... To ensure that the social contract is upheld, it is critical that you assume the role of monitoring participants in meeting program expectations. Monitoring in MFIP has two separate objectives.... **support the participant's progress** toward becoming employed, remaining employed, and transitioning to a job that will take them off assistance. ... **ensure compliance** with MFIP Employment Services policy" ... "Experience and sound professional judgment will be central to effectively meeting both objectives discussed above." (ES Manual, Sec. 4.3.10, 06/2000)

Discussions suggest that many participants perceive their relationship with MFIP as a contract, with expectations and obligations on both sides: they are supposed to comply with requirements and work to become self-supporting, and MFIP is supposed to provide the help they need to become self-sufficient within five years. Most appear to feel that this is a fair deal, although many say that the five-year restriction is unrealistic and therefore unfair. Participants from several groups complained that the deal is one-sided in its actual operation, and that MFIP workers tend to emphasize what the system needs from them while neglecting to provide what they need from the system. Some feel that rules or supports are actually being hidden from them, either deliberately or through a lack of training of the workers.

**Finding #1: Most participants in the focus groups accept the basic premise of welfare as a social contract, under which MFIP provides the help they need to become self-sufficient, while they comply with its rules and reporting requirements and work to become self-supporting. However, many participants find that MFIP in its actual operations is demeaning or even hostile rather than supportive. Some feel the system deliberately hides rules and benefits, and is designed to discourage true independence.**

Findings are presented here first about participants' experiences with individual workers (mainly job counselors) and the way in which that relationship does or does not work, then about the effects of certain structural features (complexity of rules and size of caseloads). The next part of this section describes participants' experiences with sanctions. The section concludes with a review of factors which, although they are outside the welfare system, have a significant effect on participants' success in the welfare system: discrimination, child support, and housing.

### **Participants' perceptions of MFIP workers**

As noted in the introduction, participants did not always distinguish in their comments between issues that are part of the design of the welfare system and those that occur as a result of intended or unintended local variation. Their interactions are with their workers – most often their job counselors – who become for them the embodiment of the system as a whole.

#### **MFIP policy on worker discretion:**

MFIP workers (financial workers or job counselors) are given discretion to determine who is referred to Employment Services and who is exempt from the work requirement. Job counselors also have discretion to determine who is exempted from the work requirement after the initial eight week job search. They are asked to assess the participant's ability to obtain and retain employment, identify participants with obvious barriers to employment, identify participants who need refresher classes, and accept proposals from participants regarding ESL, training, and farming options. (ES Manual, Sec. 3.4.20, 04/2001)

In addition, job counselors are asked to use "professional judgment" regarding sanctions, work support services, and other critical elements of the assistance package.

Discussions indicate that for many, the relationship they establish with this individual plays a significant role in shaping their attitude toward MFIP, the amount of effort they invest in cooperating with its expectations, their perception of its fairness, and – for some – their success in meeting MFIP’s goals of employment and exit. It also affects their willingness to disclose important but sensitive information that is needed to adjust requirements and supports to fit their circumstances. Since many participants in these four populations described circumstances that do not fit well with typical welfare expectations, the sharing of this information becomes vital to making modifications to better serve them. However, their cultural norms that inhibit sharing sensitive personal information makes it necessary to also address the issue of effective caseworker-client communication.

Where the relationship was positive, participants gave glowing testimonials. Across all types of groups, participants cite as helpful those job counselors who encourage them, show they care, and are easy to talk to, and those who help them (rather than just telling them) to look for and get jobs, or help them learn how to do so. For example, a White financial worker provided emergency transportation to an African American woman in a rural area while she found her first job, and later vouched for her when she was unfairly accused of fraudulently misrepresenting her child care hours; an American Indian job counselor understood a northern Minnesota woman’s need to have some autonomy in identifying her goals and her path toward reaching them; a “bossy” job counselor in Duluth provided emotional support for her African American client’s aspirations and feelings, and made sure she had follow-up help after finding a job. On a different, and more replicable, level of involvement, an American Indian man in Minneapolis described a job counselor who was not discouraged by his reticence and continued to let him know what he had to do; he acknowledged, with no evidence of resentment, that as a result he made more progress toward finding a stable job than he would otherwise have done, or had accomplished with a different, less persistent worker.

Yes, I have a Native American lady [job counselor] from [name of reservation], which was really nice. I went from a non-Native who couldn’t understand me, and then we butted heads. I got hooked up with a Native American [job counselor] and she was very supportive and encouraging and helped me through...That’s because she was Native American and she understood where I was at in my life. – American Indian

I think I’m special, to my worker. I feel like I can get extra. When anything comes in her office that she thinks benefits me, she gives me a call. I don’t think she does that with all of her clients like that. It’s a different little program that I got on as far as getting ready to go back to school, and I don’t think she...I mean, I think it is favoritism within the system. But it’s who your worker is, and who is she, like you, how you talked to her, how you communicate. I think I’m *very* special to my MFIP worker. – African American

My [MFIP] employment counselor became my mentor. She has given me a lot of help, to talk to about my feelings, how things are going in my life. // I was on MFIP a long time ago. The workers were most helpful. – African American

My worker is a nice lady. She does what she can to help you get a job, tells you what you have to report to her, and she tells me what to do. She's bossy. She called me twice a month about getting a job. I love it here. She wrote a letter to me, asking what I needed for my last six months. It's been a great experience. – African American

My job counselor has been very helpful. Without my job counselor I wouldn't be able to find job. – Hmong

I don't want to change anything. I think my job counselor does difficult work and my worker makes a difference for me. – Hmong

Less often encountered, but even more frequently wished-for, are job counselors who understand the participant's life experiences and background (sometimes but not always this included a reference to being from the same racial or national background or social class), and those who make the effort to listen and understand the individual's and family's unique circumstances and needs. Also important across types of groups is having a worker who explains the system and its rules and benefits, gives options, and includes the participant in decisions instead of dictating.

The examples of positive rapport and encouragement show what can be accomplished by dedicated workers and participants. Other participants indicate that their experiences with MFIP workers were neither particularly good or bad, but just what they would expect from a bureaucracy: "I think most of them do most of their job," as one Hmong participant expressed it.

The difference that most commonly separates the positive experiences from the more numerous negative experiences is the participant's perception of whether the worker is on their side, that is, sees their job as helping them more than as controlling them. The Employment Services Manual makes clear that the state expects job counselors to do both of these functions; the focus group results suggest that there is a wide range in how job counselors balance the two roles. The evidence (through participants' eyes) suggests that the workers are under more pressure to be diligent on the monitoring than on the supporting role.

There was no population, no locality, and no outcome category in which participants did not describe many examples of disrespectful or arbitrary workers. Problems included rude and demeaning treatment; requiring face-to-face meetings at times or locations that imposed burdens on participants; being nearly impossible to reach by telephone (a complaint mainly in the Twin Cities area); frequent turnover in workers, undermining

whatever relationship or familiarity might have been established; paperwork that was lost, processed late, or processed wrong, with the penalty for lateness or errors being imposed on the participant; and decisions about work supports being made in arbitrary or excessively controlling ways. Several Somali participants reported that their MFIP workers only want to tell them what they need to do, but no one ever tells them what services they are eligible for (such as driving classes).

Focus group participants gave conflicting messages about the desirability of individualized treatment by their MFIP workers. On the one hand, in many groups from all of the ethnic backgrounds, participants stated that they wished their MFIP workers would look at their individual circumstances (such as having a disabled spouse, health problems, or a special needs child) before imposing the strict work requirements and 60-month time limits. On the other hand, participants from many groups, especially African American and Somali, said that the MFIP workers are selective about whom they tell about certain programs or benefits.

Many American Indian and African American participants appear to put more trust in information about MFIP that they hear from fellow recipients than they do in information given through official sources. From some examples in the group discussions where facilitators, advisors, or researchers have relevant knowledge, it is evident that the information that is shared among recipients may often be incomplete or misleading. However, on other occasions it is of great value, as when a participant learned at the focus group that gas vouchers might be provided to help with the cost of driving to interviews or work. In four years, no job counselor had mentioned this to her.

But if you don't know, they're not going to tell you. // They're not going to tell you. [all agree]. // With *any* programs, if you don't know what's available // they won't tell you // they're not going to just volunteer to tell you [all agree]. // They won't volunteer any information. – African American

Also there are a lot of benefits that we're eligible for and no one tells us about, [such as] learning how to drive expenses [i.e., help paying for driving lessons] and so on. – Somali

MFIP workers need more education and need to learn client's rights, for example, I have a right to learn driving and they give me the money to learn. Instead they won't tell you because they don't know the system. – Somali

Experiences such as this tend to reinforce some participants' convictions that workers only tell them part of what they need to know, and in particular withhold from them information about programs that might help them.

In the context of their history of experiencing racial discrimination, and their perception of on-going bias in a range of social programs, this perception of the selectiveness of MFIP's help appears to lead many participants, especially African Americans, to feel ambivalent about the desirability of individualized treatment based on individual circumstances. In principle, they are strongly in favor of such treatment. However, in their experience, differential treatment has more often been associated with discrimination. In almost every instance when a participant mentioned an occasion when someone had been treated differently from someone else, it was to cite it as an example of favoritism or discrimination, not as a helpful response to unique circumstances.

It is impossible from this study to provide a thorough and balanced picture of the interactions between participants and workers. Focus group discussions provide only one side of any given story, and a tale of woe from one participant tends to prompt other participants to tell their own to top it. However, the groups were not one-sided gripe sessions. The focus group protocol successfully elicited positive as well as negative experiences. In addition, in several different groups, participants volunteered that the system's tendency to treat recipients with suspicion had resulted in part from the fact that some recipients had abused the system, especially before the TANF changes. Given this evidence that the focus group questions did not disproportionately prompt stories of bad treatment at the hands of MFIP workers, the pervasive and detailed nature of the participants' stories, across all types of groups, suggests that MFIP policies may not consistently be implemented as written. It also suggests that there may be problems with communication between recipients and caseworkers, and that workers may not consistently treat recipients with respect.

### **Participants' expectations and preferences**

In their experiences with a welfare policy that is designed to be the same for all, but flexible enough to allow for some worker discretion, different recipients bring different backgrounds, skills, personalities, beliefs, family circumstances, and hopes. It is reasonable to assume that these different perspectives not only shape their own responses to the welfare program, but also affect how welfare workers use their discretionary authority to shape the welfare system's response to the individual.

Members of these four populations may face some barriers in effective communication with their MFIP workers beyond those faced by other recipients, and Hmong and Somali participants similarly may face barriers beyond the simple language barrier of any other immigrant group. Besides the traumas associated with their experiences as refugees, these additional barriers relate to certain culturally-based styles of communication and relationship-building. Further study, with a more ethnographic method, would be needed

to confirm whether these preferences affect participants significantly, but there are some indications from the focus groups that they may.

A few participants in all four populations mentioned the discomfort they have felt in settings (MFIP offices, classes or trainings, or workplaces) where they were the only person of their cultural group there. For Hmong and Somali participants, part of the discomfort arose from their inability to communicate in English, and it was clear that part of the discomfort for American Indians and African Americans was because of their personal experiences with prejudice and racism.

Prejudice exists. Cops antagonize Indians – making war whoops. Abuse exists. You're better off working around Indian people, your own people. – American Indian

[In a group with no tape transcript, the note taker recorded that one participant] told how she worked at a law firm where she was the only Black person. She said they watched her all the time, and monitored her calls. – African American

Although few participants explicitly identified communication styles as a problem, there were some indirect indications that these might also be affecting participants' outcomes. One African American woman specifically mentioned that African Americans' behaviors are commonly misinterpreted by Whites, leading to problems with co-workers. The same kind of misunderstanding of different groups' norms could clearly also affect the communication between a participant and a job counselor from a different culture.

For Hmong participants, the main frustration relating to communication was their inability to read all the letters and notices they received, or to understand the messages on the workers' voice mail machines. However, aside from these ordinary kinds of language barriers, a few Hmong participants suggested that they had not told their workers about some of the problems they had with MFIP, evidently from an assumption that the workers would be unable or unwilling to do anything about it. In one group, the participants thanked the facilitators for coming and asking about their experiences, because "there's no way we can tell anyone."

It's good that you two [facilitators] came because something like this or something about our workers or what we don't like about our workers we can tell you about it. Otherwise, there's no way we can tell anyone or other. Our problems, too much... The reasons many commit suicide was because the system in this country is too strict. There's no other way to help ourselves. – Hmong

Hmong advisors for the study have pointed out that in Hmong culture it is felt that in case of a conflict or misunderstanding, it is better not to confront it directly and risk making it worse. Instead, one would approach a third party who could discuss it informally and try to identify a resolution that would not cause either party to feel they had been put in the wrong. According to advisors, Hmong recipients would also tend not to ask for a job counselor (or employer) to repeat or clarify an instruction or piece of information, because that would rudely imply poor communication on the part of the speaker. Instead, they would wait and hope to figure it out from observation.

In American Indian groups, the facilitators were not surprised to find that participants were slow to share their personal experiences and opinions even with other American Indians whom they did not already know, and in a setting with few potentially harmful consequences of sharing the information. There were suggestions from a few of the participants, in the ways they described their interactions with their job counselors, that many of them would not readily share with their workers the kinds of personal information that MFIP routinely expects and requires.

Among Somali participants, as among the Hmong, the greatest culturally-related barrier was the language difference. Also of importance were some of the practices of their Muslim faith, of which many employers and MFIP workers are unaware, and which may lead job counselors to recommend unsuitable work environments. Other than these, another pattern that appears to be culturally-related is the greater tendency among many Somali participants compared to members of the other populations to describe their relationship with MFIP's employment services in a business-like manner, stressing the uneven implementation of the "social contract." From their perspective, MFIP emphasizes the responsibilities of recipients unduly, while neglecting to uphold the government's responsibility by providing the necessary work supports to help recipients progress toward self-sufficiency.

Participants did not express much hope about remedying the disrespectful treatment by caseworkers. There were some expressions of support for the value of better training for workers of any cultural group, to help them understand clients of varying cultural groups.

Maybe if they were more supportive instead of directive, I know that's not always possible because they have such big caseloads, but if they had support programs for people, and if they gave their workers more diversity trainings, more cultural-oriented trainings. all cultures are different, and it doesn't have anything to do with race, it has to do with how you were raised, and what's normal for you. And what's normal for one person is way different for somebody else. – African American

There was more discussion, especially in the African American groups, of the importance of hiring more welfare workers of the same cultural group as their clients. The U.S.-born participants had different perspectives than the immigrant groups on the desirability of hiring more minority caseworkers. In groups where the topic came up (typically outside the Twin Cities), the majority of African American and American Indian participants reported wanting someone of their own race in the MFIP offices. Further, several African American participants also stated that the MFIP workers should be former MFIP recipients, because they felt just as out of place trying to deal with a middle-class, college-educated African American MFIP worker as they did dealing with the White MFIP workers. In general, American Indian participants reported that they prefer Tribal services to county services, but some participants report that Tribal services may be as apt to impose unfair sanctions as county providers, or to show favoritism in hiring.

I think they should have workers they have been on MFIP. [The workers we have now] never experienced it. More experience with living it. They only go by books. – American Indian

Sometimes it depends on who you are and what family you come from. If you worked for a long time at some job, it helps. // It depends on who you are related to. // The higher up's generally have their own family members employed. – American Indian

Hire people who understand the culture. If I was, as an African American male, an MFIP worker I would listen to people, not prejudice, treat all people with dignity and respect. Many workers treat you like you're dumb and lazy and it comes across when they meet you. I would also have a budget for a follow-up plan after people are off welfare, follow-up for at least 2-3 years. – African American

Have more women of color meet with other women of color. // Caseworkers should be women of color, it's a race issue, so we need women of color, which would better help move us off the system. // Have more African American people living in [name of city]. – African American

MFIP should put more African Americans in the government center on the front line. They need to create this position to serve, to help people get a foot in the door, help people complete the application and learn the interviewing process. // [They should] have more African American counselors who have been through the [name of city] system. Also, they need more professional African Americans in the office because of the diversity in [name of city]. – African American

I really believe people do understand their own kind. The new people [foreigners], they come down there to the welfare office, they have their own people to serve them. We don't have our own kind to serve us, who understand us, talk our talk and walk our walk. // We have a lot of White folks in our faces, looking down on us, making us feel bad about ourselves. // They have reps for the Somalians, Chinese, and whatever else they have down there. – African American

When you talk about people who have jobs with [name] County, they want someone aboard to make \$70,000 to make decisions about what it is they can do to help us. You don't get paid \$70,000 if you're going to come up with answers to help me. – African American

They should hire a Black person as a [MFIP] worker. I have never seen one here. The workers come from better places, [so they don't] know our heritage or culture. [They can't] relate to our problems with compassion or empathy. – African American

In contrast, there was mixed opinion from the Somali and Hmong participants on the value of having MFIP workers from their own cultural populations. Some of the foreign-born participants reported appreciating or wanting MFIP workers who can communicate in their native language, but others reported having been treated badly by fellow immigrants, and still others felt that American-born MFIP workers know the ins and outs of the system better and can provide better service. Study advisors suggested two other reasons why Hmong and Somali MFIP recipients might prefer not to have MFIP workers from their own ethnic groups. First, the Somali and Hmong communities in Minnesota are close-knit, so recipients may have concerns about confidentiality when dealing with someone from their same background. Second, both groups are strongly clan-oriented, and inter-clan tensions may lead workers to use their discretionary authority in unfair ways. This is more likely to be true for Somali participants, whose inter-clan tensions are still close to the surface, in light of the ongoing civil strife in Somalia.

[I wish MFIP would] change to have face-to-face live interpreters. // [I wish MFIP would] change so that some of the workers are bilingual because the workers now are not bilingual. – Hmong

When calling the MFIP worker at office, we want a Hmong interpreter. Don't put us on hold. We can't speak English and we don't know what's going on. We want our calls go directly to the Hmong social worker. – Hmong

My [MFIP] worker is stuck-up, they acted like they don't even want to help me. Their faces and actions were so obvious; sometimes they wouldn't even look at us and they only talk to the walls. I would rather have a different worker than what I have now. // I have a variety of MFIP workers. All the others were okay but had a few Hmong and one Cambodian or Vietnamese MFIP worker and they were terrible at servicing me. // I only have Hmong MFIP workers and they all bad. They acted like I was not serviceable. They were stuck up and did not service me to the level that I needed. All were bad, if I had my choices, I'd rather have others for MFIP workers. – Hmong

[MFIP should] find more qualified workers, workers that have people skills, workers that love people, to help us. We have so many workers, most are Hmong. They are terrible and arrogant. They won't even assist us until our final notice and sometime they even help MFIP to stop our assistance. – Hmong

The immigrant workers don't know the rights of their clients. They are afraid they may get into trouble and they avoid everything. MFIP workers and the employment service providers tell you only what they need from you. But the worst problem is they never tell us our own rights and understand our different needs. Once I was 7 months pregnant my counselor said you'd get a job. American-born social workers said, you go home and can't look for job now. – Somali

### **Structural features**

Less visible to welfare recipients than the job counselors, MFIP's procedural requirements are numerous and complex, not only for the recipient but for the MFIP workers as well. They include a mix of paperwork and meetings, with job counselors given much latitude for discretion to determine the frequency of meetings that may be required. Telephone contacts may supplement the in-person and mailed communications. The relationship that is established between the recipient and the job counselor has the potential to shape the recipient's experience and success with MFIP in significant ways, through its effect on the recipient's factual understanding of MFIP rules, and the recipient's attitude and motivation to comply with them. The policy governing MFIP provides for both positive and negative incentives for recipients, including on the one side the work supports and financial incentives described in the sections that follow, and on the other side sanctions for non-compliance.

Participants' comments reflect the complexity of MFIP's rules in a variety of ways, but most seem unaware of the full range of information that their workers are required to know and act on. Only a few participants report that they were given information about more than one possible course of action and allowed or helped to choose between them. Most were simply told, at any given time, what they had to do. Without a full knowledge of the policy, they have little choice but to abide by the worker's directions or accept a sanction. There is an appeals and conciliation process available, but the evidence

(discussed below in the section on sanctions) suggests that many participants do not regard it as an option likely to be helpful.

The caseworkers' manual details a long list of information that must be presented at the MFIP Orientation (the first step once an applicant has been found eligible), and another long list for the Employment Services Overview, typically about a month later. The mandated information includes a general overview of the overall MFIP process and information about recipients' rights as well as their obligations. Few participants referred in the focus groups to these meetings (which for all of them would have occurred about four years earlier), but several comments from a variety of groups indicate that recipients may sometimes be overwhelmed and confused by the amount of information they receive.

The recipient's first meeting with the job counselor is also governed by a long list of mandatory elements that must be included (see box on Initial Assessment, page 59). Comments from participants suggest that some of these elements may often be omitted or covered in a cursory manner only.

The complexity of the rules is reflected in several participants' comments that as soon as they had complied with the requests of their caseworker, the worker immediately put new demands before them. Since many participants appeared to have difficulty comprehending complicated information, it is understandable that a worker would try to avoid confusion by only presenting a limited amount of information at one time. However, the practice of introducing information a bit at a time appears to have led some participants to feel that the system deliberately makes their life harder by "[putting] little stumbling blocks in your way," just when they think they have done what was asked of them, because they had not understood that there would be more asked of them afterward.

I found that it's like you want to comply with their rules and everything ... // and they throw something else at you. // It's always something else; now that you have this part done, now we're going to have you do this now. // Well I just did all of that, and I'm trying to...I thought I was done with all of that. Now you're trying to tell me here I have to do some more paperwork and go through some more stuff and jump through some more hoops there so I can get this little \$50 that you're giving me?

Comments from study advisors suggest that job counselors' work loads make it unrealistic to expect a more comprehensive presentation of the rules and process, or a more thorough coverage of the first assessment topics. Recognizing the difficulties caused in the early years of MFIP by large caseloads, in 2000 the Legislature increased Employment Services funding by 33 percent (or about \$12 million per year), mainly to reduce caseload size. After a slight reduction in funding in 2002 (by about \$2 million per

year), the average caseload for a job counselor at the time of the study is between 80 and 100, and job counselors on the study's advisory committee estimate that between two-thirds and three-quarters of their time is spent processing the required paperwork. With 80 clients, a job counselor has about two hours per month to help any given client, of which around 45 minutes is available for personal contact or accessing resources.

Several participants recognized that their MFIP workers are overworked, and are themselves under pressure from their supervisors and the requirements of the overall welfare system. One commented sympathetically on the difficulty that must be involved in handling what she assumed was 20 clients:

Those workers that are down there are overworked too. They've got piles and piles of papers, and they have all this stuff they're trying to do, and they've got 20 caseloads, they're trying to input paperwork, so it is so much more than we can even see. When you look beyond the people at the front, you've got all these people over them. – African American

Another suggested meeting both recipients' job needs and the welfare offices' obvious (to her) staffing needs by giving recipients jobs answering phones, tending fax machines, and filing.

However, many participants only perceive a system that holds them to the letter of every obligation on their part, under threat of sanction, while often failing to live up to its own side of the deal. They perceive these systematic failings in three main kinds of ways: excessive (and intrusive) paperwork demands; inaccessibility of workers to provide information and answer questions; and, consequently, evidence that the system must be intended to hide benefits and protections from participants.

While the complaint about paperwork is hardly new or surprising, the discussions provide insights into some of the variety of reasons why this aspect of the welfare system is so distressing to participants from these four cultural populations.

Many are unable to read the forms, but embarrassed or ashamed to ask for help.

Too much papers. We need assistance in reading or interpreting notice documents. What other ways can they help us?? We don't know anything, we are not educated, we are just wanting more help, will there be help or more money for our elders, or for the handicap? We would like our worker to help us with the paperwork or point us to the right thing to do. [Many said they don't know what to say or they don't know what to change.] – Hmong

There's so much paperwork. And most of us in the system, a lot of us have a hard time filling out basic paperwork. And they know this! So that's the first thing they do! "Fill this out, and give it back." (much agreement: "Mmm hmm." "I hate paperwork.") And sometimes we have a hard time with asking for help. "How do I fill this out?..." (much agreement: "That's the hardest part, asking for help.") - African American

For those with marginal literacy or organizational skills, the time and effort needed to complete the forms may be significant. The stress of the effort is compounded by an additional layer of anxiety because any mistake may result in a significant loss of income.

They know that's what our weak point is, so of course they're going to tell us to fill out these papers, because first of all, they think most of us are illiterate anyway. ("Mmm hmm. Exactly.") So you're going to say, "... I'm not going to fill this out, I'm going to put this to the side." So they already gave us something to defeat ourselves, and the first thing they're going to say is, [mocking voice] "I gave it to her, but she never gave it back." [much agreement] And then they'll say, "Well, we gave you the opportunity to work, so the first thing we're going to do is we're going scratch the stamps, we're going to suspend you, we're going to put you on delay with the money." And then, again, our focus is gone, our desire is gone, our drive of the ideas of wanting to do something. You get discouraged about it. - African American

Paperwork appears to be most onerous at transition times (into or out of work, into or out of MFIP), and during the job search or job preparation period. These are also the times during which participants are most likely to be experiencing crises or major changes in their lives. Such crises and transitions generally require the participant to deal with urgent matters that are more immediate than the need to fill out one more form one more time.

Right now [my daughter]'s been sanctioned for 2 months, she hasn't gotten a grant for 2 months, because when she was working they said that she was making too much money, and then her hours were cut, and we had a lot of tragedies in our family in the last few months, ... she lost her brother, and things have just been kind of crazy for her, so she's not working right now, and they cut her off for two months because they said they didn't get her paperwork in on time, and ... it was maybe a day or two late, because things have been kind of going crazy with our family right now. - African American

Besides the need to complete the paperwork, many forms also require the recipients to attach specific forms of documentation, such as pay stubs or records of child care hours or job search activities. According to a few participants, this may involve a substantial additional expenditure of time to pull together the documentation and make a trip somewhere to make photocopies. For families struggling to pay the rent and food bills, the additional cash expense for the extra transportation, copying, and postage on a regular basis may not be trivial. For individuals having a hard time managing the combination of

work and family responsibilities, it may be hard to also keep track of and complete their paperwork as regularly as required.

I yelled at him [job counselor] the other day. All that paperwork, and you have to reapply every 6 months, give them your employment information, calendars. It's ridiculous. I just can't do it. And try to remember it, and my job, and run my own house. If you figure out a way, call me. – American Indian

The demands for paperwork, with strict insistence on its timely submission no matter how many other problems the recipient has to deal with, is paired in participants' stories with the difficulty of making contact with their workers (particularly in the Twin Cities) to get timely answers to their questions, and the delays that many had experienced with their workers' processing of their paperwork.

I went to go to the doctor and [they] said I didn't have medical, because my worker didn't put my paperwork in at the time...it's always something, there's been so many errors. So many times when I've sent them paperwork, "I didn't get it", or "We didn't receive it". Or, they just didn't input it. I've had my daycare provider saying, "I didn't get my paperwork or my check." – African American

When they are able to see their job counselors, many report that the workers are unable or unwilling to provide help, either with explanations or with more material supports that are part of the program.

This man [job counselor] is sitting here rationing out [bus tokens] to her [participant's daughter], so he has all the control, and that doesn't give her any self-esteem or any self-confidence to go out and try to do anything. All that does is just make her want to say Forget it, and throw her hands up. And they need to actually look at the process of what they're doing to people, because they're not helping people to want to move forward, what they're doing is demoralizing people, they're making them frustrated... I feel that the system these days really does work against people. It doesn't work with people, it works against them. And people get off MFIP because they get frustrated and they don't want to deal with it any more. And then they end up falling in a hole and not being able to dig themselves out. – African American

When you talk about the workers, I've had some good workers and some bad workers, and when I say bad workers I had some people who were really incompetent; who were very unprofessional, very rude, and I have been treated like a second-class citizen because I receive a grant. I have endured rudeness on the phone because I've asked things. – African American

Too strict. We don't know about MFIP expectations and regulations. It is hard and don't know what to do – it is like bird in a cage. – Hmong

My job counselor can't help me find work. They told me I have to go to their office, and if I don't I won't receive any more assistance. I did just that for 5 days and didn't get job, so I stopped [going]. – Hmong

It's funny how America works, when they want to help you they will but when they don't, they treat you worse than an animal. This is pathetic. // It was hard for me because I can only read but I don't understand what I was reading. They told me to find work but they didn't provide any leads or help on how to find work. It's frustrating. It was hard and saddens me because I was told to come to America and they will help us and when we are here we were treated so unfairly or like animals. When we were offer help, they did just that, but when they don't want to help us anymore, they push and shoved us like bunch of animals that don't have life. This is a mental treatment that they are doing to us. They lied to us to come to America for torment only. – Hmong

They send too much letters that I can't keep up with their needs. Although I need some help instead I closed their file. // They change the workers too often. // Very hard to get hold of your worker. Always answering machine is on for them and no one calls you back at the time of the needy. Few days later one may do, but still it's hard to get hold on. – Somali

I was asked by my worker not to sit around while I was waiting for her. I came earlier, can't sit front door, and I was angry. She said if I'm late, she will close my file – they don't treat us fair. – Somali

Some people treat you good, others treat you bad. One time I asked mileage reimbursement from my worker, she put me down and I felt she was talking to me as a 4 year old child. – Somali

My husband they call him while he's working and always interview after interview. You are not out of them. Also the 5 year limit needed to be increased. A lot of people finish their five year limit without knowing the rules and regulations. There was a time they send me \$2 and they counted that money with my five year limit. If I'd know I'd cut their cash. – Somali

While Somali participants most often commented on the government's disappointing performance of its obligations under the welfare contract, it was clear from the discussions that members of all four populations felt that the system held much more stringent performance expectations for recipients than for itself. This was evident from participants' discussions about paperwork (which they could be sanctioned for turning in one or two days late, but which workers often processed more slowly). It was evident also in their descriptions of the ways in which information was exchanged, where they had to disclose "the whole family history down to the dog," but workers often neglected to tell them even basic information about rules or supports that might make a big difference.

A final frustration that was evident from the nature of participants' comments on a variety of experiences with MFIP was the importance of dignity and autonomy, and the degree to which MFIP stripped them of both. Several American Indian participants stressed the importance of making their own decisions, and others described experiences in which they had preferred to accept sanctions rather than comply with rules or expectations that they felt were not appropriate to their goals or their families' well-being. Somali and Hmong participants described being treated as "less than human" by workers, and several Somali and American Indian participants expressed desire for more choice in the programs offered to them. African Americans spoke of having their enthusiasms and aspirations belittled and discouraged. Across all four populations, participants report that the program intended to promote self-reliance is depriving them of opportunities to make choices on their own, or undermining the very outcomes it is designed to promote.

I've been employed since I've been on MFIP, except for the time when I ... had my child, I've been employed since then, and I still get these dates, that I need to come in and speak with an employment counselor. I've got to take off work to talk to an employment counselor when I'm currently employed? That doesn't make any sense to me. But they don't want to pay any time, and I have to take off work, take one of my sick times or the time I've accrued to see you about something that I already have. It doesn't make any sense to me. – African American

In all of the populations except Hmong, some focus group participants reported that they had left MFIP not because of employment or increased income, but only in order to be relieved of the requirements of the system. These focused on three points: the disrespectful treatment, the onerous (some said excessively personal) paperwork, and the requirements, enforced by sanction, that they felt were inappropriate to their circumstances. Two or three of these individuals alluded to relying on relatives, partners, or friends for support; others appeared to be struggling.

I lost my semester in college [because MFIP required her to start a job search immediately], and I didn't get a job. This discouraged me and I decided not to look for a job in America. I am not on MFIP and also don't want to take MFIP. I will try to create my own business, I'm a teacher, and I volunteer schools to help the kids succeed, so I will work for free when I can but will never look for a job. I will try to live and work on my own way. Because these people, who are called employers are not interested in me, because of my dress code, not anything else. – Somali

## Sanctions

The purpose of sanctions is to motivate people to cooperate with the system's requirements. As with any tool for shaping behavior, the effectiveness of sanctions depends on people understanding what behavior is expected and what misbehavior is being punished, and having some control over the behavior being corrected. MFIP's sanction policy is designed to work effectively by stipulating that no sanction can be imposed without providing the participant with a "Notice of Intent to Sanction" and an opportunity to correct the situation. Furthermore, participants must be notified of their right to appeal sanctions that they consider unjustified.

However, participants report that in practice, the situation often does not work as planned. A substantial proportion of participants – especially American Indians and African Americans – report having been sanctioned at least once. This is borne out by the administrative data, which show that over half of American Indian and African American participants had been sanctioned at least once, while most Hmong and Somali participants had not. A large number of the sanctions or threatened sanctions that they described had been for causes that they described as:

- unknown (e.g., they report that they were never informed of intent to sanction or reason for sanction)
- trivial (e.g. paperwork turned in one or two days late)
- unfair (missing an orientation in order to take a final exam in a college course; missing a meeting that was cancelled by the office because of a sports event)
- illegal (required to attend an orientation when the only means of getting there was to drive with an invalid license; refusing a job when the participant had no child care)

### **MFIP policy on sanctions:**

"The Job Counselor is responsible for sending the participant a Notice of Intent to Sanction form ... This form must note the category of non-compliance. Options are:

- You failed to attend the overview.
- You failed to develop a Job Search Support Plan or Employability Plan.
- You failed to meet school attendance requirements.
- You failed to follow through with the Job Search Support Plan or Employment Plan.
- You failed to accept suitable employment.
- You quit employment without good cause.

The form also has space to describe what the participant must do to come into compliance." (ES Manual, Sec. 5.2.20, 04-01-99)

"It is the participant's responsibility to offer 'good cause' reasons for failure to comply. Information on the opportunity to show good cause is provided at the overview of Employment Services ... and on the Notice of Intent to Sanction form. ... If you are aware that good cause applies, even if the participant has not claimed good cause, verify and document the reason and work with the participant to decide on what the next step should be. Do not impose a sanction." (ES Manual, Sec. 5.3, 04/2001)

"Serious efforts should be made to ensure the family understands what must be done to come back into compliance. ... Provide the client every opportunity to cure the sanction and offer the necessary support and assistance." (ES Manual, Sec. 5.6.10, 04-01-99)

What it's not fair is to close your file without even knowing. Even now they cancelled my case because they said I didn't fill out the child support forms, which I didn't even receive them. – Somali

The loss of income from the sanction, especially when it was unexpected and for unknown reasons, was reported to have often resulted in further disruption and destabilization for families already struggling. On the other hand, when the behavior being sanctioned was felt by the participant to be necessary for the family's well-being (for example, refusing to put a child in a child care setting that she had reason to believe was unsafe), some participants reported preferring to take repeated sanctions rather than compromise their parental obligations.

My kid was at the day care where they set him up to go; they're supposed to get him off the bus – nope – the cops had to bring him home, and it looked bad on me. So I just pulled him out and said, go ahead and sanction me. I'm trying to explain it to the cops, it was her fault. – American Indian

Some participants had successfully appealed their sanctions, and some of these showed some resentment at the necessity of doing so. Other participants had not appealed, even for sanctions they perceived as unfair or illegal. Indirect evidence from participants, clarified by discussions with facilitators and service providers from the ethnic populations, suggests that some recipients may prefer not to use the appeals process to remedy abuses because:

- They do not know about the appeals process;
- They feel hopeless or powerless; that the system is designed to deny them a voice, and is no more likely to be fair in the appeals process than in any other aspect with which the participant has had contact already; or
- In their cultural context, confronting a conflict is only likely to make it worse.

Participants who had experienced sanctions often reported that they did not understand how they were expected to change their behavior to prevent future sanctions. There is reason to believe that in some of the instances described the workers may have followed the policies, but that the participants either did not receive the notification or were unable to understand it. Thus, although the letter of the policy may have been followed, the intent was still not achieved because the participant did not understand the purpose of the sanction. The effect is destructive to trust and cooperation. Participants who have received these sanctions, or whose friends or family members have, are more likely to express the opinion that the system is designed to keep people down.

## **Non-MFIP barriers, supports, and experiences that affect participants' outcomes**

Participants in the focus groups frequently brought up three factors not directly related to the welfare system itself that they felt nevertheless had a significant effect on their success within the welfare system. Discrimination, child support, and housing were large considerations in the daily lives of many of the participants.

### ***Discrimination***

Job discrimination is discussed below (see page 69) but some participants also describe the negative effects of prejudice and discrimination in the community more generally. American Indian focus group participants describe experiences of discrimination that are frequent, pervasive, and detrimental to their daily lives, especially in rural areas around the reservations. Several American Indian participants gave examples of outright racial hostility that they were subjected to – in stores, on the streets, or in trying to obtain housing.

African Americans also described widespread and frequent experiences of discrimination, including in housing, lending, education, child care, and child protection. These came up more often in the smaller cities where African Americans are a smaller proportion of the population.

It's hard, because people of color here have so many issues that keep them stuck. And one of our greatest issues here in [name of city] is our housing problem. Now, if you find a place, they usually, you're going to find the worst place there is because too many people are not ready for people of color here. ... Because there's a housing problem. Not that there are not houses, it's that we won't get them. So, when you find that you have all of these pressures, it kinds of hinders you from doing what you want to do, even though you have all of this in your mind what you want to do and you're consistent about it. But the more you try to push for it, there's always something to set you back. So you can't really see yourself getting anywhere. // And they don't understand that. There are problems. – African American

A few African American participants said they are able to reduce some of the discrimination because of how they present themselves. There was also some evidence that some individuals are so accustomed to experiencing discrimination that they perceive it even when it does not occur. For example, one African American participant said that even the food shelves give Whites more food. Another member of the same focus group happened to work at a food shelf and was able to respond that the first participant's perception was not true, and that everybody gets the same amount. This interchange indirectly supports the participants' pleas for more African Americans as service providers. Assuming the system actually does provide services in an evenhanded manner, having people in the position of the second participant, able to speak believably

about the situation, would give others more reason to *believe* in the fairness of the system and thus begin to re-establish its credibility.

Even in our food shelf, they have guidelines, they give White people more when they go in. // No, not if [name] has something to say about it. // I'm not saying that just because I work there, but I know because I do see what goes on every day – and for the most part ... we don't give White people more food, everybody goes by the same thing on their card. – African American

Some participants from all populations say they are not comfortable around Whites, especially if they are the only one of their cultural population in a training program or job.

In addition, some participants from the non-metro groups mentioned feeling out-of-place or discriminated against in their communities, including feeling they were discriminated against for being welfare recipients. The discussions were most common in the African American and American Indian groups, although religious discrimination was frequently reported by Somali participants. In addition, some African American and American Indian participants, in several different groups, reported feeling embarrassment or being harassed when they used their Electronic Benefits Card to pay for groceries from their Food Stamps benefit.

### ***Child support***

The child support system was a sore point both for women and for men, particularly in the American Indian and African American populations. A few participants reported that some assistance had been counted against their overall time limit even though the money they received was only what the other parent had paid in child support. Whether or not this is true, it is clear that most of these participants do not fully understand how MFIP interacts with child support, nor how their grant amount can be affected by differences in child support payments. Several male participants reported that one reason they are not able to get off welfare is because when they start to bring in some income the system takes it away for their child support payments. One also mentioned that his driver's license had been revoked for non-payment of child support, making it harder for him to find a well-paying job and therefore harder to begin to catch up on his payments.

[MFIP could] help in getting my driver's license back, then I'll be better equipped to get the kind of job, like a truck driver or waste management. Those jobs pay \$15-20 per hour, but they will not hire me because of their insurance or policy that you must have a driver's license. [He lost his driver's license for being behind in child support payments.] - African American

My daughter's father pays child support. But my other kids' fathers don't. And I think it's wrong that they would take that money that he gives me for her, and they would take it and count that as my income. And that means if he gave up like \$600, they are going to take all of that out of my income – and I'm thinking about the other kids that I have to support. – African American

I don't know if it's a separate entity, but child support is a crazy system. I have not got a dollar of child support in six years ... I did file the child support when I got MFIP in 1997, and I have not received any money. When I called, they tell me "well, we got this" or "we've been waiting on this paper". Then they called me about a year ago and she said – and I've been on since 1997 – she said, "we need copies of birth certificates." I said, "You've had birth certificates since 1997! You should have them!" They said, "Well, we don't have them on file." She said all the copies of birth certificates was down, so what I did was I had some copies I already had in my file, so I sent them over. – African American

### ***Housing and neighborhood factors***

Unlike child care and transportation, housing is not considered a work support, and except for its emergency grants provision, MFIP does not provide any housing services to recipients. However, participants' discussions in these focus groups strongly suggest that many of them have been handicapped in their efforts to get or keep work because of unstable housing. Several participants mentioned that SSI and other safety net programs make adjustments for inflation, but that the basic MFIP benefit level has not increased to cover the rising cost of housing. In many African American and American Indian focus groups in the Twin Cities, participants reported serious difficulty with access to decent, affordable housing, and some reported being forced to live in unsafe neighborhoods due to their inability to afford anything else. Quite a few participants, across populations and regions, fear an increase in crime after the MFIP time limits begin to take effect. Several American Indian respondents in various groups reported moving back to the reservations or making plans to move back, for this reason.

And just like she said, the cost of living has gone up ... looking back seven years ago, when I was paying \$385 and then getting \$432, I was barely making it; I was single, by myself, and barely paying my [utility] bill. Waiting once a year for the [Energy Assistance Program] thing to open up to pay my whole year of electricity. And I think it's, it's just hard. One-bedrooms are going \$550 or \$600, and if you say you only have one kid, you're on the street. You're homeless. I don't know, MFIP just needs to go back to the table. – African American

I think that – and I know I speak for me and a lot of women who are on or have been on MFIP – but the biggest thing is housing. Housing takes the majority of income. ... they could implement the housing into the program, because we're paying so much for housing. That is really the struggle too, in itself. And that isn't just the people on MFIP, that is the problem with the legislature, with everything with renters, with credit problems, everything; the housing issue is really one of the biggest problems with people who are impoverished. And our legislature needs to change. Because I shouldn't have my landlord telling me that my rent's going from \$1100 to \$1500; my income hasn't gone up, this house is just getting raggedier and raggedier, you're not fixing nothing...but the landlord's able to do that. ...[and] my credit is not going to get me a house. I can't go out and get a house. I can't buy it, and they know that. – African American

### ***Do participants perceive that MFIP expects work? Do they agree with this expectation?***

According to MFIP policy, most recipients are expected to get jobs, or to participate in volunteer, training, or job search activities in order to receive assistance. Exceptions may be made for certain categories (see policy in box).

The majority of participants in all of the groups indicated that their MFIP workers had told them to get jobs. Most of the participants in the focus groups also indicated that they agree with MFIP's general expectation that recipients should work. On the other hand, the participants reported many reasons why they found MFIP's expectations unreasonable, unrealistic, or inappropriate for some recipients.

First, many participants mentioned personal reasons why they are unable to get a job despite good faith efforts, due to lack of education or work experience, disability, illness, family responsibilities, and lack of English language or other necessary job skills. These participants – selected for the study in part based on the fact that they were not exempt from the work requirements – reported that

#### **MFIP policy on work participation:**

"MFIP is designed to encourage and enable early work force attachment for participants in order to build job skills, experience, and work history. ... The core methods for getting participants to work are providing positive encouragement and support for participants as they obtain and retain employment. This encouragement and support should be system-wide..." (ES Manual, Section 1.1.10, 04-01-99)

#### **MFIP policy on work exemptions:**

The financial worker is responsible for determining whether the participant qualifies for exemptions from the work requirement.

Exemption categories are:

- Age 60 or older
- Illness, injury, or disability for 30 days or more
- Caring for an ill or disabled family member
- Caring for a child under 1 (12-month lifetime limit)
- Family crisis
- Domestic Violence Safety Plan

The Combined Manual does not state that the financial worker is obliged to notify participants that these exemptions are available (except the family violence option), or that this must be covered in the mandatory MFIP overview.

However, if a participant requests an exemption, the financial worker and/or job counselor must help them verify their status. (Combined Manual, Sections 00005.12.12 and 00005.12.12.06, 08/2000)

MFIP does not always acknowledge these barriers or give them enough tools, resources, or time to overcome their employment obstacles. Second, many participants mentioned external barriers to finding work, such as poor economic conditions and discrimination on the part of employers. Third, several participants from rural areas reported that MFIP policies related to job search requirements are unrealistic in more remote areas of the state.

The key finding from this section is:

**Finding #2: Most participants in the focus groups expect and want to work. However, many have been frustrated and discouraged by their experiences trying to get and/or keep jobs. As a result, they report that MFIP fails to recognize and deal with the ways in which:**  
**(a) participants are not ready for the available entry-level work, and**  
**(b) the entry-level labor market is not ready for participants.**

This section presents findings about participants' attitudes and values about work, including their perceptions of MFIP's work requirements. It then describes ways in which participants appear not to be ready for work, followed by evidence that the entry-level workplace is not entirely ready for them. The final part of this section presents ideas that arose from discussions about ways to make the participants and jobs more suited to each other.

### **Attitudes and values about work and MFIP's work expectations**

The MFIP program is structured around an expectation that nearly all participants should be expected to look for jobs immediately, and that those who are not ready will be recognized as such, either by the financial worker, who will exempt them from employment services, or by the job counselor, who will help them develop a Job Search Support Plan to help them become ready.

Across all groups, the vast majority of participants agree with MFIP that most people should be expected to work. Most participants reported that they understand why MFIP wants them to work, and that they do value work as a way to self-sufficiency. Most of the participants are already working or want to work. Participants' comments provided many examples of the intrinsic as well as extrinsic values they see in work, as well as evidence of many successful and satisfying work experiences.

I think everyone should be working, no one should be on welfare. // I feel better when I'm not on welfare. – American Indian

[I am better off working because] I can go out and buy myself and my kid clothes. I can't use alcohol or drugs, I've been sober since I've been working. // I make more money [working]. Keep myself busy. // I am able to afford more things. Better financially. Sometimes we struggle, but we make it. // [When working, I can] pay for my own child care. Don't have to wait once a month to get anything. – American Indian

If you're able, you should work. – African American

Yes, [my work place] it's a great place, it's where I grew up. People helped me and it gives me a chance to be able to help others – like people helped me.  
– African American

To have a job is good. You have the right to do whatever you want and no one is there to control you. – Hmong

Yes, everyone has to get a job. My husband is on SSI, but I still have to get a job and work. In my opinion, it does not matter where we are or live, we still have to work to survive. I am willing to go get a job, if my worker can find me one.  
– Hmong

I love my job and working is good. I want to work and show my kids I work and be a good role model. My last job is good. // I work and feel good about my job. – Somali

On the other hand, participants tend to add that there should be exceptions to the work expectation. These participants usually cite the need to exempt those who are old, or have disabilities or family members with disabilities, from the work requirement or the time limit. Other barriers, such as lack of skills or not knowing English, are other reasons why participants think MFIP should make exceptions to their work requirement. Many Somali and Hmong participants reported that large family size hinders their ability to work. There were also a few mentions from African American and American Indian participants that having many children (four, five, or more) creates additional challenges to holding down a full-time job.

[Is it right to expect everyone to work?] No, some people have disabilities, are limited in what they can do. // No. If they're not going to help with child care, the support is not there. My child is more important than work. // No, I'm not sure on that one. People who have children with disabilities need to be home with them. – American Indian

No, people have different reasons for not working, like mental health [or] physical difficulties. One shoe don't fit all. – African American

I feel that if I had the skills and knew enough English I would not wait for MFIP. I am only on [MFIP] because there's no other way. // I felt bad because I had to wait for MFIP. I felt helpless because I have no education or skills. – Hmong

Not knowing the English language is like being blind person with no direction in life. If I'd know the language I'd never take MFIP. But because of not knowing the language I needed them. – Somali

Many participants felt they were expected to find a job without having the knowledge and skills necessary to look effectively. Not only immigrants but also U.S.-born participants with no prior work experience reported needing help to know how to fill out a job application, or what to expect at an interview and how to present themselves. Many reported that their job counselor had made no effort to find out whether they needed this kind of help, but just told them to “get a job.”

Other participants mentioned difficulties they have had in finding a job, especially one that would help them to be self-supporting. Hmong participants especially tended to report that MFIP is very persistent and inflexible in their work requirement despite all of their barriers.

It’s hard for Hmong women. We can’t drive, too many kids, illiterate, employer wouldn’t hire us. We are in the middle of everything because we are not old enough to get [disability] assistance and not young enough to learn skills. It’s HARD!! // Problem when I was working was no education, no babysitters, no one took care of my family while I am at work. My husband is handicapped. [She was emotional about her past situation and she cried.] Can’t drive. Too much bills. MFIP is too strict. Work is not enough to lower bills. MFIP cut off assistance without knowing my situation. It’s frustrating at time, life just isn’t life any more. This is why Khoua Her killed her kids. – Hmong

I am still working. The problem is that we are people with no education and we did our best work. We work 40 hours a week and [MFIP] workers still nagged us to find another job. I have small children too and they still tell me to find another job. What else can we do? They want us to work more hours until we earn enough and don’t need MFIP any more. – Hmong

Sometimes it’s okay to expect others to find work, for those that are capable and have the skills, it is good. It is a good push, but for most of us who have no education or skills, the more we’re pushed to find work the more frustrated and concerned we feel. Sometimes death seems to be the most successful way to live in this country. – Hmong

If you two [facilitators] can help us in any way, please do. At times we don’t know what to do. We know our weakness and when someone push us so hard we do get mad and angry, even to a point where we can fight, or beat the hell out of things. They [job counselors] call once or twice a week. On a good day it’s okay, but when a job counselor is in a bad mood they will point fingers on the assistance they have give me, they threaten to discontinue our assistance, that’s not helping but discourage us only. I worked before but now I am not because could not find a job. When I apply for a job, they said that I don’t have the skills and with limited English, so they told me to go back to public assistance. But MFIP keeps asking you to look for a job, so it worries me so much. – Hmong

Five-year limit should not be a rule. Don't scare us with this five-year limit because we are not animals and it's disturbing to have someone call day in and day out with the five-year limit threat. There should be more flexibility depending on certain circumstances. They should contact and ask companies to hire people who have no education like us. – Hmong

Yes, they have a right to ask us to go and get a job. It's not that we don't want jobs, we just can't seem to get them when we apply. – Hmong

### Ways in which participants are not ready for work

Participants described a wide variety of ways in which some people in their populations are not able to work, or cannot find jobs that are compatible with their caregiving obligations, or are not prepared for the kinds of jobs on which they could hope to support themselves without welfare within the 60-month time limit. These kinds of barriers included some with which participants need help to look for and apply for jobs, as well as a variety of personal problems that they may or may not need help to deal with, but which they are likely to need time to address before entering the unsubsidized job market. There are others that do not prevent them from working, but may require them to accept only certain kinds of jobs (those with hours while children are in school, or those that allow flexibility for taking care of children's health or behavioral crises).

#### **MFIP policy: Initial assessment**

"During the initial assessment [the job counselor] must:

- Review the participant's work history and transferable work-related skills.
- Review the participant's education and training history ... .
- Review the existing labor market.
- Determine whether the participant's experience will allow her or him to obtain and retain suitable employment in the existing labor market. ...
- Determine whether the participant meets an exemption ... .
- Assess whether refresher courses are needed for professional certification or licensure.
- Assist participants who claim they are unable to obtain suitable employment due to lack of English language proficiency. ...
- Review training plans proposed by participants. ...
- Review proposals for farming as a self-employed work activity. ..."

(ES Manual, Section 3.4.30, 04/2001)

### *Lack of work experience*

Across all groups, some participants said that they had lacked work experience when they were told to get a job. Except among African American groups, those in the Off MFIP groups were just as likely to say they had lacked experience. Some African Americans mentioned that employers who do not want to hire an African American applicant are just as likely to tell them that they are overqualified, so having good work experience is not necessarily an advantage for African Americans in overcoming employment barriers.

Participants mentioned a variety of help they had received from MFIP to overcome their lack of work experience. Most commonly, and across all four populations, some said their job counselor helped them look for or apply for jobs, or that the counselor had gotten them a job. Some Hmong participants said the job counselors had given them rides to interviews (but sometimes also that the employer still had not hired them because of their lack of experience and skills). Other kinds of help included “soft skills” classes (to learn how to fill out applications, how to interview, and what employers expect), which many said were useful, and internships or specific job skills training programs, which some American Indian and African American participants had received. Some said it was helpful that MFIP made them look for work.

There was no particular difference in the experiences of those off welfare compared to those who were still on, or between those on and working and those who were not working. Across all groups, people mentioned a lack of work experience, and people had received much the same kinds of help.

The few jobs I’ve got I got through my job counselor. – American Indian

I’m in a training class right now. It’s showing me a lot about how to go for a job interview, how to act and talk to people. It’s helpful but still, I don’t know what kind of job I’ll get with no job skills. – African American

[My] job counselor help me find work and fill out applications but they don’t hire me because the company know that I’m not literate. – Hmong

I got a job after the interview and was hired. My counselor helped me [but] later [I] was laid off. – Somali

### ***Lack of English language skills***

Across all outcome categories, Hmong and Somali participants frequently said the language barrier prevented them from getting jobs at all or limited them to low-quality jobs. Among the On/working and Off MFIP groups, they also mentioned that the language barrier created problems for them on their jobs, sometimes even leading to being fired because they were unable to communicate with their supervisors. Hmong participants spoke interchangeably about not knowing how to speak English and not knowing how to read or write; one specifically said that just knowing one or the other was not enough. Some had been accompanied by interpreters at interviews, but still had not been hired.

Somali participants were more likely to say they want an opportunity to learn the language before being sent to look for work; Hmong participants were more likely to say they were too old to be able to learn as much as they would need. A few participants, in both populations, spoke of having been sent to school as part of their MFIP program.

Members of both groups also commented on the problems they had with the welfare system because of the language barrier. Most often they mentioned they had received notices that they could not read, and therefore they did not know what they were supposed to do. Some expressed frustration with the voice message machines that are the only way for recipients to reach their workers in at least one large county in this study. Some would like more interpreters to help them communicate with their workers and help them understand the forms they have to fill out.

**MFIP policy on work vs. ESL (English as a Second Language):**

“While it is more difficult to find work on one’s own without the ability to speak English, there are jobs that are available to participants with limited English proficiency. Participants who are not proficient in English should be informed that MFIP provides them the opportunity to increase their income through work. Encourage and assist them with job search if the[y] are able to work immediately.” (ES Manual, Sec. 3.10.10, 04/2001).

In addition to helping participants to increase their English language proficiency, MFIP policy encourages job counselors to “develop partnerships with employers to facilitate the placement of participants with limited English proficiency and provide ongoing support to both the participant and the employer if problems arise. ... It can be valuable to help orient them to the new work site, ‘shadow’ them on their 1<sup>st</sup> days at work, and provide ongoing follow-up and assistance with problem solving.” (ES Manual, Sec. 3.10.30, 06/2000)

The most important, MFIP [should] help the elders or people [who are] illiterate to educate ourselves to help ourselves. – Hmong

When calling the MFIP worker at office, we want a Hmong interpreter. Don’t put us on hold, we can’t speak English and we don’t know what’s going on.  
– Hmong

MFIP helped me, I get reference from them and was very happy to go to school for some time. – Somali

No help for us to learn and educate ourselves. They always send us letters that we can’t read. I miss appointments, because I don’t understand the language.  
– Somali

### ***Lack of basic skills, including reading, writing, and math***

Participants in all four cultural groups repeatedly stress their lack of basic skills. Hmong and Somali participants often had no formal education before coming to the U.S., adding problems with literacy to their language barriers. Among American Indians and African Americans it is difficult from the conversations to determine what individuals' skill levels might be, in part because nearly all feel the need for more education. This desire, and the urgency with which it is expressed, is similar among those who identify themselves as dropouts who have difficulty reading and those who started but never finished college.

There are mixed reports about MFIP's success in identifying participants whose skills are not adequate for basic entry-level jobs. Some participants describe people they know who could barely read but were sent out to find and complete job applications on their own; others mention participants who were tested and trained. In general, participants do not agree with the idea that the job is the right place to learn the skills they need; in the experiences they describe, employers require employees to have skills before they start.

It's fair [to be expected to work] but we don't even know ABC, or where to drive to, and MFIP doesn't even understand our frustration. It's not like we're lazy and don't want to work. We never ever have seen any alphabets in our country. We've just been told and been controlled in this country. I think it is fair for young people but it is not fair for old people who are not educated. – Hmong

MFIP told us to find job but they don't help us. They ask you to look in the newspaper. Jobs in the newspaper require a diploma so you can't find a job. – Hmong

### ***Other personal barriers to getting a job***

Many common barriers to work, documented in other research, are not typically mentioned in a group setting. Examples include chemical dependency, domestic violence, learning deficits, or mental illness. However, a few participants did mention having such disabilities, and there was evidence from facilitators' comments that other participants likely had such problems. Administrative data on time limit extensions show that several of the participants in the discussions had been recognized as having mental illness, physical disabilities, IQs of less than 80, or other conditions that made them unemployable. However, none of these participants had been exempt from the work requirements as late as in their fifth year on MFIP (fall 2001). Thus for nearly their entire 60 months, these individuals had been subjected to policies that required them, under threat of sanction, to keep trying to find and keep work. It is not clear whether they were unaware of the availability of the exemption, were aware of it but had not asked for the exemption, or had tried to be declared exempt and been denied.

Mental illness, such as depression, was discussed in a few of the American Indian and Hmong focus groups, and the Hmong and African American facilitators emphasized that their observations in the groups lead them to believe that the incidence of mental illness among the participants is much higher than the transcripts reveal.<sup>5</sup> Hmong facilitators and advisors also suggest that given the stigma associated with mental illness, it is very unlikely that participants will choose to reveal this problem to workers who do not detect it themselves or arrange for a professional to examine the participant and make a diagnosis.

There was also evidence, but no in-depth discussion, of other barriers to work that job counselors would need to help participants overcome, including criminal convictions and Unlawful Detainers (eviction notices filed with the courts), and alcohol and drug abuse. The few American Indian and African American participants who mentioned having criminal backgrounds explained that their records made it very hard to get jobs, but that MFIP made no allowance for the additional difficulty, or efforts to help them to overcome it. A few African American women mentioned Unlawful Detainers that remain on their official tenant records even after obtaining a court order for expungement, making it difficult to get housing. A few American Indian participants commented on negative influences from family members with alcohol or drug dependencies, and the difficulty of maintaining important family ties without participating in the negative behaviors.

I have family who are still using. [They] came and asked me to drink with them. That's hard sometimes to deal with. What do you tell them? I told them, I'm done. You want to party, party somewhere else. – American Indian

Participants do not appear to expect MFIP to solve these kinds of personal situations. However, they do want recognition from the system that the situation makes their journey into work and out of assistance harder. The evidence from the focus groups is that these barriers may be more common than recognized among these populations. Participants with such barriers probably need more patience, support, and understanding than do participants with more supportive personal situations. In addition, the cultural gap between minority recipients and typically White workers can make it harder for recipients to disclose the fact that they have such barriers at all, and harder for the workers to know what kind of support would be welcome.

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<sup>5</sup> These facilitators, while not mental health professionals, are professionals with experience working with welfare recipients and child protection clients and are experienced with detecting mental health issues in clients. Their observations are supported by a number of state and national studies documenting the disproportionate incidence of mental health problems among welfare recipients, and among refugees.

### *Dependence on the system*

Participants in these discussions indicated that many members of the populations who have been in the U. S. for many generations had become accustomed to the old welfare system, and that a few of these do not particularly care to change their ways. One participant flatly stated, “I don’t want to work.” However, this attitude was not supported by other participants in the groups in which these people participated, unless the person expressing it also demonstrated some reason for being unable to work. (It should be noted that, based on comments made elsewhere in the discussion, the individual quoted above was learning disabled, possibly to a severe degree, and by the time of the focus group had been determined to be disabled enough to qualify for disability insurance.) In addition, of those who gave some indication of having preferred to remain on welfare, most also indicated that the new welfare policies have made them more likely to work, even if it was hard to take the first step. Many of these indicated by their comments that they are glad they did make that effort.

To me, a job helps me be independent. I get \$532 a month. [Facilitator: So they helped you get a job?] No, they just helped me get off my butt to get a job. [sympathetic laughter] Helped motivate me, I guess. – American Indian

It’s been so long since I worked, I don’t want to. I just want to stay home.  
– American Indian

[I]t was just too many headaches. ... If I’m going to go downtown every day, or go look for a job for 30 hours a week, I may as well have a job and get paid, OK? I didn’t see the purpose of sitting downtown, you have to go down there and you go through that job training center and you have to do that for 30 hours a week. Well if you can do that for 30 hours a week, you may as well have a job. – African American

But they’re [a suburban county] real good. I could have took advantage of that, but I didn’t, and I’m so glad that they sanctioned me the way they did. That just taught me. Because I was just there just to help pay my rent, being lazy, not wanting to get no job. – African American

Several African American groups also included discussions about the extent to which people in general – not including the participants – abused the system by falsely claiming benefits for which they were not qualified, or deliberately avoiding efforts to become more self-reliant. These groups included some heated disagreement about whether this is a common problem, but in general participants agreed that it happens less now than under AFDC, and that such cheating makes it harder for people who really need help to get it.

Well, I know that for some people, that this is like their livelihood. // Because a lot of them [are] illiterate. ... Nobody told them any more. This is the way they live. ... They think they can't do anything because they've been told they can't do anything, "There's nothing out there for you". // And then they're treated like they're nothing. // Right. Naturally they're going to stay on it. If they have to get off of it they go to disability, like I said. // Well, but some of these people have made it bad for other people when they just totally abuse the system. – African American

These discussions also revealed another consistent theme that arose in several different African American groups but not among other populations. This was the idea that the welfare system had deliberately made African Americans dependent by making benefits easy to get and not providing access to the education needed to live any other way. For the people expressing this view, the change in policy to enforce work requirements and time limits is further evidence of an intent to trap African American women in poverty.

You find a lot of people who get Social Security Disability – some of them are not disabled, but they get it. And I noticed that they give it to African Americans so quickly because they want to keep us stuck. Six hundred and some dollars a month is no money. Just like with MFIP. They give you this money, but then after a certain period of time they say "Ok, fine, you have to get off now. It is done for you." And then, after that, what happens? You have not given our women much training at all, to where there is really nothing they can do. – African American

Some African American and American Indian participants reported that a change in program rules from AFDC to MFIP affected many who were on welfare as children. They reported that they had learned, and needed to overcome, generationally-transmitted patterns of dependence and expectations of support. All of their previous experiences with the welfare system were challenged when AFDC ended and MFIP began.

When you grow up, when your parents grow up on welfare, and then you do, you don't take education seriously. And you will need it, to get a good job out there and support your family. – American Indian

Nearly all participants who compared the new welfare policies to the old AFDC policies felt that the change to a work-based system was a good policy, provided it recognized the difficulty that long-term recipients faced in making the change. They generally felt that five years did not provide enough time to reverse the effects of a lifetime, and in particular not enough to acquire the education needed.

Across all four populations, some participants pointed out that their people had had limited access to education up until the recent past (although for reasons that varied among populations). Since MFIP expected them to become self-supporting despite this disadvantage, they felt it was reasonable in turn for them to expect MFIP to help them get the education necessary to obtain self-supporting jobs.

They should have educated the people, saying this is a five year time limit. People were used to being on it forever, and suddenly now they're telling you that it's over. // Mine is over. // Mine's in July. // I've got two more years. // They need to educate the people that they're trying to take off before they take them off. – African American

A lot of families are generational, no skills, no knowledge of how to present themselves, they need someone to tell you what you have to do. – African American

### **Ways in which jobs are not ready for participants**

Many comments from participants suggested that they are ready and willing to work, but that the main obstacle to employment is the lack of employers that are willing to hire them. Other participants described problems they had on the job, related to their cultural differences, which resulted in difficult work situations or termination.

The economic boom of the first few years of the new welfare system began to slow in early 2001, reducing the availability of jobs for unskilled workers. Many areas outside the Twin Cities metropolitan area were not greatly affected by the earlier boom, and have consistently had a shortage of jobs. Many focus group participants expressed frustration that there were not enough jobs to go around, especially jobs that would pay enough to exit welfare. All groups outside the Twin Cities commented on problems due to a lack of jobs. In the Twin Cities, Somali and Hmong participants often commented on the lack of jobs, saying that their lack of language skills or education make them the first to be disregarded by employers who have many applicants to fill one job.

I found out that [there were] 1,300 families on MFIP in the area counties, but yet there was only 40 jobs listed and they wanted 1,300 families to be out looking for work. I went to the desk, I said how can we employ 1,300 families on 40 jobs? – American Indian

They don't have jobs for people like us, or a company that would hire us in anyway. – Hmong

When I came here there were a lot of jobs, and after September 11, 2001 there are a lot of changes in economy, security. – Somali

I used to work at place I was working and I got laid off. Then they re-start hiring again. I went for an interview and they say I have to have a high school diploma, we changed the old rules. I said I know the job. [They] said we don't care, we need high school diploma. I always exceeded their expectation and later they refused me. I used to work very hard. – Somali

### ***Job quality: stability, flexibility, pay, and benefits***

In all four populations, participants report that they have been denied access even to unskilled, entry-level jobs, despite fulfilling all their job search requirements in good faith. Many employers, especially since the economy began to contract in 2001, are understandably reluctant to hire applicants who do not speak English, are unable to read, have no prior work experience, or have prior criminal convictions, especially if more qualified applicants are available.

At interviews, we can't converse with the employers. All employers said was "We'll call you," and never heard from again. During the interview, I am afraid because I don't know how to answer the questions or I don't know what was asked. – Hmong

You have to get your felonies expunged to get them off your record. // I couldn't even get hired for misdemeanors. I think they go back five years. – American Indian

Somali and Hmong participants reported that the entry-level jobs that don't require spoken or written English skills, when they are available at all, generally require hard physical labor. These jobs not only pay too little to support the typically large immigrant family, but also may be too physically demanding for refugees whose life experiences have often left them in somewhat frail health. Furthermore, they are unlikely to offer medical benefits, which are important to all four populations, but especially to Somali and Hmong families, with their large families and high incidence of health problems. Yet access to better-paying jobs with benefits requires language and academic skills that most refugees do not have, and which may require a significantly longer period of time for training than state or federal rules permit.

It's very hard, we are very small people, we can't lift heavy stuff so it's hard for us to get work. Jobs that require lifting heavy stuff, we could not do it because we are small. Jobs that do not require lifting heavy stuff, we can't get it because it requires skills we don't have. So it is hard to get a job. – Hmong

The working place was so danger and hard to work. We use to lift 50 pound packages that were not supposed for normal people and untrained to do. No breaks, we always work and nobody told us to take a break. The reason was we could not communicate. .... Unfortunately, we never know what's happening. The job was laundry, factory jobs. Even a lot work hazardous we were explained and we use to touch every machine without knowledge of its dangerous. – Somali

Several participants mentioned that they felt they had the skills to do the job for which they were applying, but that their lack of English skills caused them trouble in the interview.

I've visited the job site. I saw what the job entailed, and I can do the job, but I cannot pass the interview. The interview seemed much harder than what the job required. – Hmong

Job schedules often make it hard for participants to balance work and family responsibilities. The lack of flexibility is a problem especially for participants whose children have special needs, and those with large families. Jobs for which inexperienced applicants are most likely to be qualified often require employees to work swing shifts or late nights. For example, many American Indian participants reported that casino jobs are the only ones available on or near the reservations, and typically require the newest hires to work the night shifts. Therefore, participants reported not being able to spend time with and discipline their children, as well as problems arranging child care.

[The last time I went for an interview] I got the job, but it was a live-in job, living in the client's home, making \$160 a day, very difficult. I have children ages 1, 3, 8 and 10 years old, I was living somewhere else, having to come home, it was just too much, eventually I had to quit. The pay was pretty good, but not worth it, I think it should have been more because you had to *live* there so many days out of a week. My kids were getting out of line, my only means of travel was public transportation, it was getting too difficult. – African American

My last job was at [major discount store]. I liked it, I wanted to work there. I liked working with people. But I constantly had a scheduling conflict. I wanted to work 9 to 4 [while her disabled child was in school], but their shifts are in certain four-hour shifts, like 10 to 3. And child care, you've got to maintain a certain amount or they [MFIP] won't pay. I have a mentally challenged daughter. I quit. I said, whatever happens, happens, because I need to take care of my child. – African American

On the other hand, some participants did report that their employers are flexible in letting them deal with personal or family problems. Participants were very appreciative of this flexibility.

For me it was when I was working at the [name of organization], because my kids have disabilities and they'd have behavior problems at school, and I'd have to go to school for my kids almost every day. I was thankful that the [name of organization] was understanding of that and had someone substitute for me. But if I was in another job... – American Indian

[My work is] close to where I live, [and I] have a kid with special needs, so sometimes I have to zoom out and rescue him, and they're really good about letting me go and deal with things. – American Indian

My current job pays little but they are flexible to me. When my kids are ill or need to go to the hospital I can come back to work without problem. I have another job at [name of employer] close to the hospital for 3 months, I have not missed a day but they are strict, too strict, I can't even take a day or be late for taking my kids to the hospital or any other appointments. – Hmong

In all populations, some participants reported that they were usually able to find temporary jobs, but less often stable or permanent employment. For some, temporary work proved to be a good way to enter the job market and resulted in permanent employment as a next step, but for others it became a dead end.

[It's] hard [to get a job]. They don't want to hire you. They say that they don't have jobs, that they're not hiring. I finally got a job through [a TANF-funded internship]. It's a contract. It ends soon and I'll have to find another job.  
– American Indian

I only went through temporary jobs. At least it lasted two weeks, but then I have to look for work again. Social worker tells you to get a job but you are unable to get a stable job because you don't have the skills. – Hmong

We all went through temp. After three months, English speakers were accepted for permanent position but we were not. // They're choosy. Because I'm not White, I would not be the first picked. // At work, company will not choose me because I am different. // I have been with this temp for two years and was told they will choose other races first. – Hmong

### ***Discrimination by employers***

The labor market, unlike the state's welfare system, is not governed by a single statewide policy, and the scope for local variation is considerably wider than that in MFIP. Participants' experiences in seeking employment and on the job training are therefore likely to reveal an even wider range of variation than their experiences with the MFIP system. Despite having no control over the labor market, welfare reform depends on participants' success in it to achieve the outcomes for which the welfare system and its participants are held accountable: increasing income and decreased dependence on public assistance.

Employment experiences included in this section, which have the potential to affect participants' employment and welfare success, include work experience, experiences in seeking and keeping jobs, job quality considerations (such as pay level, availability of benefits, and hours of employment), and career and wage progression.

Participants told of job-related discrimination based on language, dress, religious practices, family size (especially for immigrants), welfare status, or simply race. Somali

participants, and occasionally Hmong participants, reported that the language barrier makes it harder to defend themselves against discrimination, or to negotiate with employers about use of break times for prayer.

The last time I went for an interview, I think, I really honestly think the guy didn't hire me because I'm Native American. Because I had a good resume. I put together a box of sales history and references, and I worked on the resume for about two weeks, and I was actually applying for a front desk position...he called me in for an inside sales coordinator position that paid salary, benefits, and your own little office and you get to use the company car. And I went really presentable, I had a really good appearance...and I think just the fact that he knew that I was dealing with generally the White public, that's why he didn't hire me. Because it went really good, he interviewed me for a job that I never applied for, he just thought that I was qualified for, but after the initial interview he never called me back for the second time around. – American Indian

I'm really worried that we can't get jobs on the reservation, [and] we sure as heck aren't going to get them in the White man's world. I look White, I can, but most of my friends can't. The reservation is not taking care of us, welfare wants to get rid of us, and the White man doesn't want to hire us. Then the White people are going to take our babies from us because we can't pay rent, and we can't buy food, [but] they are actually discriminating against us. – American Indian

After a while you have to leave because they're treating you so badly. They won't fire you; I've never been fired. I have left plenty of places; never been fired. Because they treat you terribly. // That's it, that's how they do it, they want us to leave. – African American

It's a trip being African American. They tell you that the position is filled. // They discriminate, for instance, I am a temp working for [name of company], a multi-million dollar company; I have a college degree, but instead of hiring me full-time, they hired a White woman who is uneducated. It's clear she is not qualified to do the work, I'm always correcting her work, reformatting the reports. She is not qualified to do the work, yet because she is White, they overlooked my qualifications and hired her. They know I correct her work. It doesn't matter, just because she is White, it's okay. – African American

I would say it's hard [to find a job around here]. I don't think that I fit your typical idea of what they would like to have out front representing them. I've always had braids or something in my hair, I dress very differently. I have a very loud voice, and sometimes it's just misconstrued as, I don't know, it's just loud.... – African American

My employer did treat me different because I was different. As for others, my boss would talk to them in their offices hours and hours. I can tell by how he made his faces at me, because I may not speak English but I can read his facial reaction and how he treated me at work. – Hmong

There is a big difference between a Hmong household and an American household. American households are two adults and one to two children while Hmong families are bigger. [Employers] feel they do not want to hire us because they are discriminating us due to large size of households. – Hmong

[MFIP] workers only follows the rules but my employer did [discriminate] to my other Hmong people. For example, Mexicans can do heavier work, and when the Mexican was hired at a higher position, the Mexican only hire his people. They slowly let go many of my Hmong worker and hire Mexicans. We could not communicate so we just let things go. They [Mexicans] have better training and were given more times and opportunity to maintain the work. – Hmong

It is when you even get the job and you are working. If suddenly a White person or even Mexican comes in, then you are out of the door. They kick you out. But if the employers need you they take you in. – Somali

I worked at bakery store and we were working, eight Somalis, we were all fired because of that we pray. They said we didn't like your covering of hair and didn't like how you work. – Somali

Was asked if I can work in the basement because of my dress code. Manager said you should not see the people. I do feel it's a discrimination. // They interviewed me. But they said we can't hire you because of your big dresses, change your dress. – Somali

Many Somali focus group participants said that they have been discriminated against, although most of these participants did not refer to racial discrimination. Rather, they discussed religious discrimination, based on their dress and prayer requirements. Further, anti-Muslim reactions since September 11, 2001, have made already existing discrimination problems worse.

I saw the advertisement and called the employer, they said come, the first shift is open and second shift. It took us 30 minutes to reach there and when we got there and they saw us they say the positions are filled up. We said we need second shift, they said it's also filled up. So you can see the first impression matters, they didn't like us. – Somali

### **Ways of overcoming the mismatch between participants and jobs**

It has been widely recognized that welfare recipients without significant job experience or skills would have more trouble getting jobs than the more typical job seekers. Minnesota's welfare system anticipated the need to help many participants prepare for and get jobs, and set up the system of Employment Services to provide that help. Based on these focus group discussions, it appears that the need for this help, among these four populations, is greater than the system is prepared to provide.

Participants in the Off MFIP groups generally do not appear to have received different kinds of services than those in the On MFIP groups. In some ways those still on welfare have received more, and more different kinds, of help, if only because they have been on for longer and had longer contact with the system. The patterns suggest that the main differences in outcomes have more to do with the kinds of help participants needed, and the availability of enough help to meet that need. Support from the job counselor has already been discussed. It also appears that those with greater success may have had more access to supports from outside the welfare system, and thus been less handicapped by the limits in resources within the system.

### ***Support from family and friends***

A few participants mentioned the help that they had received from family and friends in finding and/or keeping a job, or making ends meet.

With rent the way it is and if I didn't have the man I have, I'd be homeless. I don't have Section 8; I don't think I could have made it on my own. – American Indian

The interview, they asked if I've been employed before. Well, I don't have any education or skills but my sponsor taught me a little so I was able to tell them about my past job experience as a janitor at a school. Last time I went to interview for a dishwashing job but never heard from them again and the reason I've got this job was by referral and through people that I've acquainted through a sewing class and at a sewing company. – Hmong

I'm making it happen ... I'm doing all this by myself with support from my co-workers and my sister; my mom lives in Minneapolis so I am working towards being on my own. – American Indian (in northern Minnesota)

Many wished for, but did not have, help from a sympathetic person who would understand what they were going through. In several groups, participants suggested that it would help to provide recipients with mentors, preferably of their own culture, who had themselves been on MFIP and succeeded in working their way off.

Other participants provided examples of the difficulties they may face from a *lack* of support from their family. Some American Indian and African American participants reported a lack of support (usually financial) from the father of their children. On the other hand, the stories of participants in both these populations suggest that the care of children is more shared among extended family members (especially grandmothers and aunts) than in a typical White family. Somali women did not usually mention the father of their children (perhaps because many were lost in the civil war), and some expressed regret at “not having extended family to support you.” Others stressed the importance of “community to help us and show us the way,” and there were suggestions that this is

more of a problem outside the Twin Cities. Hmong participants typically reported that even as two-parent families they still struggle, and some mentioned the loss of quality of family relationships from having both parents work, especially when their shifts differ.

As previously mentioned in the section on overall impressions, many African American and American Indian participants, perhaps especially among those on welfare longer, rely heavily on peer networks for information and advice. While the social support is clearly valuable, the information they receive in this way appears often to be incomplete or misleading, and tends to add to their mistrust of MFIP.

### *Access to education and training*

Some African Americans and American Indians report that their education was limited in part because of the influences they were exposed to while growing up on welfare. In some discussions, African American participants also mentioned schools that did not hold high expectations for African American children and allowed them to pass upward through the grades despite poor reading skills.

Most Hmong and Somali participants had little or no formal education in their countries before coming to the United States.

Across all populations, participants recognize that more education and skills are the ticket to better jobs. However, many participants reported that MFIP has denied them the opportunity to pursue the kind of education or training that they feel they need, or forced them into short-term programs or programs that did not give them skills that helped them get any better jobs when they were done. A few participants in the Off MFIP groups reported that they had left MFIP in order to go to school to get the education they needed for self-supporting jobs, since their MFIP workers discouraged them from

#### **MFIP policy on training and basic education:**

“The primary focus of MFIP is to move participants into the labor market as quickly as possible. Training and education programs are often not the most direct path to unsubsidized employment. ... Short training programs and plans which combine training with work are preferable.” (ES Manual, Sec. 3.12, 06/2000)  
Basic education or training programs are allowed by MFIP, approved in blocks of three months or less, if the participant’s math or reading scores are at or below the 8<sup>th</sup> grade level, and after consideration of:

- “The participant’s interest and motivation to be in school.
- The participant’s history of participation and progress in similar educational activities.
- Whether there is a reasonable expectation that the participant will make sufficient improvement in a short time to noticeably increase his/her marketability.
- Any intellectual impairments or learning disabilities which may indicate the need for more specialized services.”

(ES Manual, Sec. 3.12.10, 04/2001)

“The current labor market in Minnesota essentially precludes, with some exceptions, the need for training or education as a prerequisite to getting a job... If the economy were to make a downward shift, training and education might play a more prominent role in MFIP Employment Services. Even in the current economy, some counties or regions of Minnesota may have more need for training services.” (ES Manual, Sec. 3.12.30, 04/2001)

going to school at all. These participants appear to have had more resources outside of MFIP to help them attend (and pay for) school, or fewer personal barriers, and while their ability to accomplish this without help from welfare is testimony to their efforts, it does not provide useful guidance on how to help others who lack those resources, but have an equal need for the education.

Participants in a variety of different groups, especially among the American Indian and African American groups, felt that the reason MFIP required them to accept jobs with low pay and little prospect for advancement was because MFIP did not think they wanted or were qualified for a career. Several said they had asked to be allowed to combine school with part-time work, and had been told that full-time work was their only option.

I wanted to have a career instead of a job. They didn't think a welfare mother would want a career. – American Indian

Welfare is not designed to help you develop a career; they just help you get a job that don't lead anywhere. Most jobs don't help you become independent. A career will help you become independent. They have no program to help you get on your feet. If they had a loan to help, I could have borrowed and paid it back within five years, instead of giving you welfare and when the five year time limit is up you're in the same place. Not all people want to work at [name of company with mainly unskilled jobs], some people want to develop their skills. Don't just tell people to go to work. – African American

I already have a job, but I wanted schooling. Because I was on the [MFIP] program, they didn't look at my situation, my medical situation [she has a learning disability]. I wanted to go to school, [but I was] told I can't do this. I need skills. I don't want to be a waitress all my life, so I want to get my GED, have a transcript. – African American

[I] needed to get back into school so that I could get my degree finished and could work so I could support all of my children. Then and now I still don't receive any child support, so I knew I needed a better job than minimum wage. So I called, and said, "If I work part-time, can I go to school full-time?" And I was told, "No, you need to work a full-time job." ... So that was a frustrating thing, and that's not my biggest problem with MFIP. The biggest is that this Minnesota Family Investing Plan is kind of a joke to me, because there's no investment. Because if they really had tried to invest in my future, they would have let me go back to school. – African American

I think there needs to be adequate training, maybe giving a little more time for schooling. Maybe if they want to go to school, make sure they could. Say, "You can go to school full-time if you work at least 20 hours a week and we'll pay for day care." In order for people to get ahead and get the types of jobs that they need, there's going to be skills training that they're going to need to get sometimes. – African American

I was attending vocational classes at that time [when the welfare policies changed]. They asked me to look for an evening job but I told them that I have two months to go to finish my classes and I need time to do my homework. They said that I still need to look for a job. Sometime I felt what they did was not right because they did not help you find. They just asked you to search through lists of jobs in the computer for two to three hours. – Hmong

They push you always to just get a low paying janitorial, assembly, and factory job, which is too hard work. But they don't help you to have education, basic skills and basic knowledge of the system. They ask you to work without knowing the knowledge of the language and having no skills. – Somali

On the other hand, some participants did mention instances where MFIP had helped them to get more training or education. A few had been required by their workers to go to school and sanctioned for not attending. The variation in approach within single focus groups suggests that there is a significant difference among the individual MFIP workers that the participants were dealing with, as well as among the participants' circumstances.

It made me go to school because I was a dropout at about fifteen years old. They made me go to school and they kept sanctioning me because I didn't want to go to school, but they made me get my GED. I got it last November finally. Four years and I didn't even know I could do it, and took the test, and I passed, and thanks to MFIP, they made me get it, and that's gonna help me out now 'cause now I can go to college this fall. That's what I thank MFIP for. – American Indian

Everything was actually helpful, you know? They assisted me while I went through school and got my BA. – African American

#### **MFIP policy on post-secondary training and education:**

"While getting people working is the clear short-term goal for MFIP, longer-term self-sufficiency is also important, especially with a 60-month lifetime limit on assistance." ...

"One consideration may be whether the participant can be reasonably expected, without further training, to get a job that pays enough to get them off assistance." ...

"Counties will need to consider whether and how education and training should be part of helping participants make this progression [into better jobs], or whether work experience alone will be effective." ... "Participants who are not making much progress in the job market may also be those not likely to benefit from training or education."

"... participants can be encouraged to pursue these activities [post-secondary training and education] in the same way as others who are not on public assistance."

Most approved post-secondary plans will fall into three categories:

- Plans proposed at initial assessment (completed in 12 months, likely to result in income that takes the participant off MFIP),
- Plans combined with work (must meet MFIP criteria and minimum federal work hours, must be capable of participation for more than the required federal minimum number of hours), and
- Plans reviewed at secondary assessment (must meet MFIP criteria; participant needs training or education to obtain suitable employment, is complying with an existing Job Search Support Plan or Employment Plan, and has worked for six consecutive months for an average of 20 hours per week.)

(ES Manual Sec. 3.12.30, 04/2001)

Well, I have a success story. The MFIP program helped me become an RCAT [Respiratory Care Assistant in Training] when I first went over to [name of employer]. I had been a previous employee at [employer], but they introduced to me [the RCAT] program . . . , and that position became permanent. But it was a training program with pay, and that was through MFIP. But the stipulation on that was that I had to complete my goal, and at that time I was going through school here, which I graduated in 1999. And during that time, they furnished my gas by giving me vouchers; that was through MFIP. – African American

I'm taking computer essentials. It helps to open doors, helps enhance my skills to get better jobs. – African American

I am told also [to get a job] but I am also illiterate [and have] no skills so they told me to go to school. I went to school for 5 months, then started to work since.  
– Hmong

### ***Do participants perceive that MFIP supports work? What work supports do they find most helpful, or miss the most?***

Recognizing that jobs accessible to most MFIP recipients do not offer enough pay or other benefits to allow the recipients to be self-supporting immediately, MFIP policies are intended to support recipients in their jobs until their earnings increase enough to exit the program. Work supports covered in this section include job search and retention help and child care and transportation assistance. Although not discussed here, participants also often commented on the importance of the state and federal earned income tax credits.

Many participants reported feeling happy or excited upon being told to get a job, but many more reported feeling afraid, worried, or ashamed, because of a lack of basic skills (including English language skills) or work experience. Across all types of groups, almost all participants who were not already working and not incapacitated wanted to find a job. Over and over, these participants said that they need help and support from their MFIP workers, including both emotional support and specific services. Emotional support has already been discussed in the section on overall experiences with MFIP; this section discusses the specific services.

To the extent that participants received work support services, they typically described them as helpful, especially the child care assistance. However, participants typically reported that work supports included under MFIP were sometimes unavailable or only available under conditions that did not fit their individual circumstances. When provided, they often did not meet the full extent of the need, but many participants had no other resources available to meet the remaining need on their own.

In practically every focus group, there was some indication that participants were given unequal access to these services. For example, one participant would mention that they were given gas money for their interviews, to which another participant would reply that they were not given such help, or were not told it might be available. It is impossible to determine the full extent of the variation in service levels from focus group data alone. These participants could have been given different service options due to differences in their compliance with MFIP regulations, due to differences in their eligibility, or (according to participants and confirmed by some of the project’s advisors) due to the mood of their job counselor at the time the request was made.

The key finding from this section is:

**Finding #3: Participants in the focus groups report extensive need for the menu of work supports offered by MFIP to help them seek, secure, and retain jobs. To the extent that they receive these supports they generally find them helpful. However, many participants report that the supports available do not provide as much help as they need to get and retain stable employment.**

This section presents participants’ experiences with the main work support services provided by MFIP: help to seek employment, child care assistance, transportation assistance, and follow-up support for job retention.

### **Help to get a job**

Relatively few participants mentioned receiving help with their job search. Specific kinds of help that were identified included positive encouragement and motivation, help with resumes and applications, and bus passes or other help to get to interviews. A few people described help – sometimes informal, sometimes as part of a class – to learn about what to expect and how to present themselves at an interview and on the job. Some Hmong participants had received translation services and rides to interviews.

#### **MFIP Policy on job search:**

“Most participants will be involved in job search activities while they are active with Employment Services. ... Include in the Job Search Support Plan a complete and detailed description of what is required of the participant and support services to be provided.” The JSSP pertains only to the initial eight week job search period. Participants are required to search for employment at least 30 hours per week for eight weeks (if the only activity for the plan is job search), accept any offer of suitable employment, and provide weekly accounting of job search activities. JSSPs may also include English as a Second Language (ESL), GED, or Adult Basic Education (ABE) activities. (ES Manual, Sec. 3.5, 04/2001)

For Native American people, they have this office right here, this program right here. They have job counselors. They help you with resumes here on the computer; they help you with bus passes to get around to jobs, to look, if you don't have a car. I think it's better for Native American people actually, I think they have more help to get out there than even White people. – American Indian

It's hard when you don't have any experience. You're different when you're out there, I guess. Because you have to carry yourself different ... there's a lot to it, I'm learning now, I'm in a training class right now. It's showing me a lot about how to go for a job interview, how to act and talk to people. It's helpful but still, I don't know what kind of job I'll get with no job skills. – American Indian

They only want you to do so well, and they don't give you the help, they give you a limited amount of help. And they don't give you the amount of help that you really need to be successful. And, unfortunately, if you do not have the skills, if you do not have the upbringing that has instilled in you the ability to do it on your own, you're out of luck. Because you don't know how to do it. They help you only so far, they give you this much help when you need *this* much, to maybe get a better job to go to school or to do the day care. They'll give you this much and expect you to figure out the rest. If you can do it, great. But if you don't have that in you already, you stay here. – African American

[My job counselor gave me] encouragement, clothing allowance, bus passes, hair money [i.e. money to get her hair done for an interview]. When I came off, she hoped I did well. I missed the office and the MFIP worker. – African American

They have a program called 'Job Mentors;' they'll put you with somebody that can help you go through that type of stuff, where you can tell them your problems and figure it out, and they can give you some kind of feedback as to which way you can go, what kind of avenue you can take or some steps that you can take that might get you through. – African American

I don't speak English, no education; job counselor help me find work and fill out applications but they don't hire me because the company know that I'm not literate. I was lucky to find a job through temporary. My company was good, they asked me if I like my job, if I do he'll help me find the work. – Hmong

I don't know anything [and I don't speak any] English, and the job counselor try to help by taking me to find jobs but never got any interviews. I know that they took my application but they probably trashed my application the minute I came home. – Hmong

I felt very happy [when the job counselor told her to get a job], because a worker encouraged and finally I get job. – Somali

Some people mentioned motivation of a different sort. Asked to name one or two ways MFIP had helped them, a few said only that it had been such a negative experience that it had motivated them to do without it entirely.

In general, a substantial proportion of participants in the focus groups felt that, to be ready for the unsubsidized workplace, they need more help than MFIP is offering, and that MFIP has little recognition of the extent of their needs.

Participants often reported that their job counselor told them to go look for a job, but did nothing to help them learn how to look, and did not attempt to find out whether they had the basic level of skills to conduct a job search or keep a job if they were hired. In all four populations,

some participants in the On/not working groups pointed out that not everybody knows how to fill out a job application, and some people may be too embarrassed or ashamed to admit that they cannot read the forms. Many need help to learn the basic rules and expectations of the interview and workplace. An illustration of the degree to which people are not familiar with the unspoken norms of the workplace is seen in one very common frustration and complaint of focus group participants (especially among Hmong and Somali participants, but also expressed by others): that employers would tell them at interviews, “We’ll call you,” but that when they waited for the call it never came. Job counselors may not be aware of how unfamiliar some of their clients are with how to interpret such a statement at the end of an interview, or other common workplace practices.

African Americans tended to emphasize a need for help with job-seeking and self-presentation skills, preferably from someone who would not be judgmental about their need for the help. Along with American Indians, they also referred to help they need to develop specific job skills (both soft and hard skills). Somali and Hmong participants stressed their need for help with both job skills and English language skills.

American Indian participants reported inconsistent help with finding jobs, or with being taught skills for seeking jobs; also inconsistent help for gaining the basic kinds of skills (such as reading) for entry level jobs. Several expressed discomfort at being put into preparation programs or jobs where there were no other American Indians, and wanted more choice of programs so they would have a better chance of finding a good fit.

Some participants mentioned that they wanted MFIP to do more initial needs assessments, to determine which recipients need help with learning how to fill out applications, how to present themselves at job interviews, and other “soft” skills related to getting a job. The use of the initial eight-week job search period is favored by program

**MFIP policy on job search: (continued)**

“At minimum, the job search component should address: where to look for jobs, how to complete an application and resume, how to cold call, how to interview, how to retain employment (including employer expectations, conflict resolution, etc.), [and] how to advance in the current job or find a better job. ... These activities become the participant’s ‘job’ until other employment is found. To facilitate transition from welfare to work, job search requirements and expectations should parallel employer requirements and expectations as closely as possible. Anytime a participant is engaged in paid employment or has an interview, they must be excused from job search activities, or any other activity. **WORK COMES FIRST!**”  
(ES Manual, Sec. 3.6.40, 06/2000)

planners and administrators as an efficient strategy for sorting those who need help from those who are job-ready. It saves money by not using scarce resources to assess everybody, when many need minimal help. However, for these participants from populations who started from a relative disadvantage to begin with, it was evident that the additional discouragement from eight weeks (or more) of frustration and failure has helped to convince them that MFIP is not interested in helping them, or even in knowing about their needs for help. This perception may make the participants less willing to trust their job counselor later, to disclose sensitive information needed to get appropriate help when MFIP is ready to offer it.

I would say [that MFIP should] give more time for adequate training of some sort. I don't think that, nothing against the job counselors that they give us, but you are basically told to go to a center where there are tons of computers and you look for a job. That's not helping in getting a job. That's showing you that there are jobs out there, but that's not showing you how to get that job. – African American

[They] make you jump through hoops [and attend] programs that really go nowhere. For instance, the class for [name of organization], this program led you to believe that once you completed the computer classes, basic classes, [you would get a job]. I completed the work but never got a job, another wheel spinning episode. – African American

Some people don't have the get up and go, or the education, to get a job. They have been living on the system so long, they don't know how. // [All agreed] they are going to go in there and tell the boss what to do. The system got to teach them [how to act at work]. They should have some seminars. // [All agreed] they should give people job skills, training, teach people how to go to work, how to function at work. Some people may come in half hour late and may cuss out their bosses. People need to be taught job seeking and job keeping skills. // I had a girl just up the street from me, all she was doing was going to the want ads and writing down contacts, they [MFIP workers] don't check to see who needs help to know how to do it. // They should give out 101 evaluations to people on welfare, find out what level you are on, some people can't read, some can't work because they don't know *how* to work. They should give out evaluations. // Without being judgmental. – African American

All that [MFIP has done that] has helped, were [to] pay the rent, a cheap car say a couple thousand, that's it! – Hmong

If they want us to find job, why don't they take us to find the job. We need them to help us or take us to the interview to get a job. – Hmong

MFIP expects us to work. // But they don't show us any direction to help ourselves. – Somali

I am old and they did not help in any way. They only said, "Get a job." – Somali

I felt stressed because it was hard for me to get a job. I was embarrassed, can't eat well; and the main reason was I didn't have a transportation, no direction to follow and no help from any resources. – Somali

No one feels they get the right help from MFIP. They always said go to work. But didn't ask why we can't keep the job. It's about the language and education, we need more education and training. – Somali

### *Self employment*

Some participants, especially among the Somali groups, expressed a strong preference for self-employment. They want help to prepare for that, instead of the constant emphasis on wage work. The most commonly requested kind of help in this respect is access to interest-free loans (since their religious beliefs prohibit charging or paying interest).

We need some people to help us for small business creation. – Somali

I'd be out of MFIP forever if I would get a permanent job. Also, if I get some money that are without interest. I had a very good experience of business.  
– Somali

Nowadays, you have to be smart, and if you can't work for anybody you have to build your own company. You can get something going with your own business. I'm kind of at that stage where I've decided I want to work for myself.  
– American Indian

## Child care assistance

Child care is a significant concern for most of the participants in all of the groups for several reasons.

The first reason may relate to cultural differences in caring for children. Many of the participants expressed anxiety or reluctance to leave their children with a child care provider at all. These participants indicated that it is their job to raise their children, and they do not want to have child care providers doing it for them. A couple of the foreign-born (Somali and Hmong) participants mentioned that the child care providers available to them were not of the same culture. Having child care providers of the same ethnicity or culture as the MFIP recipients would likely reduce their reluctance to leave their children in day care, because at least they would know that their child care providers' religious and cultural values are more aligned with their own. It is also possible that, having experienced hostile or prejudiced treatment when they as adults mixed with the general American population, they want to spare their children from having to be put in settings where they might have to undergo similar treatment.

### **MFIP policy on child care assistance:**

"Parents should get information from their financial worker or other county staff on how to locate child care providers and access funds *prior* to participating in Employment Services. Job counselors identify necessary hours of child care... Caregivers should not be required to report the same information to more than one staff person. This means staff have a responsibility to share information affecting child care assistance with all other affected staff."

Child care assistance is allowed for: required orientation and overview, development of Job Search Support Plan or Employment Plan, and activities in compliance with the plan. "Child care for employment and job search is available to all MFIP participants...Child care for education/training, or other approved activities, is only available after enrollment in MFIP Employment Services." (ES Manual, Sec. 4.1.10, 06/2000)

- "All participants must cooperate with child support enforcement.
- Parents must use legal providers. Legal non-licensed providers must be registered with the county before payments for child care may be made." ...
- "Child care assistance is available up to 120 hours in a two-week period per child." (ES Manual, Sec. 4.1.20, 06/2000)

Don't have a child care provider you can trust your kids with. They just give you a list of people you don't know. – American Indian

I was able to get the work but it was still hard for me because no one to help with my kids. Being a single mom, I have many responsibilities. While I am at work no one is there to help all my other younger children. No one is there to get the kids ready for school and to cook for them after school. I may be at work but I can't think what it would be for my children. – Hmong

It always good to work, but it's very hard when you have an infant and young children. Nobody can take the responsibility of disciplining them and also teaching them what's wrong and right. – Somali

Some participants reported poor quality child care facilities, including abusive or neglectful workers, or unsafe or unsanitary conditions. Among African American and American Indians, whose children are disproportionately likely to be removed from the home by child protection orders,<sup>6</sup> several parents expressed the need to be highly vigilant about the safety and protection of their children.

Most women don't want to be on welfare, but there's nothing else they can do. You can't trust people with the kids. I have a problem with someone with my kids anyway. I have a very bad problem with that. And so, that's not a good enough excuse to [not] be working, but first of all you have to make sure your kids are safe. That's one of their things too, if your kids aren't safe then something's wrong, they are going to get on your back. – African American

We don't have decent child care ... They closed the [name] Head Start program in [town] ... This was five years ago, that thing is going to get torn down and everything, it's unfit, they shouldn't even have kids going there. – American Indian

My day care provider spanked my little baby. She had a hand print on her back. – American Indian

Some participants, especially from non-metro areas, reported a lack of any child care services in their area, or a lack of openings in any of the approved services. In addition, several American Indian and African American participants stated that they had someone to watch their children (usually a partner or relative) but that MFIP's child care reimbursement rules did not allow for them to use that person.

**MFIP policy on child care assistance:**

*(continued)*

MFIP policy points out that some parents may have problems with arrangements for child care, especially prior to development of a plan. Therefore, "inability to find child care may become a common 'good cause' reason for failure to attend the necessary meetings to develop a JSSP or EP." (ES Manual Sec. 4.1.40, 04/2001) "Child care assistance should be provided for the actual hours of participation, break and meal time during employment, and travel time up to two hours per day. ...participants may request child care 'in support of employment' to cover child care costs during non-working hours" [e.g., if s/he works third shift, does not need paid child care during work hours, but needs to have child care to sleep]... "These hours may not exceed hours that would be authorized for employment activities." In addition, the participant must show that s/he cannot "reasonably modify" his or her non-work schedule to provide child care. (ES Manual Sec. 4.1.60, 06/2000)

<sup>6</sup> American Indian and African American children in Minnesota are placed out of home at four times the rate of White children (Minnesota Department of Human Services, April 2002).

I'm in a situation with my child care because I don't have child care, the county will pay a person to watch my kids, but there's not a whole lot open around [town where she works]. All the [town] ones that I got from here and in [name of] child care referral service are all full. ... I can't have my daughter babysit, because the county won't pay my child care even though she is over 18 because she's my child. She doesn't live in my household any more, I don't know if that's making a difference. She lives with my sister, but they let my mom babysit. That's really weird. – American Indian

So you've got to have somebody else. // And if you want them to be reimbursed, now they've got to be qualified to even get this money back. They've got to be licensed, over 18, and you can't have a felony. – African American

Hard because you don't have day care, so if both spouses are employed, that's hard with a big family. You could not afford day care. When company is slow and you don't get enough hours, you don't have enough money to pay bills and expenses. – Hmong

Many participants have children whom they identify as having special needs (especially African American and American Indian participants), and reported difficulties with finding child care that was able or willing to handle their children. Part-time work (during the hours that their children are in school) was a preference for many of these parents, but their comments suggest that they had not been allowed this option. Other participants commented on not being able to bring their children to child care when they are sick.

**MFIP policy on special needs child care:**

"In general, child care assistance can be provided for children who are 12 years of age or younger... However, assistance can also be provided for handicapped children who are 13 or 14 years of age who are in the assistance unit, or who would have been in the assistance unit except for receipt of SSI. If a participant has concerns about care for a handicapped child who is age 15 or older, funding may be available through county social services."  
(ES Manual, Sec. 4.1.100, 06/2000)

[Working made things worse for me because of] day care. When my son gets sick, can't take him to day care. Have to call in [to work]. – American Indian

My problem is child care. I have a special needs child. I tried putting him in day care, but they don't have the facilities. Either he's too young or they don't have enough room. // I have a special needs child. She is age 19, verbally handicapped. If I just leave her with someone, someone could do anything to her, you know, because she doesn't know. I'm looking for a day care, a day care for adults like [name of organization], you can't find a home day care, no one wants to take care of a special needs child. They want me to institutionalize her. They want me to institutionalize her, why should I want to institutionalize my child, just to work. // – African American

At first, they tried to force me to work, and I told them I can't work because of my child, she's mentally ill, I can't make my son watch her, because she's not going to listen. I've tried to get a job, I tried, but it seemed like every time I had to leave work early because the school would call and say she's sick, come and get her, so that exempted me from work. I'm trying to get a job when she's in school, but their hours don't correspond with the hours that the job is trying to give you, so I'm trying, but it's hard. I've got a one-year-old son, and he's in day care, but MFIP says if you can't maintain your 30 hours a week they're not going to pay your child care, but you can't work 30 hours a week when you know you have another child to come home and take care of. You can try to do a part-time job, but they don't understand. – African American

I have a handicapped child and I feel pressure but also don't know what to do. // I feel bad because I am helpless. I told him [job counselor] I don't have baby sitter that early in the morning at 5:00 a.m. He said close the door and leave them alone. – Somali

Child care subsidy rules are evidently confusing for workers as well as for participants. Participants in the groups described many examples of child care assistance being denied for situations which appear, on the evidence available from the discussions, to be permissible, or sometimes required, in policy. Several participants reported being unable to look for work because they were not allowed help with child care until they had a job. One participant had been told she could use no more than 30 hours of child care per week, but had to work at least 30 hours of work per week (and take public transportation between work and child care). Many participants commented in more general ways about needing child care help that MFIP did not provide. A common complaint among African American and American Indian participants was that MFIP would not pay child care while the participants were attending school or training programs.

Papers seem kind of complicated, because you have to have a job to get child care. How do you get child care to go look for a job? It seems kind of mixed up to me. I tried it – had my sisters watch her, but the papers you have to fill out, you have to show what the job is – seems mixed up. – American Indian

[The participant's daughter] had an employment worker, when she was trying to get a job, who told her that, she told him, "I need day care so I can look for work." He said, "Well, take your kids with you." Three kids? On a job interview? You really don't want her to get a job, do you? – African American

And they [MFIP] only give you so many hours of child care. // I was working, and they only gave me six hours. What can you do in six hours? If you are on public transportation, and you have to make it back here, that's not enough time, and if you need more you have to pay for it on your own. I don't get that, they want you to work at least 30 hours a week, but they won't give you day care. – African American

I appreciate the [child care] time they [MFIP] do give me, but I need more. // I was working 13 hours per day. // All they give you is 30 hours a week? How are you going to work 40 and get 30? // And if you are late, they [child care providers] charge you \$1 per minute. – African American

I'd be out of MFIP if they give me child care. When you are married they give parents more hard time and don't help us to go forward. They better help more single parents than us. // If I get a job I'd be out of MFIP, but getting a job is hard when you have little kids. – Somali

I felt good when I was working, but I don't get help for day care. I need day care help. // I don't have a day care [subsidy], and I have to pay, I go out for work but we don't save any money. – Somali

### Transportation assistance

Across all types of groups, participants frequently said that a lack of transportation was preventing them from getting or keeping a job, and others described difficulties involved in working while relying on inadequate transportation arrangements. Participants' transportation problems fall into several natural groupings.

First, some reported needing a car and not being allowed to get one (or at least not a reliable one), or not having gas money or insurance to drive a vehicle they already owned. A

common complaint by Hmong participants is that MFIP only allows recipients to have cheap, unreliable cars, whereas they felt they should be allowed to save up for a better car if they chose to do so. Some American Indian participants described how, in rural areas, welfare workers with "big old Suburbans" would require participants with no cars to travel long distances to appointments or job interviews, without making any effort to help them find rides. (It is possible that it is the Tribe's vans that participants were referring to, rather than workers' private cars).

#### **MFIP policy on transportation assistance:**

"In general, the county has discretion to determine policies and procedures governing client service expenditures" [including transportation]. "The participant's plan should specify which transportation expenses will be covered... Under MFIP these may include public transportation, car pooling, mileage, essential car repairs, insurance, driver's license, and parking fees that are necessary for the participant to participate in employment, training, job search, or other activities included in an approved plan. ... MFIP does not require agencies to cover all out-of-pocket transportation expenses incurred by participants complying with their plans. ... Agencies may also need to establish limits based on funds available and the number of participants requiring transportation assistance." (ES manual, Sec 4.2, 06/2000)]

I didn't like being sanctioned if I could not make a meeting as I don't have a car and no transportation. – American Indian

Transportation to work [is hard]. I don't have a car. They told me they would help if I was off MFIP for a year. – American Indian

[MFIP is] too restrict, can't buy any reliable car, only an old rusty car. If we buy anything better or cost about \$5,000 [or] more, our assistance will be cut short or completely. – Hmong

Second, participants reported that using public transportation is difficult and time consuming. Inability to navigate the public transportation system was exacerbated by limited English skills for the Somali and Hmong participants.

I got the job, but I didn't have any way to get there. No transportation. And I have a bad knee, so I can't walk up and down the hill to get to the bus.  
– American Indian (in a place with a long, steep hill)

[Working made things worse for me because of] transportation. Having to take the bus in the morning. – American Indian

We need ride to find work. [MFIP] has not provided that for us. – Hmong

It's hard to go to the job search place because of the transportation and not knowing [how to get] around well. – Somali

[Working was hard because I] did not drive and the workplace was far ride, was hard. – Somali

It takes me two hours to reach my job place and still not enough. ... Very far place to work. Sometimes bad weather. I can't miss because I will lose my job.  
– Somali

Third, participants in non-Twin Cities areas indicated that public transportation is either non-existent, unreliable, or limited in destinations. Some indicated that their job counselors threatened to sanction them for failing to attend meetings or accept jobs, even when they had no transportation.

It's so different here. In the cities there were buses and other ways to get somewhere. – American Indian

I have gone for a job interview. I got turned down because I didn't have transportation back and forth to work. – American Indian

I gave up looking for a job and started doing child care. I can do that in my own home, I don't need transportation. The buses don't go everywhere. – African American

We're a two parent family with one car and they wanted me to drive myself to work, come home and take [husband] to work. They said he should work at midnight because it's all better for you, but we have a baby and you want me to drive my baby and leave my two older kids at home sleeping, bring [husband] to work at midnight, get up at 7:30 in the morning, load my baby up and go and get [husband], come home and get myself ready, they don't understand. They were saying because we didn't have adequate transportation, we were sanctioned because [husband] wasn't putting in enough hours. ... I know they are not supposed to sanction for inadequate transportation. – American Indian

Finally, participants gave many examples of the gap between their increased transportation costs (to comply with job search, training, or employment plans) and the amount of assistance they were given to meet those costs. It was clear from the discussions that the wide discretion allowed to employment services providers in determining what kind of help to give, and how much, creates disparities. Given a limited budget for such assistance, some job counselors are under pressure to keep transportation reimbursements down. One participant vividly described how differently transportation costs are handled through different employment service providers.

**MFIP policy on other work related expenses:**

Besides transportation, MFIP policy directs job counselors to “Generally, cover those expenses necessary for the person to obtain and retain employment including, but not limited to:”

- Interview clothing, resumes,
- Items not supplied by employer but required for the job (such as safety equipment),
- Costs of psychological or vocational testing or other assessments, and
- Educational expenses (including application fees, activity fees, tuition, books, supplies, uniforms, and tools.)

“DO NOT use Employment Services funds when there are other resources available to cover such an expense. Counties and ES providers have discretion to determine how much to spend in each category. Some counties set limits; for example, a limit of \$100 for non-educational expenses per participant in a calendar year.” ....

“The MFIP income disregard and budgeting system [are designed] to provide participants with an employment bonus. Therefore, the state recommends that client services funds be used sparingly to cover start-up costs for work.” (ES Manual, Sec. 4.2)

[I had] a choice between [Employment Services provider A] and [Employment Services provider B], and I think [B] helped me three times more than [A] ever had. I got \$1250 on my car, I got tires, I got nine months of insurance paid, I got \$20 gas vouchers as needed when needed. Back when I used [A] I got a \$6 gas voucher, you know what, I am 17 miles away to go get it, one way. With [B] you have that cap with \$1250, if your car breaks down it costs \$500 to get it fixed, you know that down the road if you are still having a hard time, ... on [B] if your car breaks down you can go back, [but] if you go to [A], “No, we fixed your car already.” – American Indian

They only give you \$10 for gas for all week. How can you go to work on \$10 worth of gas per week? – American Indian (in remote rural area)

[What were one or two ways that MFIP has helped you?] Really it was just the [gas] voucher. And that ran out, and I still needed help, and then they would just pinch you out a little bit. At one time they'd give you like three or four vouchers at a time if you go down there once a month or something, and then they started giving me one for \$15, or one for \$10. They got real pinchy. – African American

[My daughter's job counselor] would ration her out, like, three tokens so she can do this [look for work]. And then she would have to go back to the office to get three more tokens, and that kind of stuff. – African American

They lie too, I have bad cars and they promise to help me with money or fixed my car but they never did. – Hmong

### Job retention supports

Many participants indicated that they need help not only to get jobs but also to keep them. Some of the need is with soft skills (knowing the expected and acceptable behaviors in the workplace). Help is also needed for non-English speakers to adjust to the new setting with co-workers and supervisors who may not be able to communicate orientation kinds of information to them. All populations, but especially African American and Somali, also reported needing help dealing with discrimination on the job.

The first time I went to the program, I got the job, and that was great. With this program, after you get a job, they never explain to you how to keep your job. I lost mine after two years; my job counselor didn't prepare me for losing my job. Or maybe they should extend that into their system. // Do you think, would it have helped at all if you'd talked to your job counselor and your counselor would have talked to the boss? They may not listen to you, can say whatever they want, but they'll listen to someone else. Maybe it would have helped if someone else came to talk to him. – American Indian

#### **MFIP policy on post-employment services:** "Post-employment follow-up services fall into 2 categories:

Supportive services ... may include:

- Counseling.
- Problem solving – helping participants brainstorm and evaluate alternative solutions.
- Offering suggestions for coping with such issues as stress, time demands, difficult employers/coworkers.
- Helping participants understand programs such as health insurance, transition year or basic sliding fee child care.
- Referring participants to community resources and support groups.
- Visiting the job site, with the participant's permission.

Services which require expenditure of funds from the client services budget ... may include:

- Mileage reimbursement or bus cards.
- Other transportation related expenses (car repair, insurance)
- Employment-related expenses (tools, uniforms, safety shoes, licenses, etc.)

(ES Manual, Sec. 4.4.10, 06/2000)

"The participant makes a decision about the length of follow-up time needed, but you should encourage them to agree to at least a minimal follow-up period and provide information about the support services available to them."

(ES Manual, Sec. 4.4.20, 06/2000)

The job counselor that had sent all the MFIP people to work should follow up and check to see if the MFIP recipient is ok. – Hmong

Five years ago I was a truck driver and I use to train the new employees. There was a White man they asked me to train. I trained him all the rules of the truck. Later, the guy took my truck at night time and I thought the truck was stolen. I called my employers and they said, “Sorry, we hired the other guy and you are fired.” I said, “Fired what??” I was shocked and frightened, I felt bad and really used up. I trained the guys for them and they took my place. – Somali

I can’t tell the sickness and my needs. I was fasting [religious requirement during daylight hours for the month of Ramadan] and I could not tell it. My boss fired me for that. I felt language problem made me lose my job. – Somali

### ***Do participants perceive that MFIP rewards work? What do they perceive as the main social and material consequences of working?***

Almost every focus group included a discussion about the ways in which people were better off when they were working, and the ways in which they were worse off. Nearly all participants who had enough work experience to compare with not working strongly preferred to work, especially if it enabled them to leave MFIP. Non-economic reasons featured at least as prominently as the economic reasons in this judgment.

Considerations of their families’ well-being and their own ability to cope were at least as important in most participants’ eyes as the financial considerations. In both respects, participants were divided in their perceptions of whether the consequences were more positive or more negative. By far the largest non-financial consideration, across all populations, was the freedom from MFIP’s controls. Increased confidence and self-esteem were also major positive consequences for many. On the other side of the coin, participants reported concerns about child care problems (including, but not limited to, loss of subsidy), and being less able to care for their children or other family members. Other

#### **MFIP policy on benefits to reward work:**

“Work incentives and tax credits provide families with new opportunities. They can make choices which can increase their income and make self-sufficiency a reality. Participants can enter the job market slowly and with entry-level jobs and still see a benefit to their family in terms of increased income. IN MFIP, WORK ALWAYS PAYS!”

“The Transitional Standard is the base standard issued to most families with no earnings ... Where unrelated people reside in the same household, families receive a reduced benefit called a Shared Household Standard...”

“Whenever a family has earnings, 38% of the earnings is disregarded and the resulting net (62% of gross earnings) is subtracted from the Family Wage Level (which is 110% of the Transitional Standard).”

“Every month a family receives an MFIP grant that includes a cash portion counts toward the 60-month limit. Any month the grant amount includes the food portion ONLY does NOT count toward the lifetime limit.”  
(ES Manual, Sec. 6.1.60, 10/2001)

commonly reported negative consequences were transportation problems and problems with the job itself, including discrimination or unfair supervisors, hostile co-workers, lack of benefits, or awkward or inflexible hours.

In their considerations of the financial consequences of work, participants were about evenly divided between those who felt they were better off because of the increased earned income (not least because it tended to come every two weeks instead of just once a month), and those who felt they were worse off because of increased expenses (including higher rent) and the loss of other benefits that evenly balanced or outweighed the increased income.

**Finding #4: Participants are grateful for the “safety net” features of MFIP that have helped them to survive when they were unable to help themselves. They recognize that the intent of MFIP is to reward work by making it more rewarding than welfare. However, when added social and economic costs of work are factored in, many participants find that MFIP’s benefit structure does not promote the stability and security needed for self-sufficiency.**

The first part of this section presents findings on participants’ perceptions of the most basic elements of MFIP that constitute its safety net: cash assistance, Medical Assistance, and Food Stamps. The second part of the section deals with how these benefits are phased out as participants’ earned incomes increase. The third part presents participants’ experiences with the other, non-financial consequences of working, and how they see these trading off with the material consequences.

## Appreciation for the safety net

Participants cite the cash grant, food benefit, and medical coverage as important ways that MFIP has helped them. Hmong and Somali participants in particular express appreciation for the help they received when they needed it to survive. African Americans were less likely to mention the cash grant, or more likely to comment that it was not enough to live on. The costs of housing were a serious concern among African Americans and American Indians, and a few participants from both of these populations mentioned the help they had received from emergency assistance, most often to cover housing emergencies.

I really like the worker I have now. If I need emergency assistance she's always there for me. – American Indian

When I first got pregnant, [MFIP] helped because I had no money for anything for my daughter and had to raise her by myself until she was 2. – American Indian

I think it helps with the child care, because I have two kids who are so small. That's the only thing that I can, I mean they help with money and stamps and stuff. Welfare is what you need to look for a job and to hold a job. – American Indian

General agreement: Medical & Food Stamps was the most helpful, it is great, really good [all agreed]. Also Emergency Assistance, if they'll give it to you. – African American

Without MA would be in a very difficult situation. You can reduce MFIP, but not MA because it is very important. // MFIP has been very helpful. It's enough to pay for the rent and purchase food. If MFIP isn't good, we could not have survived. – Hmong

### **MFIP policy on continuation of Medical Assistance:**

"...most families who exit MFIP will be eligible to receive extended MA coverage." Extensions are given for the following reasons:

- Four months of extended MA are available if the case is closed solely due to increased child or spousal support ...; or
- Up to 12 months of extended MA is available when the case is closed due to increased income from employment or a combination of increased income from employment and child support ....

"MA does not automatically end when MFIP closes for families who do not meet 1 of the criteria above, or for families who need coverage beyond the above time periods. Financial workers determine whether the family remains eligible for regular MA or if they may be eligible for MinnesotaCare. MA must be left open while making this determination."

ES Manual, Sec. 4.4.50, 06/2000)

### **Policy on eligibility for MinnesotaCare:**

Children under 21 in households with incomes below 150% of poverty are eligible for MinnesotaCare upon first application, without respect to other current or prior insurance coverage. Adult caregivers with household incomes below 150% of poverty are typically eligible if they have had no coverage for the past 4 months, and have neither coverage under, nor access to, employer-supplied insurance at any time in the past 18 months. (Dept. of Human Services, Health Care Programs Manual, Chapters 0903 and 0917)

They welcomed us and we rented an apartment, we got cash, food stamps, day care, and medical. – Somali

We were helped in our needed time and I do appreciate for that. – Somali

Members of all four cultural populations expressed serious concern about the loss of medical coverage, either upon getting a job or upon exiting assistance. (This was less common among American Indian participants, possibly because some have access to care through Indian Health Services.) Many reported that the jobs available to them either do not offer medical benefits, or offer them with premiums and co-pays that are unaffordable, especially for parents with many children.

Things were worse when I had no medical insurance. Working part-time you don't qualify for insurance, so that was the worst, when I was working with no insurance. – African American

At the end, medical insurance was cut when I got a job. If they would ease you off it would be more beneficial. I did not have the ability to pay for medical insurance, so I sent an application, I wanted to ease into Minnesota Care. They should help you get Minnesota Care, so it's in place, not a lapse. Medical is a big chunk, big expense. I got medical benefits through work but the premiums cost too much. I had to wait without insurance, make choices between medical and rent during transition. Medical costs can beat you down. – African American

[We] may not be able to get off MFIP at all because we don't have enough skills to get the job that has good health coverage. MFIP should still provide medical assistance when people work. People know that if they get to certain point, they will lose medical benefit. They will stop going higher because they know that they cannot afford medical expenses to a big family. – Hmong

Don't know what else will help because medical and assistance are very important. I work but I will still need help with my medical. // [A couple people said] because we don't have the skills to get a good job, we cannot pay our medical expenses if we don't get it through MFIP. It will be very hard not to depend on medical assistance. It is almost impossible for us, people with no education and who can't learn any more, to get a job that will support our families on all parts. – Hmong

MFIP has helped my family with Medicare every time and relieves some worries, my children's school lunch, rent and others, I want to thank you. // [What was most helpful about MFIP?] Medicare assistance and money. // MFIP has been great help with food, clothes, Medicare. It's enough to cover our needs. – Hmong

Child care and medical was helpful, and I feel I need them always. – Somali

## Financial and other material consequences of working

The MFIP program is structured to provide participants with a two-month cushion from increased earnings before the cash grant begins to be reduced. Thus, for example, January earnings are reported during February, and form the basis for determining the size of the grant in March. However, it is clear from their comments that participants experience this as an immediate reduction in their grant, and one of the two most common themes that emerged from the focus groups was that MFIP cuts people off both too soon and too suddenly. Many participants' experiences lead them to believe that the MFIP system does not live up to its promise of rewarding work.

### **MFIP policy on calculating benefits after earnings:**

After the first two months of eligibility, MFIP primarily uses retrospective budgeting, which means that "MFIP payment for a month is generally based on income received in a past month. ... The use of retrospective budgeting also creates an 'employment bonus' for families who begin working after they become MFIP participants in the program. ... A family ... would continue to receive a grant for the 1<sup>st</sup> 2 months after their earnings exceed the grant. The additional income can offset the initial expense when a caregiver begins working. This makes the transition off assistance an easier one." (ES Manual, Sec. 6.1.70, 06/2000)

Participants report that the freedom from MFIP control, including the sometimes demeaning and invasive treatment, is highly welcome, but that the loss of benefits often outweighs the gain from wages, especially when additional work expenses are balanced against the loss of non-cash supports (such as increased sliding scale child care and rent payments, added transportation costs, or medical premiums).

Almost every focus group had at least some discussion of a working participant (or a friend or relative) who was cut off from medical and food stamps, despite not earning enough to cover their living expenses. Many had also lost child care assistance, either completely, or through substantial increases in the amount of their co-pay obligations. In general, American Indian and African American participants are the most concerned about the loss of child care assistance, whereas Hmong participants are most commonly concerned about losing medical insurance when they start jobs. Somali participants are least likely to mention loss of benefits.

[To be a good job, it] ... needs to pay decent so you can pay the bills because sometimes, if you make so much, you get cut off and you don't have enough to pay your bills. – American Indian

When they first started cutting me off, seemed like it happened all at once. – American Indian

One thing I think they should implement is the whole process [of] transition. When I was working, I never signed up for their medical benefits because I didn't understand them. ... then what about the 401k's, I never signed up for any of them because I didn't understand all of that. And it would have helped me to have somewhere to turn and say, "Well, what do you think? What do you know about this type of stuff?" And like she said, ... budgeting classes .... Don't *make* me budget, but to *help* me budget. Teach me. I don't need you to say "Well if you don't do this, this and that", because it seems like there's so many rules. – African American

You get less help when you're working. I was totally off and had to get back on to get medical and child care. // There's not a whole lot of incentive there. They just wanted to drop you off and let you go. – American Indian

They said that you're allowed, you know MFIP supports employment and they give you grace way period, to where you can build up your cash, to where you can eventually just walk away from MFIP. That is totally untrue, because the more money you make, the more they take, so you're still making the same amount of money. There is no chance to get ahead there. – American Indian

You know how they say follow you for a year? They don't follow you for a year; I got cut off at 90 days from everything. Medical, food stamps, so I've got nothing good to say. (pause) They gave me a bus pass to get back and forth. – American Indian

Change the rules, don't push too hard. No matter what, people with no education or skills will never get a job that pays enough. Allow the people to gradually understand the process. .... If MFIP try to balance out your income, you don't see the differences of working and not working. // She is right. I work and received \$800. My \$770 cash assistance changed to \$200. I work so hard and I only see the difference of \$200 per month. That makes me tired and I see no reason why I should work so hard. Allow people get some privileges if they work. Examples, if a family of seven earns \$12,000 to \$13,000 a year from work, allow them get receive full benefits from MFIP. Let them be able to do things with what they earn and enjoy life as working people. Allow people to have a savings account without cutting off their benefits. – Hmong

I don't have a day care, and I have to pay, I go out for work but we don't save any money. – Somali

The reduction in benefits appears to be particularly hard on the largest families. Hmong participants, who had the most children per family of the four populations, most commonly reported that they were no better off working than not working, and were unable to see any chance of earning enough from work to be able to do without the supplement of some cash benefits, food benefits, and medical coverage. The difference that family size makes is borne out also in the administrative data, which show a notably smaller average family size among those in the Off MFIP group compared to those in the two groups still on MFIP.

For smaller family, it's good because they can still afford medical and the small paycheck can still be enough for the family, but for large family it's very hard. All medical and all assistance with MFIP are cut off once you're working, and even medical from work won't cover my family. I made too little of income and medical is too expensive. If spent all my income toward my medical then what I have made wouldn't even be enough to buy food for the family. – Hmong

It's livable and never enough for us to live without it. – Hmong

Work supports are tightly linked to work status, and both cash benefit levels and child care assistance are tied closely also to work hours. Because participants' work status and hours are not always stable, work supports (and child care and the cash grant in particular) become unstable when the job is unstable. The instability may be magnified by the system of retrospective budgeting in which adjustments in the cash grant are

**MFIP policy on "significant change:"**

"If a family experiences a decline in gross income of 38% or more in the payment month from income received in the budget month, a supplement can be issued in the payment month. For example, if the hours worked by the participant are reduced in June, and the participant's June payment was based on full-time work in April, a supplement can be issued in June based on the 'best estimate' of income that will be received in June. The participant ... can only receive this supplement twice in a 12-month period." (ES Manual, Sec. 6.1.80, 06/2000)

not seen until two months after the change. Participants pointed out that this works as a bonus for those whose changes are only in the positive direction, but that for others who may lose jobs or lose work hours, the same system works as a penalty for factors beyond their control.

If you work this month, then they aren't going to take the money until the next couple of months, so they try to give time to prepare for the next few months when you won't have the same income, and you're going to have to find out what you will have to slash down the road. (Agreement from others) // And if the job doesn't work, you have to wait another month or so ... 30 days before you get back on. So you're in the same position that you started in. So where's the benefit? – African American

What I don't understand is...I do recall, years ago when this MFIP thing first started, the little film they showed you; it sounded really good, they'd stand behind you 110%, until you're above the poverty level, and I didn't feel that. [This respondent lost her job when she had to take time off from work to get her paperwork taken care of to transfer her child care from MFIP transitional care to the state's Basic Sliding Fee for working parents.] ...when I lost my job from them messing up the day care, I called the lady and told her I was terminated. She said to mail her proof and she said, "We can't give you enough for next month because you have to wait two months." I said I didn't understand that. I just lost my job, which I still would have had if it had been an easy transition. ... I just feel that they need to make a new film, and be honest about the MFIP. Because they do not stand behind you 110%. – African American

## Non-financial consequences of working

About half of the participants in the focus groups provided an answer to the question, “Considering both sides of it, was your last job (or, is your current job) a step toward a better life?” Those who answered it preferred working by about a three-to-one margin. Since people were fairly evenly divided on the issue of whether or not they were financially better off, the preference for work appears to reveal a high intrinsic valuation for the non-material consequences, more than a response to the structure of the economic rewards.

The most important positive consequence of work, across the board, was freedom from the demands of MFIP. This was important even to participants in the On/working group, suggesting that although they still have some reporting requirements while they are working, they are less onerous than before. Another positive feature mentioned almost as often, and almost as broadly across groups, was self-esteem and a sense of worth and dignity. To many, these were very closely related features, since the reporting requirements of MFIP were felt by many to be humiliating; some said dehumanizing. Some participants mentioned being better able to take care of their children or families, and a few mentioned having more structure in their life or making better decisions, meeting new people and learning new things, and making a positive contribution to society.

[I am] not so crabby with kids [when I am working], get to do things with them.  
// [Working means] more to you. Not just sitting at home. You develop, meet more people. // Have money not just at the first of the month. // [While working, I] lost a lot of weight, 50 pounds running back and forth and up stairs. Get so tired after work want the kids to go play and let me alone for a while.  
– American Indian

You’re just very self-sufficient, you feel much better at the end of two weeks or a week and you have a paycheck. With self-esteem I think it [working] helps a lot.  
// I agree, I agree, that’s totally how I feel. You feel better about yourself, because you’re doing it yourself, you feel better about yourself at the end of the day. You might be tired, but you worked. // It all depends on if you’re not making enough money...I mean, you have to look for another job, it might put a little more stress on you at home, because I find myself like that now. You have extra bills, and not the money...but you have to learn how to deal with your budget a little better, and...just budget, and have to know certain things that I have to live without, and learn how to save. // Any job right now, anything I do...I’m not on aid, I’m working and I’ll find a way. It’s just a lot harder and things take a lot longer, but where there’s a will there’s a way. – African American

[Work] is good because it’s a step toward being self-sufficient. – Hmong

It is very good [to work] because no one will control or tell me what to do. You can buy cars, a house or anything and no one would ask me about it. // [While working], you have independence. You don't need to report to MFIP monthly.  
– Hmong

When we have jobs, we are better off. We can buy things, we can file taxes, we can save a lot of money, no more control or feeling like we're being watched everyday. // I have not worked but I think working is better [than being on MFIP] because you are not being controlled by someone. People who worked seem to live a freer life. – Hmong

[Working is] all good because they can't control me anymore. I can buy anything, new cars, new things. I get paid or receive check every 2 weeks that I've worked, which was good. – Hmong

Work is better [than MFIP] because whatever I want I can buy, what my kids want I can get and don't have to put up with MFIP's rules.// [Whether I am working or on MFIP, there is] no difference. I have too many family members. The money is never enough whether I am working or on MFIP. – Hmong

When I'm working I'm happy and am earning more income. Also contributing to the society. – Somali

More income, respect, don't see caseworkers and their papers, no more papers. Managing your own income, no one allocates you something, we feel more relaxed and happy. // No more papers to fill out, I'm making my own money and supporting my family. – Somali

[MFIP has] too much letters to fill up, too much appointments that you can't even look for a job. Or if you are working they will ask you to come. – Somali

As some of the quotes above reflect, for many participants it was not easy to say whether they were better off or not when they were working, because there were considerations on both sides that balanced against each other. For most people, the negative consequences of working (other than the loss of benefits mentioned earlier) were felt most in their ability to care for their children and other family members. These concerns were similar across all groups. They included not only having less time to be with the children, and inadequate arrangements for child care, but also losing some of the quality of their relationship with their children (and partner if they had one) because of the stress and fatigue that results from their work. Several participants, distributed across the populations, fear that the loss of supervision for their children will make them “lose [their] kids,” and others describe the difficulties of keeping a job while responding to the crises suffered by children with disabilities.

Many of the difficulties related to child care have been described in the previous section. In the participants' eyes, however, these issues go deeper than just what arrangements

they make for baby-sitting, and touch on some concepts of family and responsibility in which their cultural values tend to differ from those that shaped the welfare system, as well as the U.S. economic and workforce system. Many participants, especially but not solely in the immigrant groups, feel that mothers of young children should be home to supervise their care and the early formation of their character and values. As described in the first section, most accept that it is necessary for them to work now that they are in the U.S. However, they also tend to report that the support services they need to maintain a job are not available, or not suited to their needs, or unaffordable. In particular, parents with very large families are deeply frustrated with a set of rules that requires them to work, earning low wages, while paying large sums for child care for others to watch their children. They are even more distressed with the option of leaving their children with nobody to watch them.

[I have] too many young children and no one take care of them. You worry about how they are doing or where they are going when you call from work and no one answers the phone. // Even when I am at work, I worried about the kids, don't know what happens to them at home. Every day at work during lunch, I don't even eat lunch, I come home to check on my children and the house. – Hmong

When I work or have a job it's better because I don't have to apply to MFIP's rules and regulations. It's still bad. You are better off financially but you lose your kids. – Hmong

Several Hmong participants reported worries about job security, even for those who had succeeded in finding employment. This is due in part to concerns caused by the unfamiliar experience of debt, which was unknown in Laos. It also reflects a sense of vulnerability in the workplace, due to uncertain economic conditions, placement in more marginal jobs, and the language barrier that interferes with resolving workplace difficulties.

A few participants from non-metro areas reported that MFIP expected them to move away from their family and community in order to be closer to jobs. This was suggested to some participants from American Indian reservations; also the participants in one of the African American discussions in Rochester agreed that “They’ll pay for you to leave now, they’ll give you \$35 for food or \$160 for you to get out of their town.” In the metro area, one participant suggested that people should be helped to find ways to move closer to their jobs, but another person who had received such a suggestion rejected it, preferring to stay where she had an established base of social support.

Do I have to live out of [name of city]? I can't stay in my support system? I have my church, my family, this, everything, you have to move me out here, away from my support system? Can I get help staying here in my community? It's so many different things. – African American

In all the populations, there were some participants who suggested that MFIP's policies make working the first priority, and that their family relationships had suffered as a result.

Love is the number one thing that's important, then money and gold followed, but MFIP has not helped with that. Love is most important but MFIP does nothing about family relationships. – Hmong

My husband and I work different shifts. We hope we have nice neighbors who will not make trouble for us, because sometimes I or him do not come home on time for the other to leave, so we leave the children alone for some time. ... due to our work shifts, we have a lower level of communication between husband and wife. – Hmong

The basic definition of a nuclear family forms the basis for MFIP's distribution of supports and benefits. The concept of "family" tends to be defined more broadly in the cultures of all four of the populations in this study, yet participants find they are penalized for offering or accepting help outside the nuclear family. In addition, sources other than the discussions themselves (advisors and published references) repeatedly emphasize the importance to Somali people of extended family, often still in dangerous or economically marginal circumstances back home in Africa, and the importance of sharing financial resources with them.

## Results by population group

The first part of this section summarizes findings that are shared across all four population groups, and for which there is some reason to believe that the experiences of these groups are different, in the aggregate, from those of White recipients. The differences are in some cases related directly to their racial or ethnic group (for instance, inability to read official notices because of a lack of English language skills), and in other cases because members of the participants' racial or ethnic group are at disproportionate risk for experiencing a condition that makes welfare compliance or employment harder (for instance, lack of education or basic reading skills). The second part summarizes the key differences in findings among the different population groups in the study.

Most of the details about these findings are described above in the main section on results, and are not repeated here.

### *Themes and findings common to all four groups*

In all four populations, participants' comments tend to be consistent with, and often refer to, backgrounds of chronic poverty and stress. Some of the common consequences of these disadvantages were directly mentioned, including a high incidence of various disabilities among participants and their spouses and children. Others were mentioned less often (substance abuse) or observed by facilitators more than commented on by participants (mental illness and decreased self-confidence).

Participants from all four cultural groups report being subject to prejudice and discrimination. Some report that this occurs in their dealings with their welfare caseworkers, resulting in less respectful treatment and less help and support. Some report it occurs in daily life, affecting their ability to obtain affordable and decent housing and mingle comfortably in a predominantly White environment. Across all four groups, many report that it occurs especially in employment. They provided many examples of the ways in which discrimination sometimes made it harder for them to get jobs, made the jobs they had more stressful, and sometimes led to conflicts and termination.

In all four cultural groups, many participants have low educational preparation, limiting their access to jobs, especially those with opportunities for advancement. In addition, many participants in all these groups had little or no formal work experience, and therefore little knowledge of how to look for and apply for jobs. Some also were unfamiliar with the expectations of the workplace, including how to communicate with supervisors and how to resolve conflicts. These problems are compounded for Hmong and Somali participants by their limited English ability, and for American Indians and

African Americans by the cumulative effects of discrimination, which their discussions indicate interfere with communication and trust in the workplace.

Child care, another commonly cited work barrier for many welfare recipients, appears to present extra challenges for the members of these groups. In all four cultural groups, some participants commented on their discomfort leaving their children to be cared for by others. This went beyond the similar concern of any conscientious parent in that some participants expressed a strong interest in transmitting their cultural heritage to their children and were skeptical that this could happen in the child care generally available to them outside their own trusted circle. The American Indian and African American focus groups included many parents of children with special needs, who reported having a particularly hard time finding suitable and trustworthy child care. Members of these two cultural groups also cited, as a reason for being especially careful about the safety of their child care arrangements, the disproportionate risk they face in having their children removed from the home by child protection orders.

Each of the above factors, taken alone, can make it more difficult for a welfare recipient to get a job. In addition, a review of the discussions suggests that the combination of these factors also makes it more difficult for members of all of these population groups to keep jobs once they get them. Participants' comments indicate that job retention problems may be caused directly by problems with discrimination, or indirectly by the interaction of complicating factors for which members of these four cultural groups are at higher risk, including poor health, large families, children with special needs, and difficulty with communication or complex instructions.

### *Findings specific to certain population groups*

#### **Many Hmong and Somali participants are unable to read MFIP's forms and notices**

Hmong and Somali participants repeatedly mentioned the paperwork and notices that they were unable to read. As a result, some missed meetings, misunderstood rules and expectations, and failed to find out about some of the help they could potentially receive. For those who are unable to read at all, receiving these forms in their native language does not help.

Telephone voice mail, which in some large counties is the only way to get through to a case worker, was also frequently mentioned as a source of problems for those who do not speak English.

### **Many American Indian and African American participants also have trouble understanding forms, notices, and complex rules**

While familiarity with the English language is not a problem for these groups, many participants report low literacy levels that make it hard for them to understand some of the paperwork. Others report having difficulty understanding complicated instructions, including those given orally, unless these are explained and examples provided. Despite free and universal public education, some people in American Indian and African American focus groups cited the effects of many generations of dependence and discrimination, which have discouraged efforts at education and reduced the expectation of benefits from education.

Some participants' descriptions of their perceptions of the program suggest that they are overwhelmed with information if too much of the details of the program are shared all at once. However, if they do not receive at the outset at least some indication of the number and variety of the steps or requirements, they may later feel unfairly treated if additional requirements, of which they were previously unaware, are introduced when they have completed all those that they knew about.

### **Participants want child care they can trust**

For Hmong and Somali participants, large families and language needs make it hard to find suitable child care, and some report that their welfare workers gave them little help to locate suitable care, or consideration if they were unable to locate it.

Some African American and American Indian parents expressed concern that if they do not take great care to ensure that their child care arrangements are safe, they risk having their children taken away from them by the child welfare system. They feel caught in a double bind, because at the same time, if they do not take any available child care in order to seek or accept a job, they may be sanctioned by their welfare workers.

### **Many American Indian and African American participants have children with special needs**

In American Indian and African American groups, participants frequently mentioned the difficulties of dealing with job requirements while caring for special needs children. Participants described their difficulties finding – and keeping – suitable child care for such children, and the importance of an understanding and flexible work place in making it possible to hold a job while being responsible for the children's often unpredictable problems.

### **Transportation is a problem, in different ways, for all four population groups**

The nature of the problem varies among groups, and also to some extent among parts of the state. Hmong and Somali participants' language barriers make public transportation particularly difficult for them to navigate. While all four groups express frustration with the problems introduced by having to rely on public transportation, even in the urban areas where it is most available, the two immigrant groups were more likely than the English-speaking groups to stress the need to own a car (most often voiced by Hmong participants), and the need for help to get a driver's license (most often voiced by Somali participants). Rural American Indians also regularly reported severe transportation problems, including not only long distances between home, work, and services, but also the frequency with which welfare recipients do not have cars at all, or no reliable cars.

### **For many American Indians, casinos dominate work opportunities**

Even among some urban participants, casinos were one of the main and most available sources of employment for American Indians. Some liked the opportunity to work in a setting where they knew they would be among others who understood them, but for many casinos were not seen as a desirable opportunity. Reasons cited for why casinos are not considered good places to work include the perception that hiring decisions are often based on political or family ties; the distance that casinos often are from participants' residences; and the custom of requiring those most recently hired to work the overnight shift, resulting in increased problems with child care and transportation.

A few participants also mentioned another problem caused by casinos: some employers, especially in rural areas around the reservations, may justify their refusal to hire American Indians by the argument that they all can get jobs at casinos. In fact, American Indian employees are a minority of employees at almost all casinos in Minnesota.

### **Child support is a problem for many American Indian and African American women and men**

Women who mention problems with child support often say they feel that the welfare rules are unfair in putting disproportionate demands on mothers for needs that are caused by the fathers' lack of support. Some also mention difficulties with the system's handling of paternity documentation and of child support payments, including both confusion and resentment about how payments are and are not passed through to the obligee.

Men, on the other hand, tend to feel they are held to unrealistic payment expectations compared to what they are able to earn, and describe what they consider unfair and self-defeating penalties for non-payment.

**Among native-born participants, those who grew up on welfare mostly feel the new work-based rules are fair, but find five years a short time to make needed changes**

Many who welcome the challenge to become self-supporting report that they started the five year period with very limited education and basic skills. They feel it is not realistic to expect them to obtain jobs paying enough to live on within five years, unless they are given help within that time to improve their education.

Participants' discussions about the work expectations indicate widespread acceptance of the idea that they should work, and readiness to do so. Their perception of the fairness of the expectation, however, is based on the promise that they understood was made with the new welfare system to help make it possible for participants to work. Some report that they perceive the welfare system has failed to live up to the promise to provide this help, whether through access to the skills needed for self-supporting jobs, or to work supports such as child care and transportation assistance. To the extent that the system is seen to be failing to live up to its commitment, they question whether the change in rules was ever actually intended to help them, or just to be a new kind of trap like the welfare system that it replaced.

**Many African Americans feel the system is designed to prevent them from getting ahead**

In addition to the sentiments described in the paragraph above, African Americans also regularly report that in its actual operations, the welfare system works against their progress to self-sufficiency by denying them help to improve their education to the levels required for self-supporting jobs; withdrawing benefits too quickly, before the family is able to manage without them; hiding rules and benefits from them, or implementing them selectively and unequally; treating them with disrespect; and imposing sanctions arbitrarily without regard for the hardships they cause.

**Many Hmong have been told for years by MFIP to get a job, and by employers to go away and get an education**

A few participants report having been required to withdraw from partially-completed educational programs to start looking for work. More report being denied permission to enroll in education or language programs. However, they report being constantly told by employers to whom they apply for jobs that they need more education to be qualified. After years of being denied jobs by employers, and being denied access to education or training by welfare, many describe themselves as depressed, afraid, angry, or helpless. Over and over in the groups, they plead with the facilitators to tell people that "Hmong are never beggars," that they are "not lazy," that they are prepared to work hard, but do not have the skills needed in this economy, or the means to acquire them.

Older Hmong participants frequently state that they are “too old to learn,” in which should be understood not only their age but also their lack of exposure, until their arrival in the U.S., to written language and complex technology. Many are now working, but in jobs that do not require English language or complex skills, and for which both pay and benefits are not enough to support their large families without the additional supplements provided by welfare. Since these jobs often require hard physical labor, some also worry whether they can continue to hold on to them as they grow older, especially since (as some report) many are in frail health due to the traumas they suffered in the war in Southeast Asia and their escape from its aftermath.

### **Somali participants report widespread religious discrimination in hiring and on the job**

Some Somali participants report that they were unable to find jobs because of discrimination, especially on the basis of their dress. Some of those who did find jobs report that after they started they were told that to keep their jobs they would have to give up their head scarves or long skirts, or work only where customers could not see them, or give up their required prayers. Some felt that the language barrier prevented them from being able to protect and defend their rights. There were fewer reports of hiring or on-the-job discrimination in Rochester, where a smaller number of large employers dominate the entry-level labor market and their need over several years for workers has led them to learn about and accommodate to cultural differences among the Somali population there.

Some Somali participants expressed a strong preference for independent self-employment, and their need for help to start their own businesses. The main help they need is for interest-free loans, since their religion prohibits charging or paying interest.

### **Hmong and Somali participants say that welfare provides enough help to survive, but not enough to get ahead**

Hmong and Somali participants express much gratitude for the help they received as refugees to survive and start new lives in Minnesota. They also express an understanding of the importance of working to be self-supporting, and have no desire to live permanently off of charity. However, they feel that welfare rules do not make it possible for them to escape welfare, but instead trap them in low-level jobs that neither pay enough to exit welfare nor offer opportunities to move into better jobs. They find that the rules do not allow them the time they need to learn English and enough formal education to qualify for jobs that will allow them to support themselves. In addition, because of their typically large family size, the supports available through welfare are not enough to overcome some of the extra difficulties that they face in becoming self-sufficient. Besides the need for jobs at more than minimum wage, these also include finding and paying for child care, and affording the premiums on medical care to cover their families.

## Discussion

The experiences and views of the women and men who participated in this study reveal important insights into the often unexpected ways in which welfare policy is actually experienced by its participants. The four cultural groups in the study were selected because state records suggested that the welfare system is not working as well for them as for most, and the individual participants in the focus groups were drawn disproportionately from those who were having less success in finding jobs or exiting welfare, compared to others in their same cultural group. One of the most consistent messages to emerge from their descriptions of their experiences is that these welfare recipients often do not experience welfare policy as would be expected from a reading of the official guidelines.

Many of the experiences described by these participants could easily have happened to a welfare recipient from any cultural group. Other research indicates that many White and Hispanic welfare recipients face some of the same difficulties, and this and other studies show that many American Indian, African American, Hmong, and Somali welfare recipients are successfully launched on the path to self-sufficiency. However, this study provides many examples of ways in which members of these cultural groups do face different obstacles that affect their ability to get and keep jobs and exit welfare.

This study also supports suggestions from prior research about some of the greater disadvantages faced by American Indian, African American, Hmong, and Somali people. Participants' comments clearly document some significant differences from more mainstream groups. For example, rather than needing welfare to help them respond to a temporary crisis or setback, many have entered welfare from a lifetime of instability and inadequate preparation for paid employment. As a result, a large proportion of the participants in these groups report lacking one or more of the skills usually needed even for entry-level work, including basic reading and math skills, familiarity with the basic expectations and norms of the workplace, and (for the two immigrant groups) the ability to speak and understand English.

Unlike the Results section above, which was organized around the four main research questions, this section is organized around the six main ways in which the experiences reported by participants appear to differ from the intent of policy as it is currently stated. Where the findings are conclusive, either alone or in conjunction with previous research, we suggest a range of options for adjusting policy or service delivery to increase the likelihood that the welfare system will help American Indian, African American, Hmong, and Somali participants succeed in their efforts to obtain and maintain work and achieve

greater self-sufficiency. In other areas, we point out new questions raised by the findings that need further examination to appropriately shape policy and practice.

## ***1. Readiness of participants for the labor market***

### **Policy expects inexperienced workers to build job skills on the job, and to get such jobs with the encouragement and help of welfare case workers.**

Provisions in current policy call for all participants except those with “immediate and obvious barriers” to begin a work search immediately. Job counselors are instructed by their manual to prepare a plan that lists the supports they will provide for this work search, including as “core methods ... providing positive encouragement and support [which] should be system-wide.” They are to use “professional judgment” regarding work support services to include in the plan, as well as how to balance the two roles of support and enforcement. The policy in effect uses the work search to help sort out those who might need more help, and instructs job counselors also to use “professional judgment” in determining who needs further assessments or should be exempted.

The manual includes many examples of ways to help recipients look for jobs, including at minimum, where to look, how to complete an application and resume, how to cold call, how to interview, and how to retain employment (including employer expectations, conflict resolution, etc.) (Section 3.6). However, with caseloads averaging 80 to 100, and two-thirds or more of their time consumed by required paperwork, the resulting 45 minutes per month that is available for personal contact with each participant is not enough to provide such support.

### **Some participants are not ready for the entry-level labor market, and receive little help to become ready.**

Some participants in these focus groups said they had been required, for up to four years, to look for jobs that they were unable to find, or take a succession of jobs that were incompatible with their children’s care and supervision needs. These participants exhausted most of their lifetime limit on cash benefits, did not gain the work experience and skills intended by the policy, and received little or no help to address the underlying problems that prevented them from successfully finding or retaining jobs. The waste of resources is pointed out by one Hmong participant, who observed that “MFIP expects you to survive and get jobs. But if we cannot even get jobs, then the money they've given to us as MFIP has just been wasted on us. MFIP expect us to get jobs, but we lack education to get them.”

Discussions with state welfare officials and case workers suggest some of the possible reasons why more assessments and exemptions are not provided earlier. These include the desire to make the best use of limited funds for assessments, the case workers' quotas for work participation of their caseload, and the lack of flexibility for local and cyclical economic conditions.

With limited resources to devote to assessments, it makes sense not to conduct thorough reviews on all participants immediately. However, participants' comments in the discussions reveal not only their frustration at being sent out to perform a task which they do not understand and for which they know themselves to be unprepared, but also the loss of confidence and trust in the job counselor who enforces this expectation. It appears that this introduction to welfare may tend to reduce the chances that the job counselor will be able to identify and meet their needs at a later date. The initial approach of avoiding identification of barriers other than the most obvious may also help to explain why some participants in the focus groups who appear to qualify for work exemptions were not receiving them.

The "work first" design of the welfare program places strong demands on job counselors to require as many recipients as possible to find jobs as quickly as possible. Although the policy provides the possibility of work exemptions or education and training in lieu of work, other components of welfare policy, including state and federal requirements for overall caseload work participation rates, appear to work against the application of these provisions. The overall caseload targets form the basis for quotas for individual job counselors, against which their own job performance is measured. Faced with this pressure, case workers advised the researchers in this study that many case workers in turn put pressure on their clients to meet the immediate work expectations, and discourage them from applying for special provisions that are intended to be available for some.

This finding is consistent with much other research since 1997 that has revealed a greater depth and extent of disability among welfare recipients than was previously recognized. While policy currently provides for exemptions or alternative means of support for those who are too disabled to be able to work at all, it exercises a strong presumption that other recipients should be expected to work full-time. There is limited provision in current policy for those whose health or caregiving responsibilities allow them to work some of the time, but are unable to maintain regular, full-time work.

**Questions raised: What is the optimum time for more thorough assessments? Do work participation quotas have unintended effects on the granting of exemptions?**

The qualitative nature of this study does not lend itself to a specific recommendation about the proper timing for employment assessments. However, many participants in these groups appear to have spent several years with unrecognized barriers that might have justified exemptions. This suggests that it would be profitable to conduct a systematic spot-check to help identify a suitable point at which to institute more thorough assessments. By conducting thorough assessments with a cross-section of individuals who have different personal characteristics (such as racial or national group, English language skill, age, county, family size, education, and employment status and history) and different lengths of time on welfare (such as six-month increments), it should be possible to identify situations where the greatest benefit from assessments would occur.

Without being conclusive, the experiences described by study participants suggest that it would be helpful to investigate the way in which overall caseload work quotas are communicated and enforced with individual case workers, and to investigate the possibility that the quotas might discourage the granting of exemptions as the policy intends.

**Opportunities for action: Job counselors need adequate resources to do the job expected of them, to provide support to recipients to seek and retain employment, and to obtain assessments sooner to identify and address work barriers.**

Without needing to wait for the results of further investigation, study findings suggest some immediate actions that might help to address participants' difficulties. These include enhanced measures to ensure that current policy provisions for exemptions are carried out as intended, including:

- Smaller caseloads that allow job counselors to spend enough time with a participant to ask the kinds of questions that would reveal valid reasons for exemptions, and also allow for the possible development of enough familiarity and trust between the job counselor and participant for the participant to be willing to disclose that information.
- More translation and interpretation support to address the communication problems that prevent many immigrants from understanding the rules and benefits.
- More help for some English-speaking participants to understand information that is difficult for them because of limited reading skills or comprehension levels.

While more information is needed to identify the most efficient point at which to provide more effective assessments of work readiness or disability, there is ample research evidence from this and many other studies to suggest that the work participation targets established in 1997 may not be realistic in a slow economy (or in some parts of the state even in a strong economy), and in light of what is now known about the disabilities and work barriers of many welfare recipients. A re-examination is warranted, not only of the overall work participation quotas, but also of the way in which these expectations may discourage the intended flexibility for cases of major work barriers. The unintended effect of quotas in discouraging appropriate individual exemptions could be countered by establishing additional federal, state, and county performance measures such as:

- The number of non-working recipients who have received comprehensive assessments
- The number of assessed recipients who have plans that address the identified barriers
- The number of recipients with such plans who show progress in addressing their barriers within a given period

## ***2. Readiness of the labor market to employ participants***

### **Policy states that welfare recipients with limited skills can find jobs in most parts of the state.**

Current welfare policy is based on the assumption that jobs are available for people who are willing and prepared to work. The job counselor's manual instructs caseworkers that even recipients with limited job skills or limited English can nevertheless find jobs, in most parts of the state, with no or minimal training or education. As part of the initial assessment to develop a work plan, the job counselor is instructed to take local labor market considerations into account, but encouraged to assume that there are usually jobs available in which the lack of English or work experience is not only not an impediment, but in which the lack can be remedied by experience.

The job counselors' manual states in many places that work supports are expected to continue after recipients have found jobs. In particular, for non-English speaking recipients, the manual suggests that job counselors help newly hired participants adjust to the new work site and follow up to help resolve any work problems that might arise.

“Suitable employment” is defined as “employment which ... [c]omplies with federal, state, and local anti-discrimination laws.” Job counselors are instructed not to “knowingly refer participants to employers who offer employment that violates these standards.” (Section 3.6.30)

**Participants from these four groups report finding that the entry-level labor market has a limited capacity and willingness to hire them.**

Many participants report being denied jobs or forced out of jobs because of discrimination based on their race, culture, or religious faith. In addition, compared to the number of recipients required to find jobs, there appear to be relatively few employers who have the extra resources or flexibility that would enable them to hire workers who do not speak English, have limited reading or math skills, are unfamiliar with the “soft skill” norms of the workplace, have mental or physical limitations that affect the number of hours or type of work they can handle, or who need more flexible work schedules to care for children or other family members. Compared to the Twin Cities groups, results from non-metropolitan areas and smaller cities suggest that most of these regions have even fewer jobs for which employers are willing to consider participants with these kinds of barriers.

Some of the participants’ reports of discrimination may reflect hyper-vigilance in their perception of differential treatment, and not all the instances of bias described are based on illegal grounds. However, the reports of discrimination are remarkably pervasive across the different races and cultures, as well as consistent with other research on the labor market’s selective uptake of non-White job-seekers from the welfare caseload (cited in the Context section).

**Questions raised: How many recipients with special needs is the unsubsidized labor market prepared to employ, and how does this number compare with the number required to seek jobs?**

With respect to recipients’ work-related barriers, the evidence suggests that the competitive employment market may not be able to provide jobs for all those on the caseload. In this case, the policy options would include continuing to enforce work searches that are unlikely to result in employment, or exempting more recipients from the work requirements (or revising the work requirement to include more education and training and other barrier-reduction activities), or developing and funding more non-market jobs (also called supported employment). Further, more quantitative, study would be needed to determine the capacity of the competitive market to absorb the current pool of non-employed and under-employed welfare recipients, and hence the scope of the need for supported work slots.

**Opportunities for action: Working with both recipients and employers could facilitate recipients' entry into the labor market; adjusting work expectations for the labor market in a given time and place would make policies more realistic and successful.**

Results of this study suggest discrepancies in labor market demand, compared to supply, based not only on race but also on nationality (including American Indians), as well as a lack of jobs for those with lower education, limited English skills, and personal or family members' disabilities. The evidence, corroborated by other studies, is strong enough to justify immediate action to remedy illegal discrimination. It would be helpful to examine Minnesota-specific employment biases through a study that would pair applicants or resumes from different race or culture groups (not just Black and White, the groups most often studied in previous research). However, in the meantime, the available evidence (national studies; this study; state disparities in a wide variety of social outcomes such as health, education, income, and housing) is sufficiently strong to indicate a need for immediate measures to counter discrimination that appears to be preventing qualified workers from obtaining and retaining work. Such measures include aggressive enforcement of fair hiring and fair labor laws. African Americans' and American Indians' comments (similarly consistent with other previously published paired testing research) also indicate a need for more enforcement of fair housing laws.

Job counselors are called upon not only to help recipients find jobs, but also to help them resolve problems on the job. Again, with 45 minutes per month available per recipient, such help is not a realistic expectation. Smaller caseloads would not only allow case workers to help improve recipients' readiness for work, but would also allow them to help address barriers introduced by the workplace itself.

Participants' stories provide evidence that many supervisors have little or no preparation to help them work with employees with limited or no English skills. There are workplace training programs that not only teach specific job-related communication skills for the workers but also train supervisors to communicate and manage more effectively. In addition to the job development activities that the MFIP policy manual recommends job counselors engage in, the welfare system would likely improve success rates for limited English speakers by funding caseloads small enough to allow job counselors to explain these training programs to key employers and help them identify resources to implement them in their businesses.

To be realistic, policies and participation targets should be flexible in response to economic differences across regions as well as over time, and case workers should be encouraged to tailor expectations to local conditions. The requirement to make 30 employer contacts in a week is reasonable in some metropolitan areas when many

employers are hiring, but makes no sense in a remote town where only a few entry-level jobs are posted.

Job seekers who are unable to find work despite making a good faith effort should either be provided with additional help to find and obtain a job, or offered opportunities to further develop their skills. The emphasis on taking the first available job should also be tempered with recognition of the participant's parenting responsibilities and the extent to which the job allows the parent to carry out those responsibilities.

### *3. The availability of work supports*

**State policy expects job counselors to help participants learn how to look for, apply for, and retain jobs, and make child care assistance for all approved job and job search activities. Other supports are expected, including transportation, assessments, and training costs, but funding is limited and must be rationed by counties.**

Current policy recognizes that many welfare recipients do not have the resources to support their work efforts and need help with child care, transportation, training costs, and other work-related expenses such as preparation of resumes, suitable clothes for interviews, or uniforms and tools not supplied by employers. The services of the job counselor are also an important job support for many. The type and amount of support is determined by the job counselor on a case-by-case basis, subject to resource limits. Child care assistance is an uncapped allocation able to cover whatever costs are approved by the job counselor, but other work supports must all come out of a fixed budget. This is allocated by the state to counties and by the counties to employment services providers, with the ultimate decision on what to authorize left to the individual job counselor. The availability of the job counselor, given the number of clients who must share his or her services, is also ultimately determined by funding decisions at the national and state levels.

In its section on work supports, the Employment Services Manual instructs the job counselor that "The MFIP income disregard and budgeting system [is designed] to provide participants with an employment bonus. Therefore, the state recommends that client services funds be used sparingly to cover start-up costs for work." This section appears to suggest that the family's extra income resulting from the earned income disregard, as well as the one-time bonus from prospective budgeting, are intended to cover increased work expenses.

**Many participants in these groups need more work supports than are provided.**

The experiences described by participants indicate that the work supports offered through the welfare program, while considered helpful by those who receive them, are not reaching all who need them. When provided, they are often less than what participants find they need.

As the previous sections have discussed, the services of the job counselor are important to help bridge the gap between participants and employers. Discussions clearly show that a good job counselor can make a big difference to a recipient's success. Participants cite numerous examples both of direct, material help (such as help to look for and get jobs, or to learn how to do so) and of encouragement and motivation provided by job counselors, as well as examples of what they have not experienced that would have helped (especially having a personal background that allows them to understand the participant's life experiences and concerns). Also important, across groups, is having a worker who explains the system and its rules and benefits, gives options, and includes the participant in decisions instead of dictating.

As described in detail in the Results section, child care and transportation are work supports that are often mentioned as helpful features of participants' welfare experiences; at the same time, they are also frequently cited as kinds of support that participants need more help with.

In addition to many significant unmet needs for work support, participants in these groups also report many inconsistencies in how these supports are allocated. Many feel that job counselors hide some supports from participants, or use unfair criteria to determine how to distribute them. Discussions suggest that the policy on child care subsidy may be misunderstood by some job counselors, who are reported by participants to be denying it under circumstances in which it appears to be allowable.

**Questions raised: What are recipients' actual needs and costs for work-related supports? Are the supports currently available being allocated fairly?**

The smooth operation of the system would be helped by a systematic assessment of the level of need for the main kinds of work supports, with particular attention to identifying where gaps may be occurring.

Given the high level of discretion vested in front-line staff, a study of system implementation, administration, and worker procedures and methods might also identify whether policies are being implemented, and services are being delivered, as intended.

**Opportunities for action: Resources for identifying and providing work supports should better match the amount of help actually needed to get and keep jobs.**

Information about work supports should be better communicated to recipients, not only to counter the perception that supports are hidden, but also to make more transparent to recipients the limits dictated by funding and the basis for allocating resources within those limits.

Besides reducing caseloads as previously suggested, the value of the job counselor to participants could be significantly enhanced by training. Study results suggest a need for several types of training: cross-cultural understanding; effective communication strategies for those with limited English or limited comprehension capacity; and skills for building rapport with hostile or suspicious clients.

#### ***4. The effectiveness of work incentives***

**Policy states that “work always pays!”**

As mentioned above, the employment services manual appears to encourage the job counselor to regard the extra income from the earned income disregard as available to absorb extra expenses related to work. However, in the grant standards section, the manual states that the “work incentives and tax credits [allow families to] increase their income and make self-sufficiency a reality. Participants can enter the job market slowly and with entry-level jobs and still see a benefit to their family in terms of increased income. IN MFIP, WORK ALWAYS PAYS!” [emphasis in original] This section appears to hold that the extra income is intended to be disposable, and not merely to offset extra expenses.

**The combination of work and welfare is not as financially rewarding as assumed.**

The earned income disregard and the schedule for phasing out benefits, intended to “make work pay,” appear not to have this effect for a significant proportion of the study’s working participants. Many participants report that they get cut off as soon as they start to work, and that their increased earnings are not enough to meet their increased bills. The benefit structure is designed to allow recipients up to two months of new earnings before the grant is reduced in response, so participants’ reports of being “cut off right away” come as a surprise. From the discussions, this perception appears to be based on two independent components, one psychological and the other financial.

Psychologically, although new earnings are not reported until the month after they first occur, and do not affect the grant until the month after that, recipients must report the new income immediately at the first reporting date after they begin to earn it, which may be less than a month after the job begins. The grant is then reduced immediately, in the first possible month after the welfare office learns of the pay increase.

Financially, the earned income disregard, highlighted in the policy along with tax credits as a guarantee that “work always pays,” is largely neutralized for many participants by employer deductions, increased child care co-payments, increased costs for medical insurance and care, increased rent payments for those living in subsidized housing, and other costs that increase with work such as transportation and clothing.

Discussions show that many participants, both on and off welfare, have found that they are not better off when they are working. This study does not allow us to identify circumstances associated with those who are better off when working. However, it was striking that participants in the Off Welfare groups were no more likely than those still on and working to report positive consequences of work. While unexpected, this finding is consistent with the Minnesota Legislative Auditor’s report (2002) that found that total resources available to families, combining cash and non-cash assistance, were essentially equal with no increase for higher wage levels between minimum wage (\$5.15) and \$20 per hour.

When participants reported being no better off financially when they worked, they most often cited the cost of medical premiums, child care, and housing. Housing, while it is one of the largest expenses in a low-income family’s budget, is different from the other factors in that it is not taken into consideration in the welfare system in the benefits calculation, work supports, or transitional arrangements. The amount of the cash grant has remained at \$532 per month for a family of three since 1986, a period of time during which rents have risen significantly. This fact was noted by several participants, who offered it as further evidence that welfare is not set up to provide them with meaningful help toward self-sufficiency.

Housing adequacy and stability affect not only work readiness, but also the adequacy (and therefore effectiveness) of the work incentives in the benefit structure. Housing is also important to family well-being, which many participants explicitly hold as a higher value than economic success.

Table 3 below compares initial (1998) benefit levels for MFIP with those in effect at the time of the study (2002) for a variety of household sizes, and compares 1998 and 2002 typical rents for apartments in the Twin Cities. (Note that the MFIP Family Wage Level is not the total income for a recipient who is working, but rather the amount of the MFIP

benefit plus the 64 percent of earned income that is counted toward the grant; in addition to this amount, the recipient would have the other 36 percent of earned income, minus any payroll taxes and deductions.)

As the table below shows, while the Family Wage Level has increased about 8 percent since the beginning of MFIP in Minnesota, average rents have increased 34 percent. Rent for a two-bedroom apartment, which was 96 percent of the Family Wage Level in 1998, was 120 percent of the Family Wage Level in 2002. As an increasing portion of the earned income disregard is taken up by increased housing costs, the incentive value of disposable income has eroded.

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### 3. Comparison of MFIP grants and fair market rents, 1998 and 2002

Family size / number of bedrooms	MFIP Transitional Standard (grant if not working)		MFIP Family Wage Level (grant if working)		Fair Market Rent (Twin Cities area)	
	1998	2002	1998	2002	1998	2002
1 adult, 1 child / 2 BR	\$609	\$651	\$670	\$716	\$644	\$862
1 adult, 3 children / 3 BR	\$903	\$981	\$993	\$1079	\$872	\$1166
1 adult, 5 children / 4 BR	\$1165	\$1265	\$1282	\$1392	\$987	\$1321

**Sources:** MFIP grant amounts: Minnesota Department of Human Services. Fair market rents: U.S. Department of Housing and Urban Development.

**Note:** MFIP benefit levels show combined cash and food benefits. Family Wage Level shows sum of earned income (gross income, after disregard) and MFIP benefit (i.e., it reflects the assistance portion of the family's income but not the earned portion). "Fair market rent" is the amount typically covered by a Section 8 housing voucher. For the Twin Cities area, HUD calculated 2002 figures at 50 percent of local rentals because of indications that there were not enough units available at the 40 percent level.

One other point was raised by several participants as evidence that the system does not consider how much they actually have to live on: the calculation of benefits based on gross pay, rather than net. This is interpreted by some as an indication that the state does not recognize what proportion of their gross income they never see, because of taxes or other employer deductions including premiums for medical coverage.

**Questions raised: How does a family's financial situation change as the recipient becomes employed and increases earned income? How much is offset by the reduction in benefits and increase in costs?**

Recognizing the many shifts in costs and supports for low-income families since the new welfare policies were designed, and the current state of the economy, it is important to the continuing efficacy of the policy's work incentives to systematically examine the actual financial returns of working. Table 3 illustrates the importance of considering housing costs in determining grant sizes, disregards, or work support funding. Housing costs should be included in a systematic study of the expenses and resources for families, based on actual rather than average costs.

**Opportunities for action: Policymakers should consider basing benefit calculations on gross pay.**

While any adjustments to restore the work incentives in the benefit structure should best be based on a detailed fiscal analysis, one other aspect of financial incentives could be considered without additional research. This is to address participants' perception that benefits based on net pay (rather than gross pay) reveal a lack of consideration for what families actually have available to live on. Even if average grant sizes stayed the same, focus group discussions suggest that the different basis for calculating them might be perceived as more fair and realistic.

***5. The likelihood of advancing to self-sufficiency from an entry-level job***

**Policy acknowledges the difficulty of balancing a work-first orientation with the need for recipients to have a job paying enough to exit within 60 months.**

The work-first approach built into Minnesota's welfare policy, as in most states, operates on the presumption that taking any job in the short term not only yields immediate financial rewards (compared to cash assistance alone), but also leads to increased earnings and better jobs later.

The policy manual directs job counselors to emphasize entry "into the labor market as quickly as possible. Training and education programs are often not the most direct path to unsubsidized employment." However, it also acknowledges that "While getting people working is the clear short-term goal for MFIP, longer-term self-sufficiency is also important, especially with a 60-month lifetime limit on assistance." Counties are asked to consider education and training only if work experience alone is not likely to be effective to help participants make the progression into better paying jobs. However, at

the same time, the manual advises that “Participants who are not making much progress in the job market may also be those not likely to benefit from training or education.”

**For many of these participants, unskilled jobs appear unlikely to lead to eventual self-sufficiency.**

A large proportion of participants who successfully obtain and retain entry-level jobs observe that these jobs are unlikely to provide a path toward long-term self-sufficiency. As in other studies, findings indicate that many of the available entry-level jobs are temporary, lack important benefits, and have few prospects for promotion. Given their family responsibilities and the multiple barriers many of them face, most participants do not see any way to obtain training for better jobs without further support. They are nevertheless expected to become able to fully support themselves within the five years of the welfare time limit.

The policy presumes that any first job will lead to better income now and better jobs later. Participants’ experiences indicate that while this may be true for some recipients, for others the increased earnings do not lead to increased resources, because of the withdrawal of other benefits. Furthermore, while some participants have found that their first job allowed them to gain confidence and skills (including learning how to balance work and family responsibilities, and how to budget) that helped them move to a better job, it was just as common for participants to describe ways in which their jobs made already shaky situations less stable. Reasons for this result included the instability of many unskilled jobs (temporary or seasonal, or subject to fluctuations in hours), as well as the inability of many participants to stay in jobs for long. While personal reasons for job instability include some resulting from participants’ poor motivation or lack of soft skills, many participants cited job losses for reasons beyond their control. These include conflicts with children’s needs, health or other family crises, or conflicts at work arising from poor working conditions including discrimination.

The tight linkage of benefits to work status means that instability in employment is often accompanied by instability in income, and the two-month lag in calculation of benefits can amplify this instability.

Participants across all types of groups recognize that they need more skills to be qualified for stable jobs that enable them to support their families. They consider it unrealistic for welfare to insist that they take low-paying jobs that will not help them learn more marketable skills, and not help them to acquire the education and training they need to qualify for higher paying jobs. They therefore perceive that the policy works against their long-term self-sufficiency and some consequently reject the underlying fairness of the overall program and have less motivation to cooperate with it.

**Questions raised: Is 60 months a realistic time frame for a new, unskilled worker to advance to self-supporting employment without further training? Are members of these population groups less likely to receive advancement opportunities?**

Results suggest the need for a new examination of the presumption that immediate workforce attachment will lead to advancement. Research elsewhere has suggested that, for welfare recipients in general, low-quality initial jobs tend to lead to lower pay and fewer promotions compared to the results for the same recipients who are placed initially in better-quality jobs. Furthermore, for the minority group members in this study, there is independent support (cited in the Context section) for their perceptions that both initial employment and advancement are hindered by discrimination. Preliminary research evidence elsewhere, while it cannot be considered conclusive, nevertheless tends to verify the experiences described by focus group participants. This independent confirmation, by different and experimental methods, strongly indicates a need to investigate further the possibility that minority group members lack equal access to the jobs that might make welfare exit more likely.

**Opportunities for action: Training opportunities should be increased for recipients who maintain initial labor force attachment.**

Given the strong and nearly universal support among participants for the work expectation in welfare policy, and comments from several participants who had asked for but been denied permission to combine work and education, it seems likely that recipients would welcome and benefit from a modified policy that would preserve the “work first” approach but balance it with an “advancement next” component.

To accomplish this, policymakers might consider increasing the rewards for immediate entry-level work by developing a training option that allows labor force participants, after some period in a low-skill or low-wage job, to have access to some type of training opportunity. A three- or six-month initial period of job attachment might allow enough time to allow the worker both to demonstrate labor force attachment and to acquire some practice in balancing home and work responsibilities, before adding training activities as well. Because this provision would help to respond to larger economic needs for a more highly skilled labor force, it makes sense to fund it outside the welfare system, perhaps through a mix of business and labor sources.

## ***6. Participants' overall perceptions of welfare's good faith intent to help them***

### **Policy calls for “encouragement and support” across the entire welfare system, in the context of a social contract that balances support with enforcement.**

Job counselors are told that the first objective of their role in upholding the “social contract” with recipients is to “support the participant’s progress toward becoming employed, remaining employed, and transitioning to a job that will take them off assistance.” The second objective is to “ensure compliance” with welfare policy and federal participation requirements. Acknowledging the potential tension between these two requirements, the manual states that “the objectives are **not** mutually exclusive. The plan reflects the responsibilities of both the participant and you. You have the responsibility to support progress and ensure that participants make acceptable progress on their plan. Participants must develop and follow through with the activities they agreed to include in the plan. The plan is a mutually binding agreement.” (Section 4.3.10)

### **These participants often find that their case workers treat them disrespectfully, and that the system emphasizes the recipients' procedural compliance more than the case workers' support for their progress. Many participants have concluded that the system actually discourages independence.**

The way participants describe their experiences suggests that the findings already discussed have a cumulative effect, in which many factors combine to shape how participants perceive the helpfulness and reliability of the welfare system. These factors include the limited availability of job counselors, due to their large caseloads and paperwork obligations; the complex and changing rules and procedures that caseworkers and participants are expected to know; the lack of recognition of difficulties that many participants have in complying with welfare expectations; confusing or missing information about possible benefits; the shortage of funds to cover all the work supports that participants say they need; and the limited financial rewards from working. Additional frustrations include paperwork and other reporting requirements that many find overwhelming or intrusively personal, treatment from job counselors that reportedly is often rude or disrespectful, and sanctions that more than a few perceive as unfair or about which they say they received no warning.

The welfare program in Minnesota is explicitly framed as a “social contract,” with obligations on both sides, and benefits provided in exchange for compliance – or, from the participants’ perspective, compliance is justified by their receipt of benefits. It is clear from the manual that the state sees the “social contract” as applying only to the

specific employment services plan prepared for an individual recipient. It is equally clear from the discussions that participants view the “social contract” on a larger scale, encompassing the entire welfare system of expectations and supports. The new welfare policy was promoted as a system that was different because (a) it now required recipients to work, but at the same time (b) it also provided help to recipients to make that possible. When the benefits that they believe the system has promised to them are not forthcoming, but their compliance is still enforced under threat of sanction, many lose faith in the fairness of the system. If they perceive that the government is not acting in good faith with them, they feel less obligation to act in good faith with it.

It is clear from the manual that the state sees the “social contract” as applying only to the specific employment services plan prepared for an individual recipient. It is equally clear that participants view the “social contract” on a larger scale, applying to the entire welfare system of rules and supports; and it is on this basis that they perceive the system’s expectations as fair. In their eyes, if they can be sanctioned for failing to observe a rule or expectation that they were unaware of, then the state should be held accountable for not providing – or at least making them aware of – supports they also may not know about. They are acutely aware of the imbalance in knowledge and power between the job counselor and the recipient who together agree on the employment services plan, which so easily results in all rules and expectations being included, if only implicitly, while the recipient is unaware of many of the supports or provisions that they might have a right to request.

The discussions suggest that, for some participants in some of these groups, the effectiveness of current welfare policy is undermined by a climate of mutual mistrust and suspicion between participants on the one side and policymakers, managers, and case workers on the other side. African Americans were most likely to report such feelings. Many stories from the groups show the capacity of dedicated individuals on either side of the equation to work against this climate, establish a trusting and supportive relationship between participant and MFIP worker, and make the system work. More often, however, historical and current conditions have created situations in which misunderstandings are likely and tend to be self-reinforcing.

Discussions indicate that new participants and case workers may inherit preconceptions of mistrust and suspicion from the shared experiences of others before them. For American Indians and African Americans, these preconceptions have built up over time, based on the history of their people with “The System” of social services. The continuation of this climate of mistrust may be better understood in light of the research by Dovidio and colleagues on the effects of explicit and implicit bias on inter-racial interactions (Dovidio, Gaertner, Kawakami, & Hodson, 2002; Dovidio, Kawakami, & Gaertner, 2002).

Focus group participants' widespread reports of case workers' disrespectful or duplicitous behavior are consistent with these experimenters' findings that many Whites whose explicit values are honestly egalitarian nevertheless have, at a subconscious level, prejudices of which they are unaware, but which may be expressed in non-verbal communication and in biased decisions that they do not perceive as racially-based. The evidence suggests a need to investigate the possible effects of implicit prejudice (also called "covert" or "aversive racism") on the case worker-recipient relationship.

Another source of mistrust that may apply to all four of these populations is a difference between some of the cultural values and expectations of recipients and those of the MFIP system as well as case workers. Even when case workers share the cultural background of their clients, the welfare system as a whole embodies a set of cultural values and expectations that is different in significant ways from those of the four populations in this study.

The literature on cross-cultural communication suggests further possible sources of friction and misunderstanding due to differences in communication styles between recipients and case workers. Experts in the field advise that to bridge the communication difficulties that naturally arise from this difference in style (entirely apart from any racial biases), it is important for the case worker to take more time to listen and understand the background and styles of the clients (Lynch, 1992).

Besides communication styles, pertinent cultural differences affecting recipients' interactions with the welfare system also include different concepts of what constitutes a "family" and different understandings of the role of others in mutual interdependence. Both of these culturally-linked considerations imply different patterns of giving and receiving shared resources than those built into the welfare grant calculations. This difference may help to explain some non-compliance with respect to reporting of income received from others, or of non-reporting of some members of the household.

Discussions in this study reveal evidence that, in some cases, participants and case workers play unwanted but hard-to-shed roles in a self-reinforcing cycle. On one side of this cycle is a system of accountability (embodied in the extensive reporting requirements) that comes across as a climate of official suspicion. This is reinforced by placing case worker-recipient communication on a footing that emphasizes highly verbal, time-pressured communication. On the other side is widespread resentment on the part of participants, and suspicion, in turn, of the system. Participants who also perceive that the system is not living up to its side of the "social contract" may feel a diminished obligation to comply; non-compliance leads in turn to yet more suspicion and control on the part of the welfare system.

Importantly, it appears from the discussions that the cycle of distrust works against the welfare system's goal to better match welfare requirements and supports to individual circumstances. For example, while participants clearly see the need for individual treatment, and want the system to be more flexible than it is, specific examples of different treatment tend to be seen through the lens of mistrust, and tend to be ascribed to bias.

Sanctions and other financial penalties, as they are currently imposed, appear sometimes to feed this climate of mistrust. In many cases participants reported that they understood that they had violated some rule, and accepted the sanction as an expected consequence. Nevertheless, when they perceived the rule as unfair or unreasonable – as did the participant who was sanctioned for quitting her job rather than leaving her children unattended – the experience added to their sense that the system was hostile rather than helpful, and had forced them to choose between bad choices. In other cases participants reported not knowing the reason for the sanction, or having a sanction imposed or threatened for a reason that they perceived as being against welfare policy (such as the participant who had to appeal to reverse a sanction for missing a meeting that was cancelled by the welfare office). Participants with experiences such as these are more likely to indicate that they found welfare impeded their progress toward self-sufficiency.

**Questions raised: Do case workers' interactions with recipients, and allocations of expectations and supports to them, reflect consistent and unbiased decisions? Can recipients who may experience bias be taught skills to help improve the situation?**

Participants' stories are consistent with experimental research on the effects of implicit prejudice, and suggest the need for a closer examination of the extent to which case worker-recipient interactions may be affected by such bias in Minnesota.

In addition to exploring means of addressing possible implicit and explicit bias, it would also be useful to explore opportunities for teaching recipients techniques for de-escalating such situations with case workers as well as in the workplace (including helping them recognize that the bias is not always conscious or intentional).

**Opportunities for action: In order for welfare policies to be as successful as possible, it is important to change these perceptions and experiences. Possible solutions could include hiring more diverse case workers and providing better training, reducing caseloads, and having more balanced accountability from caseworkers as well as participants.**

It is hard to formulate recommendations for healing a situation that has built up over a long period of time and is fed by many recipients' sense of bad treatment and mistrust on the one hand, and on the other by welfare workers' sense of reluctant compliance or exploitation of benefits, and sometimes their explicit or implicit biases. Nevertheless, some suggestions did emerge from the discussions. African Americans and American Indians strongly request that the welfare system hire more case workers of their cultural background. More diverse case workers, provided they are well trained and able to secure resources for their clients, and are not themselves discriminated against in their work, would be better able to understand and earn the trust of diverse clients. This was borne out in an exchange between participants, in which one participant had the credibility to refute a fellow group member's charge that food shelves gave more food to White clients. The same answer would likely not have been believed from a White worker, but appears to have been accepted coming from someone with a shared background.

It is also important to re-examine the implications of the concept of welfare as a social contract. As the MFIP Employment Services Manual points out, it is important to the integrity of that contract to monitor not only the participant's compliance but also the job counselor's support of their progress. The manual acknowledges that "there is often tension in a job that combines these 2 objectives" (Section 4.3.10) but directs the job counselor to regard the participant's plan as a mutually binding agreement that includes an obligation on the job counselor's part to support the participant's progress. The resources provided, however, do not appear to evenly support these two roles. There are many provisions to ensure participants' accountability to MFIP, but fewer to ensure the accountability of the welfare system. A participant who submits paperwork a few days late may be sanctioned. If a case worker processes the paperwork late, or loses it, or makes a mistake in it, it is often the participant who suffers the practical penalties.

Case workers in the welfare system, including financial workers, job counselors, child care workers, and child support workers when they are involved, tend to have large caseloads and little opportunity to check into individual circumstances. While obligations must be symmetrically enforced on both sides of the bargain, this does not mean that case workers should suffer individually for unintentional errors or unrealistic job expectations. Rather, the welfare system should invest its resources to ensure that

accountability is enforced symmetrically. This should include a systematic effort to reduce errors, and to identify and remedy those that occur. It is important to emphasize the avoidance of error, rather than the appeals process to correct errors. While some participants have received relief through the appeals process, more appear to be unaware of it or unwilling to use it. Additionally, some of the negative consequences described by participants from (what they perceived as) erroneous sanctions cannot be easily reversed or remediated after the fact.

Often the circumstances that would justify an exception to policy are those that are most embarrassing or shaming to mention. It is hard to mention matters such as a learning or mental disability to a person with whom one has developed little familiarity or understanding. It is harder if the person is an official who has control over the resources that are necessary to survival. It is harder yet to challenge the actions of such an official. Cultural differences in values and communication styles add yet another layer of difficulty to the open exchange of information on which good service depends. Recipients might be more honest about their needs and concerns, and more willing to seek redress, if they could express them to someone who was not an official representative of the welfare system. An advocate in a position safely outside the system would be in a better position to hear sensitive and private information, interpret the complexities of policies and regulations, explain how benefits are determined and why some may be given to some recipients but not to others, help participants read notices and fill out applications or other paperwork, and help locate and access other resources in the community. By vesting the support responsibilities – with adequate funding – more clearly separate from the compliance responsibilities, it might be easier to maintain a more equal balance between the two.

Another measure that could help reverse the cycle of mistrust would be the inclusion of more positive encouragements and rewards for participants, instead of the emphasis on enforcing compliance through punitive measures.

Smaller caseloads for job counselors could also make a significant difference in cooperation between participants and job counselors. This would allow the job counselor more time to establish communication and trust with the recipient, understand their needs, explain the rules and benefits, and locate resources to help meet their needs – all matters that focus group participants raised consistently across groups in all populations, outcome groups, and locations. The job counselors' lack of time to perform these essential job duties is a large part of what appears to be feeding many participants' frustration and sense that the system is designed to hinder them rather than help them. More time to spend with clients will also address two other possible sources of lower success and satisfaction among the members of these populations: A slower pace is one main recommendation for solving problems that result from strained communication

across different cultural styles. Second, the research on implicit bias suggests that when decisions are made with more time for reflection – as well as a greater likelihood of outside review – they are more likely to be consistent with fair, explicit values and less subject to influence from the unconscious, implicit bias.

## ***Conclusions***

In conclusion, participants' experiences as described in these focus groups suggest that lower success rates in these populations are due relatively seldom to intentional features of current welfare policy, as described in law and the caseworkers' manuals – which typically include wide scope for individualization. Rather, the problems appear to relate more to the application of these policies and regulations in ways that participants found ill-matched to their circumstances, and sometimes affected by prejudice.

Consistent with other studies of participants' perceptions of the new “reformed” welfare system (Owen et al., 2001; Burton et al., 1998), many participants in this study described approaching the new work requirements with a sense of hope, expecting good results from their own efforts and the work supports built into the program. We know, from some candid remarks in some groups, that some long-term participants were comfortable with things as they were, and that they and some others are not always inclined to be honest about their work efforts and capabilities. It was also clear, from the discussions about people's reasons for their views, that many participants' reluctance to disclose their true circumstances to their case worker was because the caseworker had not gained their trust as a person who would treat sensitive problems as challenges to be solved rather than as failings to be punished.

These perceptions were supported by case workers who were advisors to the study, who expressed significant frustration about their own inability to live up to the expectations of the job, due to limited time and other support resources, and the requirement that their caseloads meet challenging work participation quotas.

Overall, these two strands of information suggest that the greatest opportunity for improving the chances of success for American Indian, African American, Hmong, and Somali welfare participants lies in strengthening provisions for individualized support (while ensuring that the case workers' judgments in such decisions are not affected by bias); and the greatest opportunity for doing this lies in increasing the time available for well-trained job counselors to become familiar with recipients' needs and find suitable ways of meeting them. Such a change would also address any tendency to fraud among those not inclined to cooperate, both by reducing the temptation to “work the system” to obtain needed supports, as well as by allowing the case worker to more accurately identify non-cooperation and distinguish it from noncompliance due to just cause.

Welfare reform is a train that was built to run on two parallel tracks: work requirements on one side, and work supports (including financial incentives to work) on the other. If one track is consistently emphasized and maintained, while the second is allowed to grow weak, the train will not reach its goal. Participants in these focus groups provided many examples of ways in which the supports have not been effective for their circumstances. Many are at the point of believing that the initial promise of the reform – to help them become self-supporting – was never really meant. The revisions to the policy that will be made at the federal and state levels as part of the reauthorization of the 1996 welfare act may have either trivial or profound consequences for how much time their case worker is able to spend with them to learn about and meet their needs; how much support is available to help them meet the work requirement, and how many of those who are unable to work may be exempted; and whether or not they find they truly are better off and closer to self-sufficiency when they work. The results of the next round of policy changes are likely to be interpreted by many in these four population groups as a signal to re-ignite either their hopes or their cynicism.

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# Appendix

## *A. Key themes by population group*

- 1. American Indian**
- 2. African American**
- 3. Hmong**
- 4. Somali**

## *B. Focus group question guides*

- 1. English**
- 2. Hmong**
- 3. Somali**

## *C. Detailed tables describing recruitment efforts and results*

## *D. Characteristics of focus group participants*

## *E. Further details about MFIP policies*

## ***A. Key themes by population group***

The pages in this section present the preliminary themes identified for each population in the study. They are based on an analysis of the full focus group discussions (rather than analysis of coded notes), and discussions with facilitators and advisors. They formed the foundation for the more detailed analysis presented in this report, and are not intended to summarize the complete population-specific findings of this study.

## **Main themes identified in American Indian groups to date**

**Most American Indian participants agree that working is a good idea, but feel that MFIP has no idea of the difficulties it involves for many of them.**

- Most understand why MFIP wants them to work, and most value work as a way to self-sufficiency. Most have already gotten or tried to get jobs.
- Many are not ready for work. Reasons include lack of education and basic skills; lack of role models for how it's done and knowledge of how to go about starting (in part because previous welfare and other state and federal policies had encouraged or enforced dependence); substance abuse and mental health problems; and, especially in rural areas, lack of jobs and transportation.

**Besides identifying ways in which some of them were not ready for work, participants also provided examples of ways in which work was not ready for them.**

- These included discrimination, which many but not all identified as a barrier; the shortage of jobs in rural areas; and the inflexibility of jobs (or of MFIP work participation rules) that do not allow them to balance work and family responsibilities. In particular, many participants mentioned having children with special needs, requiring either their full-time care or more support from specialized child care and workplace flexibility than they are finding available.
- Casinos are the main or sole employer on the reservations, and also a big source of employment in Duluth. Some participants like working with many other American Indians. Others dislike them because of the night shifts (required of new hires), resulting difficulty with child care, and being kept at just too few hours to qualify for benefits. Transportation may also be hard.
- Hiring choices are reportedly often based on Tribal Council politics and family connections.

**Those who do work (or have worked) prefer that to depending on MFIP, but they do not feel the system lives up to its promise of rewarding work.**

- The income is welcome, but often not enough to cover living costs, because jobs are often part-time, temporary, or unstable, with low pay and few if any benefits.
- The freedom from MFIP control (including demeaning treatment) is highly welcome, but many report that they lose more in MFIP benefits than they gain in work-related income and benefits.
- Work supports such as transportation and child care are often either unavailable or do not cover what is needed.

**While MFIP has helped in many ways, participants generally find the system provides just enough help to survive but not enough to get ahead.**

- Besides the basic cash grant, participants appreciate the medical coverage, food stamps, and child care help they have received. Some find the cash grant too small for basic living expenses (because of housing costs in the Twin Cities area, food costs in rural areas).
- Some say MFIP motivated them to think about their futures and do something for themselves; some, but fewer, say they received some help from MFIP in this endeavor.
- Participants repeatedly stress the importance of education. A few have been allowed or helped to attend school, and appreciate that opportunity. More have been denied permission to go to school to improve their skills, and wonder how they are supposed to earn enough to exit. In different ways, many say that MFIP does not respect them enough to think them capable of a career.

**The help that MFIP does provide is felt to be overly controlling, unpredictable and unfair, and unable to adjust to differences in individual circumstances.**

- Many who were off MFIP say they made it in spite of MFIP, not because of it.
- Caseworkers are often described as disrespectful, uncaring, or lacking understanding of what is important to their American Indian clients.
- Sanctions are given or threatened for reasons that participants see as unfair or unpredictable, and further destabilize already struggling families.
- Some mentioned the lack of child support and the unfairness of a system that holds mothers but not fathers accountable for the well-being of their children.

**Many participants gave examples of the importance of family and community ties, as well as evidence that MFIP either did not recognize or did not value their importance.**

- Examples of the importance of family included the need to put the immediate and long-term well-being of their children first (which is stressed more than economic success), and the difficulty of avoiding negative behaviors of other family members without rejecting the closeness of the relationship itself.
- Examples of MFIP's insensitivity included the emphasis on getting or keeping a job that was incompatible with family responsibilities, or pushing a participant to move away from their community in order to be closer to more job openings. Several participants mentioned that people are moving away from the cities and back to the reservations because they expect crime to rise in the cities when time limits cut people off assistance.

**Child care is an important concern for many parents.**

- Many participants made it clear that their children come first for them, and are more important to them than their jobs. If they can't find child care they trust – and several said they can't – they feel it is wrong to force them to leave their children.
- Several said MFIP would not help them with child care, or that they lost their child care help when they exited MFIP.

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## **Main themes identified in African American groups to date**

**Most think it's fair for MFIP to expect people to work, and most value work and want to work, but many need more help to do it than MFIP realizes or provides.**

- Many participants grew up on welfare and have little exposure to the work environment and its “soft skills” expectations. The new rules are seen as reasonable, but the short time allowed for life-long participants to adjust and learn the skills needed is seen as unfair.
- Many have limited education and have trouble reading job notices, filling out applications, or knowing how to present themselves in an interview. Participants feel that people with these limited backgrounds should be given more help. Many are being shown where to find lists of jobs, but not how to prepare for and apply for them.
- According to facilitator observations, many participants need help with mental health.
- Racial discrimination is widespread. Many participants gave specific concrete examples of discriminatory treatment either in the interview or on the job.

**Work is seen as a step toward self-sufficiency, but many participants have found that their families are not better off when they work.**

- Nearly all feel strongly that they would rather work than not, because of the freedom and self-esteem that come from having their own income and getting out from under MFIP's control.
- However, most jobs available to participants pay too little to live on, especially since increased wage income results in what they perceive as sharply decreased MFIP benefits, increased child care and housing costs (if they have subsidized rent), and loss of medical coverage. Many have had experiences with unstable jobs that ended quickly or unexpectedly, leaving them with neither wage income nor adequate benefits to live on. In many participants' experience, trying to meet MFIP's work requirement results in less stability, not more.
- Many participants have children with special needs and described the difficulty of caring for them with limited child care options and little or no workplace flexibility for dealing with emergencies.
- Most expressed opinions consistent with the statement by one participant that “it's a joke” that MFIP rewards and supports work.

**Many feel they need more education in order to become self-sufficient, and think that MFIP should emphasize education rather than low-wage work.**

- A large proportion of participants lack both soft and hard skills needed to attain jobs on which they can support their families.
- Participants feel that job counselors should do more to assess people's needs before sending them out to look for jobs.

**MFIP is perceived as overbearingly intrusive, enforcing high control with little compassion or helpfulness, and often with little fairness.**

- There is wide variation in the quality of individual workers, but the system as a whole is felt to be demeaning, uncaring, and lacking staff who understand African Americans' needs and feelings.
- In many groups, participants discussed how people have abused the system in the past. Several discussion dealt with people's resentment of how cheating has resulted in even tighter regulations and controls which end up hurting people who genuinely need help.

- At the same time, based in part on long years of collective experience of past discrimination, people perceive the system as set up to *prevent* African American women from succeeding. They feel that as soon as you get a little success, the system throws some new roadblocks in your way: sanctions are imposed arbitrarily; information about available programs and resources is kept hidden; paperwork is lost or delayed. In such a climate of mistrust, while most disapprove of cheating the system to live more than modestly (e.g. to buy designer clothes), many participants do not feel it is entirely dishonest to “work the system” to claim a bit of the support they are supposed to be getting but aren’t, just to survive.

**Participants are ambivalent about the value of individualized treatment.**

- On the one hand, most insist that different families have different needs and circumstances that should be recognized and treated differently. On the other hand, because of their mistrust of the system, when most participants talked in the focus groups about occasions when they had seen people being treated differently, they used them as examples of favoritism.

**Many participants experienced problems due to lack of affordable housing and child support.**

- Housing costs, especially in the Twin Cities, were a problem for many. Several participants pointed out that the size of the cash grant has not been adjusted to account for rising housing costs.
- Many parents expressed frustration and confusion with the way child support was handled through MFIP. Some feel it is unfair to have months ticked off their time clock when they receive no grant beyond what their obligor paid in child support. Others describe frustrations fulfilling the child support worker’s requirements for paperwork and documentation, and feel that they are left in the dark about the child support workers’ efforts and results.

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## **Main themes identified in Hmong groups to date**

**Hmong participants are acutely aware of MFIP's values – and the corresponding values in the dominant American society – concerning work and its importance for material success, dignity, and social status.**

- They are accustomed to working hard and taking care of themselves, but in vastly different social and economic conditions. In group after group they ask for Americans to be reminded that the Hmong are “not lazy,” “never beggars.”

**Although they value self-sufficiency highly and are accustomed to working hard for it, they see little or no hope of achieving it themselves.**

- They recognize that in the U.S., access to unskilled work is mainly through hard physical labor, which pays too little to support their large families, and for which most are too old or in too poor health.
- Access to better-paying and less physically demanding work requires language and academic skills they do not have, and which they feel are beyond their current ability to acquire.
- They have complied with MFIP's demands that they look for work, and been told repeatedly that they are not employable. Many suspect that they are, in fact, capable of doing the work required, but are not hired only because of their lack of ability to converse in English to clarify the expectations and their ability to perform them.

**Caught between employers who will not hire them and a welfare system that demands that they work or lose their benefits, participants live in a climate many describe as one of constant threats.**

- Participants describe themselves as worried, afraid, depressed, angry, frustrated. Years of this emotional environment have left many feeling helpless and hopeless, with very low self-esteem.
- Participation in the MFIP system requires them to subject themselves to regulations that they find not only unrealistic, but also overly controlling, and which strip them of their dignity and autonomy, require them to report upon demand to caseworkers who frequently treat them with disrespect, and issue vast quantities of directives in a written form that they are unable to understand but may be sanctioned for not responding to. Many feel that they are treated as less than human, “like animals” or “like a bird in a cage.”

**Participants are grateful to MFIP for the help it provided them as refugees, with no resources of their own, to help them survive. However, they state, in nearly every group, that it does not provide the amount or kind of help needed to move beyond survival to self-sufficiency.**

- The “jobs first” strategy gives them access only to jobs with substandard pay, hours, stability, benefits, and/or management practices.
- Participants recognize that education – especially English language and basic reading and writing skills – are necessary for anything better, but they are either not allowed to pursue this education, or are not allowed the time they need to get to the level that will make a difference.

- Older Hmong adults grew up in a society with no schools or written language and spent many childhood and young adult years in war or in a transition period of traumatic stress. Many describe themselves now as caught in between, too young for disability but too old to learn.
- Their large families and, for many, poor health make medical coverage of great concern. The lack of medical coverage in their jobs often means that they feel more vulnerable, not less, when they are working than when they are on MFIP.

**The greatest need expressed by participants is to learn the English language.**

- Most feel if they knew English they would be able to get jobs because they are prepared to work hard. However, many describe themselves as “too old to learn.” They have trouble learning English in part because in their home land they had “no ABCs” because Hmong was not a written language.
- Many participants also mentioned the problems they have because they can’t drive. They do not see public transportation as an option, possibly because the language barrier makes it too hard to figure out how to use it.

**Hmong families tend to be large, making it more difficult to hold down a job and harder to support the family on the available wages.**

- Many participants reported that it was hard to find child care, or that they did not have any child care. Some are reluctant to take their children to other people to be cared for, especially if the caregiver is not Hmong. Some participants expressed the fear that they would lose the love and closeness of their family unit because the family is pulled in different directions by having both parents working.
- Participants report that even with a full-time job and overtime they do not earn enough to support themselves. This is especially true if they have to pay for medical insurance from their wages.

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## **Main themes identified in Somali groups to date**

**In general, participants understand and support MFIP's work expectations, but for reasons that are not compatible with MFIP's emphasis on the first available job.**

- They view work as not only a means of providing for their family's needs and achieving self-sufficiency, but also as important in maintaining personal worth and dignity and making a contribution to the larger society.
- These values are not compatible with the low-wage, unstable, demeaning jobs that are most available to those with limited language skills, work experience, and education.

**Most are grateful to MFIP for the benefits it provided to help them make the transition from refugee to resident, but feel MFIP does not provide the kind of support needed to take the next step from daily survival to long-term self-sufficiency.**

- To help them move beyond immediate day-to-day survival, they express a need for longer-term investments in language skills training and education. Many feel that since MFIP requires them to become self-supporting, MFIP should also provide them with the tools for doing so.
- Several expressed a need for support for independent entrepreneurship, mainly through interest-free loans (important because their religion prohibits charging or paying interest).
- The level of support available from MFIP is enough to maintain the family in relatively stable poverty, but not enough to advance out of it.
- With large families, they cannot become self-sufficient on low-paying jobs.

**Respondents provide a wide variety of examples of treatment, from MFIP workers, employers, and co-workers, including supportive but also ranging from insensitive to biased to hostile.**

- Most view the bureaucratic requirements of MFIP as violating their dignity and autonomy.
- Understanding and dealing with those requirements through the additional challenge of a language barrier creates still more pressure, and more opportunities to feel demeaned. The language barrier may also be partly responsible for the feeling that some expressed that rules or supports are hidden from them.
- Employers often refuse to hire because of language, dress, or race differences. Of those who do hire, many immediately afterward demand accommodations in dress that violate either participants' dignity or their religious principles.
- Participants in Rochester are more satisfied and appear to be getting more help. The job situation is better there because most of the work is with four big companies that hire many Somali people and have learned how to make the needed accommodations.

**As recently arrived immigrants, participants are cut off from many of the supports they were accustomed to, are more vulnerable to negative pressures from individuals and systems, and have less protection from the kinds of community-based mutual supports that develop over time.**

- Most participants are still relatively unfamiliar with the language and other aspects of "workplace culture," are highly visible because of their dress, and unable because of the language barrier to take steps to avoid or protest disrespectful or unfair treatment.
- The jobs available to them tend to be those with marginal wages, substandard benefits, and undesirable working conditions. Many have arbitrary management practices and require tasks that they find physically difficult or demeaning.

**Participants see MFIP as a social contract with obligations on both sides, and feel that the government is more concerned about enforcing participants' obligations than living up to its own.**

- They feel that MFIP is most concerned about telling them what the system needs, and does not tell participants about the benefits and opportunities available to them.
- They do not feel that they are offered the options they need to succeed on MFIP.

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## ***B. Focus group question guides***

The pages that follow show the protocols used by focus group facilitators. Questions 10 (b) and (c) were added after 16 groups had already been held. However, information on the same subject was frequently volunteered by participants in earlier groups in response to other questions. The change in the protocol does not appear to have materially changed the nature of the information gathered in the focus groups.

## Focus group questions for ASPE study (English)

### Introduction and (1) Icebreaker

#### *Funnel #1: Experiences with employment*

2. (a) How many people here have been told by an MFIP worker to get a job?  
(b) How did you feel when a worker told you that you had to get a job?  
(c) What's it like for you as a {name group} person to get a job around here?  
(d) (IF NEEDED: What makes it hard? What helps?)
3. What happened the last time you went for a job interview?  
(b) (IF NEEDED: How do you feel about going to more interviews?)
4. What about your last [current] job – Was it a good place for you? Why or why not?  
(b) (IF NEEDED: What makes a job a good one?)

#### *Funnel #2: Experiences with MFIP*

5. (a) Tell me one or two ways that MFIP has helped you. (b) What was most helpful?  
(c) What about one or two ways that MFIP was not helpful? (d) What was least helpful?
6. (a) What kind of help would it take for you get the kind of job where you could manage without MFIP?  
(b) What, if anything, has MFIP done to give you that kind of help?  
(c) (FOLLOWUP, IF NEEDED: Is there any particular kind of person, or location, that you've found is most likely to really help you?)
7. (a) What do you think MFIP expects of you?  
[(b) (IF TIME: Is it right to expect everybody to work? Why or why not?)]

#### *Funnel #3: Personal and institutional values*

8. (a) What are one or two ways that you have been better off when you were working?  
(b) What about ways things were worse for you when you were working?  
(c) Considering both sides of it, was your last job [is your current job] a step toward a better life? (explain why)
9. (a) MFIP measures your success by whether you get a job and get off the cash grant. Do you think that is a good measure of a family's success? How would you define success?  
[(b) (IF TIME: What, if anything, is MFIP doing to make that happen for you?)  
[(c) (IF TIME: What is the most important thing to you about your culture? Does MFIP help you hold on to that?)]
10. (a) The numbers show that a lot of {name group} people are on MFIP, and many have a hard time getting jobs and getting off MFIP. Why do you think this is so?  
(b) Do you think your MFIP workers and employers treat you the same way they treat other people?  
(c) If not, why not? (give example)
11. (Each person) Suppose you could change one thing about MFIP as you've experienced it to make it work better to help and support {name group} families. What would you change? Why?

**Conclusion** (thanks; reassurance of confidentiality; give gift certificates and get signed receipts)

## Focus group questions for ASPE study (Hmong)

### Introduction and (1) Icebreaker

#### *Funnel #1: Experiences with Employment*

2. (a) Muaj peb tsawg leej tuaj hnuv no tau raug MFIP tus tub txib(worker) hais kom nej mus nrhiav hauj lwm ua?  
(b) Koj xav li cas, thaum tus tub txib hais kom koj mus nrhiav hauj lwm ua?  
(c) Koj yog ib tug neeg Hmoob mus nrhiav hauj lwm nyob rau ib thaj tsam no, ho zoo li cas los puas koj ho xav li cas?  
(d) (IF NEEDED: Muaj los yog vim licas thiaj nyuab? Yam dabtsis ho pab tau koj?)
3. (a). Zaum tas los los yog yav tas los uas koj mus xamphaj ua hauj lwm, ho zoo li cas los puas ua li cas?  
(b). (IF NEEDED: Koj ho xav li cas yog tias ho muaj kev xamphaj ua haujlwm ntau dua yav tas los?)
4. (a) Hais txog koj txoj hauj lwm yav tas los --- Puas yog ib txoj hauj lwm zoo los puas yog ib qhov hauj lwm zoo chaw rau koj? Vim li cas ho zoo los yog ho vim licas thiaj tsis zoo?  
(b) (IF NEEDED: Ib txoj hauj lwm zoo, yuav zoo licas, thiaj li yog ib txoj hauj lwm zoo?)

#### *Funnel #2: Experiences with MFIP*

5. (a) Thov koj qhia ib los ob yam/txoj kev uas MFIP tau pab koj.  
(b) Yam/yog dabtsis uas pab koj tau zoo tshaj?  
(c) Thov qhia li ib los ob yam uas MFIP ho pab tsis tau/zoo li?  
(d) Yam/yog dabtsis uas pab tsis tau koj li los yog tsis zoo li?
6. (a) Yam kev pab dabtsis thiaj li yuav pab tau koj mus nrhiav tau txoj hauj lwm uas yuav ua rau koj tsis tos MFIP kev pab lawm.  
(b) MFIP puas tau pab koj nrhiav qhov koj xav tau ntawv li los tsis tau li?  
(c) (FOLLOWUP....: Puas muaj ib tug neeg twg los puas ib qhov chaw twg uas koj xam pom tias thiaj li yog ib qhov chaw uas pab koj tiag tiag?)
7. (a) Koj puas xav tias MFIP xav kom koj ua tau dabtsi?  
(b) (IF TIME: Puas yog ib qhov zoo uas lwm tus pheem xav kom sawvdaws mus nrhiav hauj lwm ua? Vim licas thiaj zoo hos ho vim licas thiaj tsis zoo?)

*Funnel #3: Personal and institutional values*

8. (a) Thaum koj muaj hauj lwm ua, Pos muaj ib los ob yam ua zoo rau koj es koj xav hais tias ua hauj lwm zoo dua?  
(b) Thaum koj muaj hauj lwm ua, yam dabtsis los yog txoj kev twg yog qhov uas tsis rau koj kiag li?  
(c) Tag nrho qhov phem thiab qhov zoo tibusi, Tsis hais txoj haujlwm yav tas los, los yog tam sim no, txoj hauj lwm no puas yog ib them kev zoo rau koj lus neej yav tom ntev no? ...Thov koj qhiav??
9. (a) MFIP ntsuas xyuas thaib hais taus hias tias koj tau koobmeej(success) lawm, yog thaum koj muaj hauj lwm ua thaib thaum koj tsis noj lawv cov nyiaj lawm. Koj puas xav hais tias lawv txoj kev ntsuas xyuas nov yog ib qhov yog thiab tseb? Koj ho sim txhais saib kev muaj Koobmeej(success) no ho yog licas tiag?  
(b) (If Time: MFIP puas tau los puas muaj dabtsis pab txhawb koj kom txog los kom tua kev koobmeej no li?)  
(c) (If Time: Yam dabtsis nyob hauv peb hmoob ntiag tus yog yam tseem ceeb tshaj rau koj? MFIP puas pab tau koj khaws tej no tseg?)
10. (a) Lawv muaj ntau ntawv sau tseg tias muaj peb haiv neeg hmoob noj/nyob MFIP coob coob, Nrhiav hauj lwm nyuaj heev thiab tawm tsis tau hauv MFIP mus li... Koj puas xam pom tias yog li cas tiag?  
(b) Koj puas xav tias koj tus MFIP worker thiab koj lub chaw ua haujlwm ntsia taus thiab ua haujlwm zoo rau koj xws li nws ua rau lwm tus thiab?  
(c) Yog tias nws ua tsis zoo thiab ntsia tsis taus koj xws li lwm haiv neeg no, yog vim licas? Thov koj qhia li ib los ob qhov yam ntxwv/example....
11. (Each person) Yog tias koj hloov tau ib yam txog MFIP kom muaj kev pab zoo tshaj li koj tau pom los pab tsev neeg hmoob, yuav yog yam dabtsis thiab yog vim li cas?

**Conclusion.....**

## Focus group questions for ASPE study (Somali)

Isbarasho

*Qeybta # 1: Waayoaragnimada dhanka shaqada.*

2. (a) Meeqa qof ayey MFIP ku tiri shaqo raadso?  
(b) Sidee baad dareentaa marka qofka u shaqeeya cayrta ku yiraahdo waa in aad shaqo heshaa?  
(c) sidee baad u aragtaa shaqo helitaanka halkan adigoo Soomaali ah?  
(d) Haddii loo baahdo: Maxaa ka dhiga adeyg? Ama maxaa ku caawima?
3. Maxaa kugu dhacay markii kuugu dambeysay ee raadsatay shaqo oo lagu wareystay?  
(b) Haddii loo baahdo: Maxey kula tahay in aad shaqooyin kale aad raasato?
4. Maxey kula tahay shaqadaadii hore(ama aad hadda heysato? – Miyey kuu fiicneed?  
Sababta noo sheeg maya ama haa?

*Qeybta # 2*

5. (a) Sheeg laba waxyaabood oo ay MFIP ay kugu caawisay? (b) Maxaa aad kuu caawiyey?  
(c) Sheeg laba waxyaabood oo ay MFIP aysan kugu caawimin?  
(d) Maxaa isda ugu yar ku caawiyey?
6. (a) Caawimaad sidee ah ayaa u baahantahy in aad ka maaranto MFIP aadna hesho shaqada aad rabto?  
(b) Majirtaa inaba hayaraatee wax aysameysay MFIP oo in ay ku siiso caawimaadaas?  
(c) (sii raacis, haddii loo baahdo: Majirtaa shakhsi ama meel gaar ah oo aad u aragtay in aad kuu caawimeen?
7. (a) Maxaad u maleyneysaa in ay MFIP kaa filayso?  
(b) hadii wakhti jiro: Ma saxbaa in qof walba lag filo in uu shaqeysto? Sababta haa ama Maya?)

*Qeybta # 3*

8. (a) Sheeg labo waxyaaboo ood kaga fiicneed marka aad shaqeyneysay?  
(b) sheeg laba waxyaabood oo kuugu xumaa marka aad shaqeyneysay?  
(c) Adigoo ka fikiraya labada dhinacba, shaqadaada kugu dambeysey(ama aad hadda heysato) ma tahay tallaabo ku sii jeedda nolol fiican? ( Sharrax asbabta).

9. (a) MFIP waxay ku cabbirtaa horumarka qofka isagoo shaqo helo, lacagtana laga joojiyo. Makulatahy in ay cabbiritaankaasu yahay mid fiican oo lagu cabbiri horumarka qoyska sameeyo? Sidee baad u Sharxi laheyd guusha?
- (b) (haddi wakhti jiro): Ma jirtaa haba yaraatee waxay ay MFIP kuu sameysay in ay arrintaa kuu hergasho)?
- (c) Maxay tahay waxa ugu muhiimsan ee dhaqankaaga? MFIP ma kugu caawisaa in aad dhaqankaaga heysato?
10. (a) Waxaa jira in dad badan oo Soomaali ah ay lacag qaataan, intooda badan ay ku adagtahay in ay shaqo helaan. Maxaad u maleyneysaa in ay taasi tahay.
- (b) Ma umalaynaysaa in shaqaalahaaga MFIP ka iyo loo shaqeeyaha shaqada ay kuula dhaqmaan si xaq ah oo ay oola dhaqmaan dadka kale?
- (c) Haddii ay maya tahay, maxay tahay sababta (sheeg tusaalayaal)?
11. (qofwalba) Madaama aad khibrad u leedihiin MFIP, haddii lagu yiraahdo hal wax ka badal oo si loo caawiyo qoysaska soomaliyeed, maxaad ka bedeli laheyd adigoo kaashana khibradaada?

**Dhammad** ( mahadnaq, kucelinta marlabaad sir heynta arrintan, bixinta shahaadada iyo saxiixitaanka)

## *C. Detailed tables describing recruitment efforts and results*

### **C1. Response rate figures by population and region**

	American Indian	African American	Hmong	Somali	Metro	Non-Metro	Total
1. Number of sample eventually released	223	260	163	139	518	267	785
2. Percentage of (1) with valid MAXIS telephone number (start)	26.9%	31.9%	61.3%	74.1%	47.3%	37.8%	44.1%
3. Percentage of (1) with valid telephone number (end)	60.1%	52.7%	71.2%	87.1%	66.2%	61.8%	64.7%
4. Percentage of (1) successfully contacted	50.2%	47.3%	61.3%	66.9%	58.7%	53.9%	57.1%
5. Percentage of (1) who agreed to attend	38.1%	31.2%	46.6%	43.9%	39.4%	37.1%	38.6%
6. Percentage of (1) who attended	17.0%	16.5%	33.7%	29.5%	22.8%	22.1%	22.5%

### **C2. Response rate figures by outcome and gender types**

	On MFIP	On / Not Working	On / Working	Off MFIP	Combination groups	Men's groups	Total
1. Number of sample eventually released	365	202	163	282	74	64	785
2. Percentage of (1) with valid MAXIS telephone number (start)	60.0%	41.6%	62.6%	37.9%	44.6%	31.3%	44.1%
3. Percentage of (1) with valid telephone number (end)	72.9%	68.8%	77.9%	59.9%	58.1%	46.9%	64.7%
4. Percentage of (1) successfully contacted	65.5%	58.9%	73.6%	51.4%	54.1%	37.5%	57.1%
5. Percentage of (1) who agreed to attend	43.6%	40.1%	47.9%	32.6%	40.1%	34.4%	38.6%
6. Percentage of (1) who attended	24.7%	22.3%	27.6%	17.7%	32.4%	20.3%	22.5%

## ***D. Characteristics of focus group participants***

In all, 191 respondents from the targeted sample attended the focus groups. Because of the sampling methodology, it was not expected that the participants would be a statistically representative subset of the overall caseload, or even representative within a given cultural population. In all populations, individuals who had left welfare outnumbered those in either of the two categories that were still on, yet equal numbers were recruited from all three categories. Similarly, equal numbers were recruited in counties with 100 people in the sample as in counties with thousands. Nevertheless, it is helpful to know whether those individuals who actually attended and participated in the groups were reasonably representative of the pool from which they were recruited. If they are substantially different in any known characteristic, then their experiences and opinions, presented in this report, might not be as susceptible to generalization as hoped to the wider population of welfare recipients who share their cultural, outcome, and regional characteristics.

Figures D1 and D2 below present a summary comparison on three levels: actual group participants, the targeted ZIP code pool from which they were recruited, and the overall county caseload to which the ZIP code sample belongs. Figure D1 shows it by cultural population and geographic region (metropolitan or non-metropolitan county) and Figure D2 shows this comparison by cultural population and outcome category (on or off MFIP).

Because the three levels of samples cannot be assumed to have equal variances, no statistical tests were performed to examine significance of the comparisons. However, a non-statistical review of the data suggests that the attendees were, on the whole, quite comparable on the characteristics shown to the ZIP code pool, and that the ZIP code pool was reasonably comparable to the overall county caseload. A few differences should be borne in mind in interpreting the results: Except for American Indian groups, attendees were slightly older on average than either the targeted ZIP code sample or the overall county sample. Attendees were comparable to non-attendees in their education levels and number of children, except for Hmong attendees, who tended to have slightly less education and more children. In all populations except Somali, attendees appear to have used slightly more months of MFIP than non-attendees, adding slightly to the over-representation of longer-term welfare participants that was already built in to the design.

One further comparison was checked in order to help with interpretation: the extent to which participants in June still fit the same employment and MFIP use categories that they were in during the focal months of August, September, and October 2001 on which the lists were based. Figure D3 below shows that roughly two-thirds of participants were

still in the same outcome category, and that this proportion did not vary greatly across outcome categories.

In analyzing focus group results, it became evident that the contrast between On MFIP and Off MFIP groups would not be as helpful as anticipated for identifying factors or experiences that helped people become successful. Although the membership in the categories remained mainly On or Off, as hoped, the distinction proved not to be a good indicator for “success.” Many of those who were off welfare were no more self-sufficient than others still on, having left for reasons such as permanent ineligibility due to fraud, transfer to SSI (federal support for people with disabilities), children age 18 or older, or simply having gotten tired of living by MFIP’s rules, and able to find other (undisclosed) sources of support. Similarly, some participants in the On/working groups appeared, by their stories, outlooks, confidence, and educational preparation to be on the verge of becoming some of the program’s better examples of success.

**D1. Selected characteristics of focus group participants and the zip code and county populations from which they were drawn; by population and region**

	Metro			Non-Metro			Total		
	County	ZIP code	Attend	County	ZIP code	Attend	County	ZIP code	Attend
<b>American Indian</b>									
	n=1,200	n=310	n=30	n=737	n= 665	n=15	N=1,937	N=1,031	N=45
Avg. age	33.9	33.4	34.8	34.0	33.5	33.5	34.0	33.4	34.4
Avg. education	11.3	11.2	11.8	11.3	11.3	10.9	11.3	11.3	11.5
Avg. # eligible children	1.8	2.1	2.0	2.1	2.1	2.5	1.9	2.1	2.2
Avg. total MFIP months	38.8	40.2	41.8	24.1	23.8	30.5	32.6	29.1	38.1
	n=812	n=237	n=26	n=593	n=549	n=13	N=1,405	N=826	N=39
Avg. total sanction mos.	3.7	4.6	4.1	3.1	3.1	2.7	3.5	3.6	3.6
<b>African American</b>									
	n=6308	n=1,415	n=24	n=148	n=97	n=18	N=6,456	N=1,512	N=42
Avg. age	32.7	33.1	34.8	33.4	33.5	37.6	32.7	33.1	36.0
Avg. education	11.7	11.6	11.7	11.7	11.7	12.3	11.7	11.6	11.9
Avg. # eligible children	1.7	1.9	2.3	1.8	1.8	1.7	1.7	1.9	2.0
Avg. total MFIP months	37.8	38.7	45.4	37.7	37.7	38.0	37.8	38.6	42.4
	n=4,241	n=981	n=22	n=99	n=69	n=15	N=3,340	N=1,050	N=37
Avg. total sanction mos.	3.0	3.6	2.4	2.7	2.5	2.1	2.9	3.5	2.2
<b>Hmong</b>									
	n=1,489	n=462	n=49	n=19	n=16	n=7	N=1,508	N=478	N=56
Avg. age	37.6	36.8	41.1	38.5	37.4	39.1	37.6	36.8	40.9
Avg. education	3.6	3.4	1.8	2.4	1.8	0.9	3.6	3.3	1.6
Avg. # eligible children	3.5	3.6	5.4	4.5	4.3	4.1	3.5	3.6	5.3
Avg. total MFIP months	40.9	41.1	47.1	51.4	51.5	55.6	41.0	41.5	47.9
	n=1,002	n=316	n=45	n=14	n=11	n=5	N=1,016	N=327	N=50
Avg. total sanction mos.	1.4	1.2	0.9	0.5	.6	0.0	1.4	1.2	0.8

**D1. (continued) Selected characteristics of focus group participants and the zip code and county populations from which they were drawn; by population and region**

	Metro			Non-Metro			Total		
	County	ZIP code	Attend	County	ZIP code	Attend	County	ZIP code	Attend
<b>Somali</b>									
	n=530	n=169	n=32	n=66	n=40	n=11	N=596	N=209	N=43
Avg. age	35.6	34.9	38.9	36.2	35.8	41.6	35.6	35.0	39.6
Avg. education	7.6	7.5	8.2	8.1	7.3	6.3	7.6	7.5	7.7
Avg. # eligible children	2.4	2.1	2.1	2.4	2.0	2.6	2.4	2.1	2.2
Avg. total MFIP months	42.1	42.3	40.8	36.2	36.5	37.6	41.5	41.2	39.9
	n=438	n=145	n=28	n=57	n=34	n=10	N=495	N=179	N=38
Avg. total sanction mos.	1.2	1.2	1.1	0.6	0.6	0.3	1.1	1.1	0.9

**Source:** Analysis by Wilder Research Center of data provided by Minnesota Department of Human Services.

**Notes:** Fewer cases are represented in the "Avg. total MFIP months" because the Department of Human Services did not calculate total months for cases that have not been open after July 1998. As a result, the average shown is calculated only over longer-term cases.

**D2. Selected characteristics of focus group participants and the zip code and county populations from which they were drawn; by population and outcome**

	On MFIP			Off MFIP			Total		
	County	ZIP code	Attend	County	ZIP code	Attend	County	ZIP code	Attend
<b>American Indian</b>									
	n=871	n=524	n=27	n=1,173	n=507	n=18	N=2,044	N=1031	N=45
Avg. age	32.3	32.1	32.3	35.4	34.7	37.4	34.1	33.4	34.4
Avg. education	11.2	11.1	11.5	11.4	11.4	11.4	11.3	11.3	11.5
Avg. # eligible children	2.4	2.6	2.9	1.5	1.6	1.0	1.9	2.1	2.2
Avg. total MFIP months	34.7	30.6	43.5	29.7	26.4	27.2	32.7	29.1	38.1
	n=867	n=521	n=26	n=607	n=305	n=13	N=1,474	N=826	N=39
Avg. total sanction mos.	4.6	4.2	3.9	2.7	3.0	3.2	3.5	3.6	3.6
<b>African American</b>									
	n=2,596	n=603	n=22	n=4,069	n=909	n=20	N=6,665	N=,1512	N=42
Avg. age	31.1	31.4	35.3	33.7	34.3	36.7	32.7	33.1	36.0
Avg. education	11.5	11.5	11.9	11.8	11.7	12.0	11.7	11.6	11.9
Avg. # eligible children	2.4	2.5	2.7	1.3	1.4	1.3	1.7	1.9	2.0
Avg. total MFIP months	41.9	42.5	49.5	32.0	33.5	32.0	37.7	38.6	42.4
	n=2,584	n=601	n=22	n=1,881	n=449	n=15	N=4,465	N=1,050	N=37
Avg. total sanction mos.	4.4	5.3	1.8	2.0	2.3	2.7	2.9	3.5	2.2
<b>Hmong</b>									
	n=692	n=231	n=43	n=816	n=247	n=13	N=1,508	N=478	N=56
Avg. age	39.4	38.8	41.9	36.1	35.0	37.6	37.6	36.8	40.9
Avg. education	2.4	2.1	1.6	4.6	4.4	1.9	3.6	3.3	1.6
Avg. # eligible children	5.2	5.2	5.8	2.0	2.2	3.5	3.5	3.6	5.3
Avg. total MFIP months	46.1	46.6	50.6	30.1	29.3	31.7	41.0	41.5	47.9
	n=692	n=231	n=43	n=324	n=96	n=7	N=1,016	N=327	N=50
Avg. total sanction mos.	1.8	1.6	0.8	1.1	0.9	0.7	1.4	1.2	0.8

**D2. (continued) Selected characteristics of focus group participants and the zip code and county populations from which they were drawn; by population and outcome**

	On MFIP			Off MFIP			Total		
	County	ZIP code	Attend	County	ZIP code	Attend	County	ZIP code	Attend
<b>Somali</b>									
	n=306	n=112	n=28	n=290	n=97	n=15	N=596	N=209	N=43
Avg. age	35.3	35.0	39.3	36.0	35.0	40.3	35.6	35.0	39.6
Avg. education	7.3	7.1	6.9	8.0	8.0	9.1	7.6	7.5	7.7
Avg. # eligible children	3.1	2.4	2.2	1.7	1.7	2.3	2.4	2.1	2.2
Avg. total MFIP months	44.8	42.8	40.8	36.1	38.5	37.8	41.5	41.2	39.9
	n=304	n=111	n=27	n=191	n=68	n=11	N=495	N=179	N=38
Avg. total sanction mos.	1.3	1.3	1.0	0.9	0.9	0.5	1.1	1.1	0.9

**Source:** Analysis by Wilder Research Center of data provided by Minnesota Department of Human Services.

**Notes:** Fewer cases are represented in the "Avg. total MFIP months" because the Department of Human Services did not calculate total months for cases that have not been open after July 1998. As a result, the average shown is calculated only over longer-term cases.

**D3. Actual June 2002 outcomes for focus group participants, by nominal classification of group attended<sup>(a)</sup>**

Nominal classification	Actual outcome of participants in June 2002				Row Totals
	On, not working	On, working	Off	Unknown (not in sample)	
On, not working					
AI	5	1	1	2	44
AA	6	1	-	-	
H	15	3	-	-	
S	8	1	1	-	
On, working					
AI	3	8	3	-	46
AA	3	5	4	-	
H	1	12	1	-	
S	1	3	2	-	
On-Combined					
AA	-	4	4	-	14
S	2	3	1	-	
Off					
AI	4	3	11	-	56
AA	-	1	11	-	
H	-	-	9	-	
S	6	2	9	-	
All combined					
AI	2	1	2	-	27
H	4	1	2	2	
Men <sup>(b)</sup>	6	3	4	-	
Column Totals	66	52	65	4	187 <sup>(c)</sup>

**Notes:** (a) The Red Lake returnees' group consisted of individuals not in the July 1998 sample and are therefore also not reflected in this table.

(b) Because of the timing of the African American men's interviews, participants were not included in the list for whom administrative data were retrieved. (c) Signed receipts (used to identify participants by name) totaled two more than the number of participants recorded in facilitators' notes (recorded anonymously). Data in this table reflect the information from receipts, used to retrieve administrative data on participants. 187 shown here + 2 African American men + 4 Red Lake returnees = 193 = 191 participants identified in facilitators' notes + 2 unaccounted for in notes but who signed receipts for attending.

Of 44 participants in “On, not working” groups, 34, or 77 percent, were still on welfare and not working in June 2002. Six (14 percent) were on and working, two (5 percent) were off MFIP, and two were not identifiable as members of the sample and so their outcomes could not be ascertained from administrative data.

Of 46 participants in “On, working” groups, 28, or 61 percent, were still on welfare and working in June 2002. Eight (17 percent) were on welfare but no longer working, and ten (22 percent) were off welfare.

Of 14 participants in “On, combined” groups, nine, or 64 percent, were still on welfare in June 2002, and five (36 percent) were off welfare.

Of 56 participants in “Off MFIP” groups, 40, or 71 percent, were still off welfare in June 2002. Ten (18 percent) were back on welfare and not working, and six (11 percent) were on welfare and working.

In all, 69 percent of participants retained the same work and welfare status in June 2002 that they had during August, September, and October 2001. Of the rest, 23 (14 percent) had improved their status, in conventional terms, moving from not working to working and/or from on welfare to off welfare; and 24 (15 percent) had suffered a setback, either returning to welfare after exit or going from working to not working. (Because of small numbers, this analysis of change in status is not reported separately for the cultural groups.)

## *E. Further details about MFIP policies*

### **E1. Comparison of MFIP pilot and MFIP statewide program**

<b>MFIP pilot (AFDC waiver program) 1994 - 1998</b>	<b>MFIP statewide (TANF program) 1998 – present</b>
Exit level of 140 percent of poverty	Exit level about 120 percent of poverty (indexed to inflation beginning 2001)
Combined cash and food, with “cashed-out” food stamps	Combined cash and food, but food stamps no longer issued as cash
Individualized employment or education plans	Immediate employment search as the presumptive plan, unless initial assessment or the participant makes a case for an alternative
Upfront thorough assessment process	Brief initial assessment; <i>may</i> be followed by a secondary assessment after unsuccessful job search
Low caseloads for workers; development of relationship between participant and worker	Higher caseloads; relationship less likely
Delayed work requirement	Immediate work search required
Education: up to 4 years allowed	Until 2001: 1 year of post-secondary allowed, <i>maybe</i> 2 if participant makes a special case. Beginning 2001: Up to 2 years of post-secondary allowed.
No time limit	5 year time limit
Sanctions: 10%	Sanctions: 10%, 30%, plus vendor payment
Work exemptions broad	Work exemptions narrower

**Source:** *Wilder Research Center, based on a comparison prepared by Minnesota Community Action Association.*

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## E2. Changes in state MFIP policy (selected)

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|-------|---|
| 1999  | <ul style="list-style-type: none"><li>• Exit level increased for 2000-2001 by increasing the earned income disregard to an amount equal to 120 percent of poverty (but not indexed for inflation)</li><li>• Employment and Training grants to counties increased allowing for smaller caseloads and/or increased financial supports to participants for transportation, training costs, or employment-related expenses</li></ul>  |
| <hr/> |   |
| 2000  | <ul style="list-style-type: none"><li>• Reduced allowance for English as a Second Language (ESL) or Adult Basic Education (ABE) as proportion of overall work activities or total length of period during which it may be authorized (except for intensive ESL)</li><li>• Work participation required immediately upon receipt of assistance (previously required by six months after initial receipt)</li><li>• Child support now passed through to recipient, instead of held by county in recoupment of expenses; full amount of child support deducted from cash grant</li><li>• Two-year funding authorized for special efforts for long-term and hard-to-serve recipients</li></ul> |
| <hr/> |   |
| 2001  | <ul style="list-style-type: none"><li>• Exit level indexed to stay at about 120 percent of poverty (for a family of three) by automatic annual adjustments in the earned income disregard</li><li>• Two-parent families moved to separate, state-funded program with same policies as before</li><li>• Counties given the option to impose 100% sanctions (with or without vendor payment) for individuals with six or more months of non-compliance</li><li>• Creation of categorical extensions to the 60-month time limit</li><li>• Employment services added to supports available during transition year for qualifying participants</li></ul>                                       |
| <hr/> |   |
| 2002  | <ul style="list-style-type: none"><li>• Addition of a small number of additional extension categories</li><li>• Cuts in administrative budgets for many MFIP and related programs; effects on participant services not yet clear</li></ul>  |
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**Source:** *Wilder Research Center analysis of documents from Minnesota Department of Human Resources, Minnesota House and Senate Information Offices, Affirmative Options Coalition, and other nonprofit organizations.*