



# Family Employment Program (FEP) Refocus Study of Utah



December 2020

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# **Family Employment Program (FEP) Refocus Study of Utah 2020**

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Submitted to the Department of Workforce Services:  
December, 2020



# **Family Employment Program (FEP) Refocus Study of Utah**

## **EXECUTIVE SUMMARY**

The federal Temporary Assistance to Needy Families (TANF) block grant, the primary funding source for Utah's Family Employment Program, is nearing its 25 anniversary.

Through recessions and other national challenges, TANF enrollment continues to decline. Many have speculated about the reasons for this shift. The fact that the budget has remained at \$16.5 billion annually while the actual value of that money has decreased by 40% due to inflation (CBBP, 2020a) may be one.

While enrollment numbers have declined, TANF research on the national level continues to grow. One of the most prevalent areas of TANF research explores the effects of demographics upon TANF policies and recipient outcomes. Researchers have explored how race, gender, location, and age all effect TANF recipients and TANF policies (Mannix & Freedman, 2013; Meni & Wiseman, 2017; Hardy et al., 2019). Another expanding area of research is related to TANF services and policies post-recession. A third area relates to client outcomes and innovative programs that focus on alleviating barriers to employment. Finally, researchers are exploring the effectiveness of using trauma-informed approaches with TANF recipients as the impacts of traumatic experiences are better understood.

Utah's Department of Workforce Services (DWS) also continues to expand its research agenda, including additional insights into the Family Employment Program (FEP) population. The initial FEP Study of Utah (2006) provided a profile of all FEP customers and informed an extensive FEP "redesign." Data from the FEP Redesign study of 2012 informed design and implementation of Family-focused FEP case management. The purpose of this FEP Refocus study is to provide updated information regarding those accessing FEP services and to evaluate the effectiveness of the programs and services introduced in the FEP Refocus study.

FEP Refocus study participants were selected and interviewed following the same methodology used in previous studies. Potential participants were randomly selected from a statewide pool of current FEP recipients who 1) have received between 2 and 9 months of cash assistance in Utah since Jan.1997, 2) were in a FEP category requiring participation, and 3) had an open cash assistance case. A total of 1471 FEP participants were eligible for the study and 1001 were interviewed, a 68.0% response rate. These face-to-face interviews were conducted between July 2018 and February 2020, prior to COVID-19 restrictions.

Throughout this report, data from the FEP 2006 (N = 1144) and FEP Redesign 2012 Study (N = 1075) are presented in order to examine changes over time. Refocus 2018 respondents averaged more than 2 years older than the Redesign 2012 cohort and retained the higher portion of males over the FEP 2006 sample. The Refocus 2018 respondents were also more likely to live in a single adult household (81.1%) and NOT have a child under 6 (30.6%).

The Refocus 2018 participants were less likely to have income from a spouse or partner, less likely to receive childcare assistance and more likely to be accessing housing assistance. Refocus 2018 participants were more likely to have at a high school diploma or GED and higher levels of post-secondary education. While similar in physical health status, Refocus 2018 respondents reported higher levels of both current and lifetime mental health concerns.

While the frequency of all mental health issues evaluated was higher in the current sample, both those previously diagnosed and those screening for PTSD were more than double the frequency found in the Redesign 2012 sample. Consistent with this finding, there were significantly higher occurrences of domestic violence and other forms of abuse. Childhood experiences of adversity were also higher as more than half (59.7%) of the Refocus 2018 cohort reported 4 or more Adverse Childhood experiences (ACEs).

While the Redesign 2012 sample was still reflecting the impact of the Great Recession, the Refocus 2018 participants were more likely to have been employed in the past year prior to seeking cash assistance. Among those unemployed and seeking work, use of online websites had increased dramatically. Although fewer Refocus 2018 respondents reported a lack of good jobs, transportation and education barriers, challenges with childcare and mental and physical health issues continued to be significant issues related to job loss.

Experiences with DWS programs, services and staff were also a main focus of the FEP Refocus initiative and were important outcomes for this study. Refocus 2018 respondents entered cash assistance 3 years older than in 2012 and 5 years older than in 2006. This upward trend had an impact on many aspects of engaging with DWS programs.

Although some respondents still struggled with using the website to manage their DWS case, frustrations were more often rooted in the lack of site-based functionality rather than a lack of competence using a computer or computer access. It is important to note that the Work Success program had been a place where those who struggled had learned these skills, however, Work Success program participation dropped by two-thirds between 2012 and 2018.

As DWS worker and customer relationships were a focal point of the FEP Refocus academy, it is encouraging to note that in all comparison measures between Redesign 2012 and Refocus 2018 improvement in this area was evident. “Excellent” ratings of the overall relationship between customer and workers rose from 37.0% in 2012 to 52.5% in 2018.

Several additional areas regarding worker attention to customer capacity, involvement in decision-making and family needs also showed positive results with some room for improvement. Customers also accessed LCT services at a higher rate than in 2012 with 68.4% reporting a completely positive experience with this type of DWS worker.

Another area of significant improvement was related to employment plan engagement as 81.6% of 2018 respondents reported working with the DWS to create the plan, a 17% improvement over 2012. Consequently, this higher level of engagement led to increased knowledge of plan activities and confidence in completing the plan.

All of the improvements that were evidenced in the interview questions were noted in customer comments regarding the “best parts” of working with DWS. References to DWS case managers, LCTs and other staff reflected common feelings of appreciation for being treated well and served with competence. Evidence of staff trainings regarding family focused case management, trauma-informed approaches and motivational interviewing skills were found throughout participant comments. The continuation of these activities will likely continue to improve customer experiences and outcomes as DWS strives to provide quality customer service and support for those they serve.

## KEY FINDINGS

1. The overall FEP population is increasing in age with the average respondent age increasing from 29.5 in 2012 to 31.8 in 2018. The portion of males in the sample remained higher than in past years (11.7%), however in all other demographic areas the cohorts are very similar. The older average age of the cohort did, understandably, correspond to fewer children under age six in the home and more HSD/GED completions and engagement in higher education.
2. Redesign 2018 customers have, overall, experienced higher levels of multiple forms of violence, both as children and as adults. This leads to a larger portion of the sample having higher Adverse Childhood Experiences (ACEs) scores and more frequent reports of current and past domestic violence. As might then be expected, Refocus 2018 respondents also reported significantly higher levels of mental health issues, particularly past diagnosis and positive screens for Post-Traumatic Stress Disorder.
3. The impact of the Great Recession, a significant factor in some aspects of the Redesign 2012 study, was no longer present in the 2018 sample. Increases in employment availability significantly reduced the portion of respondents reporting a lack of good jobs available or having been laid off from their most recent job.
4. Customers' experiences with DWS continued to improve. This was evident in their evaluations of relationships with both employment counselors and the Licensed Clinical Therapist. Measures of relationships were consistently higher than in past studies. A strong indicator of improved partnering was in the increase in those who felt they had worked as a team with their employment counselor to create an employment plan.
5. References to DWS concerns for the children and family members of FEP participants provided an indication that the Family Focused case management principles trained in the FEP academy had been, to at least some degree, implemented as respondents referenced this as a positive aspect of working with DWS.

\*\*\*Additional Key Findings can/will be added following discussion with agency staff.

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# **FAMILY EMPLOYMENT PROGRAM (FEP) REFOCUS STUDY OF UTAH**

## **INTRODUCTION TO THE STUDY**

### **TANF History**

The Temporary Assistance for Needy Families (TANF) block grant was created as part of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 (Center on Budget and Policy Priorities (CBBP), 2020a; U.S. Department of Health and Human Services (HHS), 2009; Weaver, 2002). It was conceived as a response to debates about welfare reform that had been raging in congress since the 1960s. These debates were primarily targeted at the Aid to Families with Dependent Children (AFDC) program which had been controversial since its inception (HHS, 2009). Much of the controversy was related to the fact that ADFC programs primarily provided support for non-working single mothers and that it had too few work-related requirements attached to its receipt. Its critics argued that assistance recipients should be required to work in order to receive support, and that cash assistance programs were leading to dependency and disincentivizing recipients from finding work. They further asserted that receiving support was also a disincentive for forming two parent households in which to raise their children (Rector, 2019).

While many presidents had discussed the importance of reforming welfare and altering the ADFC program, it was not until President Clinton's promise to "end welfare as we know it," that any significant changes occurred (Congressional Research Service (CRS), 2019). In 1994, President Clinton submitted a welfare reform proposal to congress that would have altered ADFC by creating time limits for cash assistance and provided subsidized jobs and training (CRS, 2019). This proposal was considered much too lenient and Congress quickly defeated it. The republican run congress responded with their first version of welfare reform legislation in 1995, which focused on 5 themes:

- *Reforming Welfare to Promote Work and Time Limits*
- *Reducing Projected Spending*
- *Promoting Parental Responsibility*
- *Addressing Out-of-Wedlock Birth*
- *Promoting Devolution*

It also proposed to replace the current version of ADFC with TANF block grants that would be administered by individual states (Federal Safety Net, n.d.)

After being vetoed twice by President Clinton, a version of the Republican proposal for welfare reform was signed into law on August 22, 1996. This legislation included changes that met with the approval of the Republicans in congress including instituting work requirements, setting time limits for cash assistance benefits, and creating programs that promoted two-parent households (CRS, 2019). Furthermore, as a multipurpose block grant, it provided states with flexibility in how they would utilize the funds provided by the government (CBBP, 2013) After its passage into law, TANF was heralded as an innovative step in the right direction by its champions in congress, adversely, many of its critics argue that it was unnecessarily prejudicial for families and individuals in poverty. (Rector, 2019; CBBP, 2020b)

While the financial and political landscape in the United States has changed significantly since 1996, many of TANF's policies, including its budget, have changed very little since it was signed

into law. To many, this lack of change is especially concerning considering that the budget has remained at \$16.5 billion annually while the actual value of that money has decreased by 40% due to inflation (CBBP, 2020a). Budgetary difficulties are but one of the many barriers that TANF faces every year. It has also experienced significant barriers to reauthorization throughout its history. In fact, the last time that the TANF block grant was reauthorized was in 2005 as part of the Deficit Reduction Act (National Association of Counties (NACo, 2020). This reauthorization expired in 2011 and since then the block grants have been granted annual short-term extensions (*Lower-Basch & Rocha, n.d.*). As the nation enters a new decade, many on both sides of the political aisle hope that there will be significant changes to TANF related legislation. The conservatives hoping for more strict work requirements and “universal engagement”, and the liberals hoping for increased cash benefits and more effective supports for citizens living in poverty (NACo, 2020).

### **TANF Nationwide**

Because TANF is a federally funded block grant, it is administered by individual states. This means that each state allocates their TANF funds differently, and, as a consequence, there is no unified version of TANF programs mandated by the federal government (Office of Family Assistance, 2019). In fact, the federal government provides very little guidance to states regarding the use of TANF funds outside of time limits for assistance, eligibility for immigrants, work-related activities, and work participation rates (CRS, 2019). This largely unregulated structure has led to significant differences between states in the way TANF funds are allocated to families in poverty, and is a major source of criticism for those that argue that TANF needs to be reformed before it is reauthorized (Pavetti & Schott, 2015).

One of the most significant differences between states is how money is allocated to families in the form of cash assistance. First, the amount of money each family receives varies greatly between states. In 2018, New Hampshire allocated \$1,066.00 as their monthly benefit level, while Mississippi had only \$170.00 dollars as theirs (Office of Family Assistance, 2019). The second area where there is significant difference in resource allocation is best explained utilizing a metric known as the, “TANF to Poverty Ratio”. This metric is used to measure the number of families receiving TANF services per 100 families in poverty (Floyd, 2020a). While some states (California, TANF to Poverty Ratio = 68) are reaching the majority of families, far more are reaching significantly less (Louisiana, TANF to Poverty Ratio = 4). In fact, the national TANF to Poverty Ratio was only 22 per 100 families in 2018 (CBBP, 2020c). The third area where funds are distributed differently between states is in the percentage of the TANF block grant utilized for direct cash assistance. Once again there is a wide range of amounts with Kentucky spending 66% of its’ block grant on cash assistance and Arkansas spending only 2%. It is important to note that the majority of states spend 20% or less of their block grants on direct cash supports for families in poverty. The national average is only 21% (Floyd, 2020a).

Another area where there is variation between states is in relation to work-related activities and work participation rates. While the federal government has a large influence over what activities are defined as “work-related” and participation rates, each state sets their own guidelines (Schott, 2019). Consequently, the guidelines vary between states. Some states have adopted policies encouraging, “universal engagement”. This means that in order to receive TANF related benefits all “able-bodied” individuals would need to participate in an allotted number of work-related activities per week or face sanctions regarding their benefits (CBBP, 2018). This area, in particular, is in the middle of a polarizing debate about the purpose of TANF funds and how to

best help families in poverty. Some argue that in order for families to escape poverty they need to get back to work and that work should be the main priority (Rector, 2019; Menan, 2019). Others believe that work requirements need to be more flexible because families in poverty face significant barriers to employment that make returning to work difficult (Schott, 2019).

Overall, it is difficult to obtain an adequate picture of TANF nationwide due to differences between state guidelines. While some assert that welfare reform has been a step in the right direction due to lower caseloads and lower reported numbers of families in poverty, others believe that these smaller numbers do not adequately reflect the current state of families in poverty in the United States (CBBP, 2013; Rector, 2019). These competing perspectives highlight the importance of gathering data about the individual state-run programs that includes a more comprehensive picture surrounding the experiences of clients and the barriers they face. With this information, state and federal organizations will be able to better understand the needs of families in poverty and provide more effective outreach.

### **TANF Research**

As TANF nears its 25<sup>th</sup> anniversary of the amount of research related to its' participants and policies continues to expand. It now covers a multitude of different topics including program effectiveness, participant characteristics, political trends, health related outcomes, and innovative methods of service delivery. These topics are examined by researchers from many different academic disciplines and show the far-reaching effects of TANF and its' policies. Because it would be impossible to list all of the important and groundbreaking research being performed, this summary will highlight some of the most recent research and research related to elements of the current study.

One of the most prevalent areas of TANF research explores the effects of demographics upon TANF policies and recipient outcomes. Researchers have explored how race, gender, location, and age all effect TANF recipients and TANF policies (Mannix & Freedman, 2013; Meni & Wiseman, 2017; Hardy et al., 2019). Race related differences are of particular interest because, in all of the studies surveyed, those that spoke about race showed how African American families were unequally affected and penalized by state run TANF policies. In their review, *TANF and Racial Justice (2013)*, researchers found that Black families were more likely to face barriers during their time receiving TANF related services, and that race was associated with the overall quality of services received. Other researchers showed that states with higher proportions of African Americans in TANF programs were more likely to have lower percentages of their budgets dedicated to paying for basic services and necessities (Hardy et al., 2019).

Another area where there has been a significant amount of recent research is related to TANF services and policies post-recession. In one study researchers showed that although participation rates in programs increased during the "Great Recession", there was not a commensurate increase in cash assistance and other services (Anderson, 2015). Other researchers showed that programs failed to meet increased need during the recession among racial and ethnic minorities (Mannix & Freedman, 2013). Researchers have also shown that the "work-first" policies, more popular since the recession, are not as effective at creating upward mobility as education for low-income mothers (Katz, 2012).

The final area of research that will be discussed relates to client outcomes and innovative programs that focus on alleviating barriers to employment. Researchers have shown that many

of the families receiving TANF benefits face significant barriers to employment. (Mannix & Feedman, 2013; Booshehri et al., 2018; Slack et al., 2007; Cobb-Clark & Zhu, 2017; Loprest et al., 2007; Phojanakong et al., 2020). These barriers include: a lack of education, depression, Intimate Partner Violence (IPV), and limited access to vital resources. In one study of the most effective means for obtaining and retaining employment, researchers found that programs focused on Human Capital Development were more effective at helping participants gain jobs and retain them long-term than programs focused solely upon finding employment (Kim, 2012). These findings support those of other researchers that have shown that TANF recipients experience positive outcomes when barriers, like trauma, are addressed as part of an employment plan (Booshehri et al., 2018; Phojanakong et al., 2020; Patel et al., 2016).

As more and more organizations adopt a “trauma-informed” approach to the administration of social services, some researchers are beginning to look at the effectiveness of trauma-based programs for TANF recipients. In one study, the researchers found that the TANF participants in their sample population had experienced and continued to experience significant trauma in their lives. They asserted that because these traumas posed significant barriers to employment, service providers should adopt a trauma informed approach in order to mitigate those barriers (Patel et al., 2016). In another study, researchers provided trauma-informed education to participants in welfare programs and found that the participants were 55% more likely to avoid household food insecurity than those participants that did not receive any training (Phojanakong et al., 2020). As the body of evidence supporting trauma-informed care continues to grow, it will be of great interest to see what other innovations organizations may adopt in order to provide services more effectively for their clients.

### **TANF and COVID-19**

In the beginning of March 2020, much of the United States was closed in response to the global pandemic caused by the Coronavirus (COVID-19). This closure has had an effect on every person living in the United States, and it has affected families and individuals in poverty to an unequal degree. Individuals in poverty have contracted the virus at higher rates than the rest of the nation, and they have felt the effects of the subsequent economic downturn deeply (Burnside, 2020a). It could be said that COVID-19 has taken an extremely difficult situation and made it untenable for the nation’s families in poverty.

Because of this, many states, organizations, and individuals have speculated about how COVID-19 and the economic downturn may affect TANF related programs. They have wondered about the continuance of vital services like cash assistance, and they have worried about their ability to meet expectations like work requirements when the majority of the country has shut down (Pavetti & Bailey, 2020). States have also become concerned as the number of unemployed individuals continue to rise nationwide. They fear that if the economic situation continues to deteriorate the number of people needing TANF related services will quickly outpace their budgets, including the “rainy day” funds mandated by the federal government (Floyd, 2020b). Truly, these are unprecedented times that have presented the administrators and recipients of TANF funds with numerous new challenges. Understanding this, information regarding Federal and State responses to COVID-19 in relation to TANF programs has been gathered and will be briefly discussed.

**Federal Response:** At a national level there has been a very limited amount of information provided regarding how COVID-19 will affect TANF policies and funding. It was not mentioned

at all in the Cares Act (2020) stimulus package, and it is only mentioned in passing in the current Heroes Act (2020) legislation that is being debated at the Senate. This mention does not acknowledge a need for additional funding, but instead speaks to loosening work-related requirements due to the limitations imposed by the global pandemic.

While the loosening or elimination of work-requirements will provide a certain amount of relief for vulnerable TANF recipients, many are arguing that work-requirement issues are only part of the problem. They state that the government's response to the pandemic and economic downturn still fails to help the most vulnerable families, and that legislation without an increase in additional funds is a half measure. Furthermore, they show that many of the families receiving TANF funds do not qualify for the additional benefits and payments that are being included with Unemployment Insurance (Parsons, 2020).

In response to these criticisms and the challenges related to COVID there are a few bills being currently introduced to Congress that hope to alleviate the burdens experienced by TANF recipients. In the Coronavirus TANF Expansion Act (2020), the TANF block grant would receive an additional extension through 2020. States would also be able to adjust the income requirements for TANF assistance in order to expand the number of eligible individuals, and they would be able to provide cash payments to families receiving TANF funds. In a more recent piece of legislation, the Pandemic TANF Assistance Act (2020), it has been proposed that states should be allowed to have increased flexibility regarding eligibility requirements, and that they should have access to an emergency fund dedicated to supporting low-income individuals. While these pieces of legislation seek to alleviate the burdens experienced by vulnerable individuals, critics still assert they do not do enough to provide necessary support (Hardy & Ziliak, 2020).

**State Responses:** As stated in both prospective legislation and guidelines published in a memo from the Department of Health and Human Services (HHS) (2020), many of the proposed alterations to TANF in response to COVID-19 involve more lenient work requirements and additional cash payments for TANF recipients. While there is hardly a consensus about these changes nationwide, many states have already started to implement them to varying degrees (Burnside, 2020b). In states like Florida, Kentucky, Massachusetts, Minnesota, Missouri, New Jersey and Washington, work-requirements have either been waived or suspended entirely. Other states such as Illinois and New York have granted "exemptions for good-cause" to many of their recipients. It also is believed that many other states may be granting these types of exemptions without stating it formally (Burnside, 2020a).

There are also a number of states that have elected to utilize TANF block grant funds to provide emergency cash assistance to vulnerable individuals. In a few states, New Jersey, Massachusetts and Washington, TANF recipients are able to receive non-recurrent payments that are equal to their monthly benefit amounts. In other states like Minnesota, Virginia, and West Virginia, TANF funds are being used to provide non-recurrent stimulus payments of set amounts regardless of the participant's monthly benefit. Tennessee, on the other hand, has used TANF funds to create a program that will provide 2 months of additional cash assistance for families affected by COVID-19 with various requirements for participation including a \$2,000.00 asset limit (Burnside, 2020b). As the virus and economic downturn continue to progress, and with the guidance provided by the federal government; it is expected that many more states may adopt measures similar to these in order to support their vulnerable families in poverty.

## **TANF in Utah**

In Utah, the cash assistance portion of the TANF block grant is managed by Utah's Department of Workforce Services (DWS) and distributed through the Family Employment Program (FEP). In an effort to engage in data driven decision making, DWS has supported the regular evaluation of FEP since its inception in 1997. Over the years, data from these evaluations has been considered when making program improvements.

Following the presentation of the final data from the FEP Redesign Study (2014), DWS initiated an effort to address issues raised in this study. This new effort was named "FEP Refocus." The FEP Refocus study addressed specific changes needed to better align customer needs with the case management process. Acknowledging the newly understood impact of childhood adversity, DWS provided staff with training and resources to better understand trauma-informed approaches and the role of executive functioning skills. Incorporating skills from Motivational Interviewing and trauma-informed practices, a family focused case management model was designed and trained using principles from implementation science.

While data from the current study was collected using the research design of previous FEP studies, emphasis will be placed on noting areas targeted by the FEP Refocus efforts.

## **METHOD**

The FEP Refocus Study of Utah was conducted using protocols in place for all previous FEP studies completed by the SRI for the DWS since 1997. This methodology was designed from extensive research by others who have conducted studies with similar populations (Mainieri and Danziger, 2001). These methods have remained the most appropriate for this latest study. Using identical methods of data collection was intentional for comparison purposes across previous DWS and national studies.

### **Respondents**

The FEP program has retained general eligibility criteria since the program started in 1997. Thus, as in previous FEP studies, participants were randomly selected monthly from the statewide pool of FEP recipients meeting the following criteria:

- 1) received between 2 and 9 months of TANF cash assistance in Utah;
- 2) in a FEP category requiring participation in an employment plan;
- 3) currently receiving cash assistance in the month of the interview.

After 8 months of receiving refugee cash assistance, refugees to Utah can receive FEP benefits if they meet the program eligibility criteria. However, due to challenges in comparability of cultural experiences and translation capacity, all FEP participants with refugee status were eliminated from the sample prior to selecting the random sample (this does not suggest this group should not have their opinions and needs surveyed, just that it is not appropriate to include them in this sample). Participant selection occurred on a monthly basis between July 2018 and February 2020. The goal was to achieve a sample of approximately 1000 FEP



participants. Achieving this goal was made more challenging as cash assistance caseloads have been decreasing significantly since the previous data collection period in 2011. The records of potential participants from previous months who were not already interviewed were reviewed each month and removed from the sample if the customer was no longer met study eligibility criteria.

### **Data Collection**

Customer consent for being contacted for potential participation in research conducted by the University of Utah occurred when signing the application for services. If chosen as part of the random sample, potential respondents were sent a letter informing them of the study and inviting them to call a toll-free number to schedule an appointment. The letter also explained the purpose of the study, the potential benefits and the compensation provided in appreciation for their time and participation. Additional steps also included phone calls, texts, and home visits to determine each the person's willingness to participate. If at any time a person said they were not interested, they were removed from the list. Participation was voluntary and all names of potential and actual respondents were kept strictly confidential, thus, participation or non-participation had no effect on the person's DWS case or benefits.

Once a person agreed to participate, the date, time and location for an interview was arranged at the participants' convenience. All interviews were conducted in-person, and, in most cases, were completed at the respondent's current residence. Interviews averaged 78 minutes (range 40 – 180) and were conducted by a team of 13 interviewers between July 2018 and February 2020. (All prior to COVID-19 restrictions.) All interviewers had social work experience and received extensive initial and ongoing training throughout the process to improve data consistency.

Respondents received a physical copy of the informed consent document prior to starting the interview. Once this document was reviewed and signed, respondents simply answered questions and the interviewer recorded the information. Interview questions covered a wide variety of areas (See Appendix A). Respondents could refuse to answer any question at any time with no penalty and were able to follow along as the data was collected. While rural areas were visited less frequently, every effort was made to follow a consistent protocol throughout the state. All respondents were compensated for their time.

## **FINDINGS**

The primary purpose of this report is to present the findings of the current FEP Refocus study. However, interest in changes of the FEP population and the alignment of the research methodology over time provides an opportunity to compare current outcomes to findings from previous FEP studies conducted in 2006 and 2012. Throughout this report, findings for the current study will be displayed alongside data from the other two studies.

### **Study Sample**

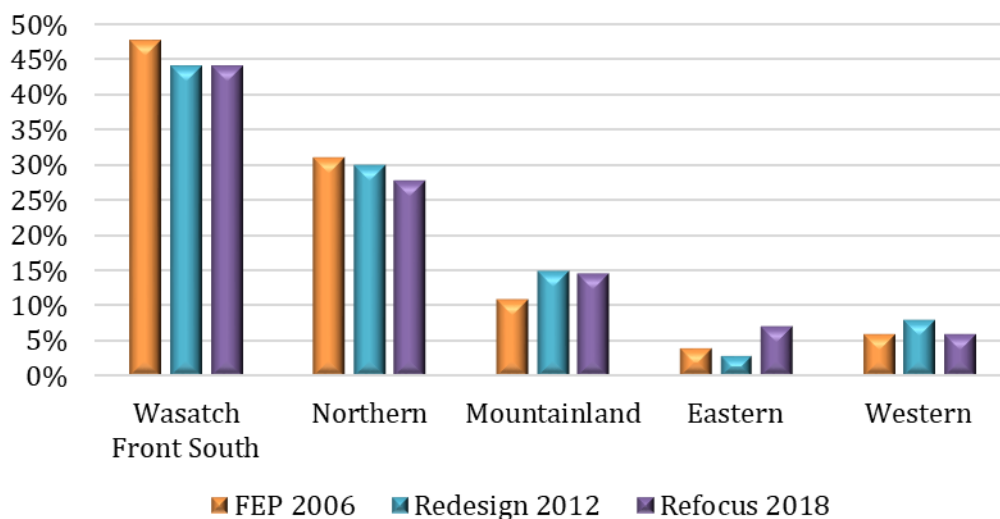
Based on the study criteria, a total of 1471 FEP participants were found eligible for the study. Of this group, 1001 FEP recipients were interviewed, resulting in a 68.0% response rate. This was a 2.8% improvement over the 2012 study.

**Table 1: Study Sample**

	FEP Refocus 2018	FEP Redesign 2012	FEP 2006
Sample size	1001	1075	1144
Response Rate	68.0%	65.2%	65.2%

Another important way to view the sample is by Economic Service Area. Utah's DWS is divided into 9 Economic Service Areas. The FEP population within these service areas varies widely. For comparison purposes, service areas were clustered and referred to as follows: Wasatch Front South = WF South; Wasatch Front North and Bear River = Northern; Mountainland = Mountainland; Uintah Basin, Castle Country and Southeast = Eastern; Central Utah and South West = Western. Figure 1 presents the distribution of cases in the sample by service cluster. The distribution of the sample in all three samples closely reflects the distribution of FEP cases within the state as a whole.

**Figure 1: Service Area Distribution**



### **Non-Respondents**

As noted above, a total of 1471 individuals qualified for and remained eligible for the study. While 1001 (68.0%) individuals participated in the study, 384 (26.1%) indicated they were not interested, 78 (5.3%) never responded, 6 (0.4%) had moved out of state and 2 (0.1%) could not be located. Administrative data was used to explore potential differences between respondents and non-respondents. Information regarding demographics and other factors relevant to employment were obtained using UWORKS assessment screen data (See Appendix B). The profile of non-respondents was very similar to that of survey respondents in all areas except for age. Non-respondents averaged 30.3 years of age, which was one and a half years younger than respondents (31.8). Similarities in the service area cluster distribution also supports the representativeness of the of study population.

## **Between Study Comparisons: Refocus 2018, Redesign 2012 and FEP 2006**

As noted above, one of the main purposes of the current study is to explore how changes in the DWS menu and delivery of services has impacted program participants. Data from the FEP 2006, Redesign 2012 and Refocus 2018 FEP studies will be presented throughout this report with an emphasis on conclusions relating to the impact of new program components and trainings.

### **Within Group Comparisons: Service Area Clusters, Gender, Education, Work History, Public Assistance (PA) History, Adverse Childhood Experience (ACE) Score**

As with the two previous studies, the possibilities for comparisons between different groups within this large data set are almost limitless. Areas such as education, employment history, and physical and mental health issues are often discussed as factors contributing to various outcomes among welfare recipients. Since this data was gathered primarily for use by DWS management, agency policy makers were asked to identify groupings which would be most helpful to the organization and its employees.

Given this focus, analysis of study data will again include comparisons between Service Area Clusters, participant gender, employment history (defined by whether the respondent has worked more or less than half of the time since the age of 16), educational background (whether or not a person has a high school diploma or GED), and whether or not the respondent remembers any parental use of public assistance programs. Differences in these areas will be noted throughout this report and significant findings are noted in Appendix C.

## **DEMOGRAPHIC CHARACTERISTICS**

The data gathered in this study presents a snapshot of FEP participants as they enter cash assistance, most for the first time. This section presents a profile of the cohort including demographics, household composition, children and overall financial picture. A brief report on family background and personal history is also included in order to better understand the potential for intergenerational issues and the historical context for the population.

### **Respondent Profile**

General demographics for the FEP population in Utah (Table 2) have remained relatively similar over the course of the three studies with some notable exceptions. The average age of first receipt has risen by just over 3 years, and the increase in the percentage of males noted in the 2012 study has remained. This difference has the potential to affect study outcomes in several ways as males and females are significantly different in areas relevant to FEP programming and goals (See Appendix C: Table 1). Males in the study were significantly older and were *more* likely to have been married. They were also more likely to have: a strong work history, report a criminal record that effects work, and fair to poor physical health. On the other hand, they were *less* likely to report having children under age 6 in the home, be in school, have child care or housing problems, or feel comfortable using the computer. Additionally, males were less likely to have been diagnosed with depression or PTSD or to have experienced physical and sexual abuse.

Race/ethnicity has also been shifting slowly over the years. Persons of Color now reflect a disproportionately high percentage of the FEP population. While the portion of White (non-

Hispanics) in Utah has been decreasing over the past several decades, the percentage of persons of color in the FEP population has been increasing at a higher rate.

The marital status of FEP participants in Utah continues to be significantly different as the portion of single, never married respondents is nearly 30% lower than the national average for TANF recipients of 72.7%. In this sample (and Utah's FEP statistics as reported to ACF) the divorced and separated status were also significantly higher than national averages for TANF recipients (USDHHS, 2019). In the FEP sample, the "separated" group was divided into two groups – temporarily and permanently separated. It is not uncommon for those who reported permanent separation to not be divorced simply due to financial constraints. Additionally, marital status was significantly different by Service Area as Mountainland had the lowest portion of single never married respondents (34.7%) while WF South had the highest with 48.4% ( $p = .010$ ). In addition, the FEP sample included significantly more single heads of households than in either of the past two studies.

**Table 2: Respondent Demographics**

<b>Personal Characteristics</b>	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Age	31.8 years Range: 18 - 61	29.5 years Range: 17 - 59	28.5 years Range: 17 - 60
Gender			
Female	884 (88.3%)	934 (87%)	1075 (94%)
Male	117 (11.7%)	141 (13%)	69 (6%)
Race/Ethnicity:			
White (non-Hispanic)	635 (63.4%)	727 (67.6%)	810 (70.8%)
Hispanic	202 (20.2%)	210 (19.5%)	161 (14.1%)
Black (non-Hispanic)	52 (5.2%)	41 (3.8%)	46 (4.0%)
Asian - Pacific Islander	30 (3.0%)	33 (3.1%)	34 (3.0%)
Native American	29 (2.9%)	22 (2.0%)	47 (4.1%)
Other	3 (0.3%)	-0-	2 (0.2%)
Mixed Race	49 (4.9%)	42 (3.9%)	41 (3.6%)
Marital Status			
Single - never married	453 (45.3%)	480 (44.7%)	480 (42.0%)
Separated	221 (22.1%)	252 (23.4%)	287 (25.1%)
Dividing the "separated" group:			
Still working on it -	24 (2.4%)	45 (4.2%)	43 (3.8%)
Permanent Separation -	197 (19.7%)	207 (19.3%)	242 (21.6%)
Divorced	236 (23.6%)	235 (21.9%)	267 (23.3%)
Married	81 (8.1%)	102 (9.5%)	101 (8.8%)
Widowed	10 (1.0%)	9 (0.6%)	8 (0.7%)
Other	- 0 -	- 0 -	1 (0.1%)
Relationship Status - single vs. couples			
<b>Single Adult Household</b>	<b>812 (81.1%)</b>	<b>803 (74.7%)</b>	<b>867 (75.8%)</b>
<b>Two Adult Household:</b>	<b>189 (18.9%)</b>	<b>272 (25.3%)</b>	<b>277 (24.2%)</b>
Married	81 (8.1%)	102 (9.5%)	101 (8%)
Separated but working on it	24 (2.4%)	45 (4.2%)	43 (3.8%)
Domestic Partnership	84 (8.4%)	125 (11.6%)	133 (11.6%)

## Household Composition

The household size (excluding respondents) in which respondents lived varied from 0 to 22, and averaged three persons. Respondents were asked to describe how each person living in their household was related to them. There were 257 (25.7%) respondents living with at least one parent and 124 (12.4%) that were living with both parents. The percent of respondents living with a spouse or partner was 3% lower in 2018 (15.1%) than in 2012 (18.1%). The portion of respondents residing with only their own children and no other adult had rebounded from 34.0% in 2012 to 394 (39.4%); this was similar to the rate of 40.4% reported in 2006. A few responses were categorized as “other” (23). Most of these customers (16) were living with a partner’s relative, such as their partner’s child; others (5) were living with a relative’s partner or friend. Finally, two customers stated that they were living with their child’s other parent, although they were not in a relationship at the time of the interview.

## Child Bearing

One eligibility requirement for FEP benefits is to have a child, for whom you are legally responsible, under age 18 living in the home, or to be in the third trimester of pregnancy. Table 3 presents data related to general questions regarding child bearing or fathering of children. In comparison to the previous studies, fewer individuals were teens when first pregnant or fathering a child, and fewer were married when the first child arrived. As before, only a small set of respondents were in their third trimester and had no other children in the home.

**Table 3: Child Bearing**

	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Age became pregnant with first child	21 yrs (range 12 - 44)	21 yrs (range 10 - 47)	20 yrs (range 8 - 43)
Respondent was a teen (under 20) when first pregnant or father child	440 (44.0%)	495 (46.2%)	648 (56.6%)
Respondent’s mom was teen when first child born	382 (38.2%)	514 (49.0%)	558 (50.2%)
Client was married when first child born	287 (28.7%)	352 (34.1%)	401 (35.0%)
Currently pregnant*	89 (9.1%)	115 (11.2%)	101 (9.0%)
High risk pregnancy	39 (43.8%)	42 (36.8%)	35 (34.7%)
Pregnant, in third trimester, no other children in home	24 (2.4%)	64 (6.0%)	19 (1.7%)

\*Male respondents with no current spouse or partner were excluded from this question

## Individual Children’s Needs and Resources

Over the past few years, much attention has been given to the children of FEP recipients and the impact of this experience on the children’s overall well-being. These experiences were evaluated by asking about each child’s access to services such as medical and dental care, health insurance and their connections with their other parent. Data regarding the responses and experiences of the 1817 children in this sample are reported in Table 4.

**Parental Presence:** While a few of the children were grandchildren or under the legal guardianship of the respondent, 96.6% were the respondents' biological children. As in the past, most of the children were living with one biological parent.

**Table 4: Individual Children in Samples**

<b>Total number of children in sample</b>	<b>Refocus 2018 N = 1817</b>	<b>Redesign 2012 N = 1754</b>	<b>FEP 2006 N = 1938</b>
Child has physical/mental health, learning, behavior or other special need limiting regular activities	354 (19.3%)	304 (17.3%)	307 (15.8%)
Child has problems so severe it caused parent to lose or not be able to seek employment	200 (11.0%)	127 (11.8%)	145 (7.5%)
"Other parent" of the child living in the home	190 (10.5%)	188 (10.7%)	179 (9.0%)
Of children where other parent <i>not</i> in the home: Child <i>has</i> contact with other parent	980 (60.2%)	1023 (65.3%)	1081 (61.5%)
Primary form of health insurance for children			
Medicaid	1655 (91.1%)	1610 (91.8%)	1740 (89.8%)
CHIP	5 (0.3%)	23 (1.3%)	18 (0.9%)
Private	135 (7.4%)	100 (5.7%)	141 (7.0%)
None	12 (0.7%)	23 (1.3%)	27 (1.4%)
Primary care physician for child	1562 (86.0%)		
Regular access to a dentist – age 3 & up (N = 1266)	939 (74.2%)		
Has provided required information to ORS	<b>N = 1627</b> 1571 (96.6%)	<b>N = 1566</b> 1437 (91.8%)	
Have you ever received child support for this child?	411 (25.3%)	516 (33.0%)	
Receives "unofficial" child support?	317 (19.5%)	333 (21.7%)	

More than half of the children (60.2%) not living with both biological/adoptive parents did have contact with a biological parent not living in the home. When children did not have contact with the other parent, participants were asked to elaborate on the main reasons why there is no contact with the other parent. Responses fell into 7 main categories: individual preference (201), legal issues (108), unfit to parent (107), lives out of state (50), unsure of paternity (23), deceased (19), and unable to find the other parent (17).

Almost half of parents who responded to this question (49.9%) identified personal preference as the reason for no contact. The majority of these respondents (152) identified that it was the other parent who did not want to be involved in their child/children's life. Many respondents stated that they felt abandoned or that the other parent did not want the responsibility of raising

a child. A smaller portion of respondents (41) stated that they did not want the other parent to be involved, oftentimes due to the other parent being abusive and/or abusing substances. In 11 cases, the choice of no contact was the wish of the child.

Over a quarter of respondents (26.8%), cited legal issues as the main reason their child/children have no contact with their other parent. The other parent being incarcerated was the most common legal barrier. Many respondents (35) had a no contact or protective order in place that prevented the other parent from involvement. In 19 cases, the other parent had relinquished their parental rights.

Some respondents (107) talked about the other parent being “unfit.” Experiences of abuse, including domestic violence and sexual abuse, were disclosed by 54 respondents as a reason why their child has no contact. For 40 respondents, the other parent’s substance abuse issues were cited as the reason for a lack of contact. Four participants stated that they were raped by their child’s other parent.

Another group of respondents (50) stated that the other parent was living out of state. While some stated that the move was voluntary, others identified that the out of state parent had to involuntarily leave the state due to issues such as deportation (14). Some respondents said that they don’t know where the other parent is (17). Commonly, respondents simply stated that they “disappeared” either during pregnancy or shortly after the birth of their child. For others there were issues surrounding paternity (23). Frequently, the other parent was denying paternity. Only in a few instances did the respondent report being unsure of who the parent was. In 19 cases, the other parent was deceased.

***Child Support - Formal:*** Of the children living with only one parent, one quarter had ever received formal child support payments on their behalf. This is down significantly from 2012. These respondents were asked to provide main reasons why they had never received child support. Responses fell into 8 main categories: other parent issues (417), personal preference (126), Office of Recovery Services (ORS)-related issues (159), court and custody issues (100), still married to or recently split from partner (44), other parent is deceased (14), no contact with other parent (7), and unsure (6).

By far the largest group of respondents (417) cited issues with the other parent as the main reason that they are not receiving child support. Within this category, many stated that the other parent either lacked income or was misreporting income to ORS (158). Of those with income issues, 6 parents were on SSI/SSDI, thus were not required to pay. Many other parents were incarcerated and unable to pay (77). Some respondents reported that neither they nor ORS could find the person (69), while others explained that the other parent lives in a different state which makes it hard to collect payments (13). Some respondents either could not or did not want to collect because the other parent is abusive, abusing substances, or mentally unstable (42). Of these, 14 respondents had good cause or protective orders in place. Some customers could not collect child support because the other parent lives outside the U.S. or is not a citizen (51). Finally, 7 parents were homeless and unable to pay.

Just under a quarter of respondents (22.8%) identified ORS-related issues as main reasons why they are not receiving child support. Although many stated that they had just filed or were still in the process of submitting paperwork, others were having specific issues with ORS. Some issues surrounded transferring cases between states or not having the required documents. Other

respondents stated that the ORS process took a long time. Finally, some reported that they were deemed ineligible for a variety of reasons. For others, the reason for ineligibility was unknown.

Personal preference was also cited as a reason for not receiving child support by 126 respondents. The majority of these respondents (81) stated that the other parent just didn't want to or refused to pay. A smaller portion (45) stated that they personally did not want or need to collect child support.

For 100 respondents, court and custody issues were the main reasons why they had not received child support. Over half of these respondents (51) stated that they were unsure of paternity and/or the father was not named on the birth certificate. For 18 customers, the other parent had relinquished their parental rights and was not legally obligated to pay. Another 18 customers referenced custody issues that created barriers to receiving child support, such as having joint custody, currently resolving custody issues, and recently regaining custody. A small portion of respondents (9) made a legal agreement, such as in a divorce decree, in which the other parent was not obligated to pay child support. Others (4) stated that the court had not yet ordered child support.

Some customers (44) reported that they were ineligible to receive child support because they were still together, not yet divorced, or had recently split from their partner. A small number of customers (14) stated that the other parent was deceased, or that there simply was no contact with the other parent (7). Only 6 customers were unsure of or could not explain why they were not receiving child support.

***Child Support - Informal:*** Respondents not receiving child support were asked about any informal forms of child support that they might receive for each child. Just under one fifth of children received unofficial support from a parent outside the home. Of the 177 respondents receiving "unofficial" child support, a majority (140) received help for basic needs such as clothing, diapers, food, and/or other items. Alternative forms of unofficial child support reported by respondents included: cash (20), utilities/rent (18), and childcare (8). Another 8 respondents indicated that the other parents will help with "anything/everything we need." Specific references to frequency of the assistance were indicated by some respondents: 23 stated that help from the other parent is consistent while 32 stated that the help is "once in a while" or otherwise inconsistent.

***Health Care Coverage and Medical Visits:*** Similar to past years, most children (91.1%) had some form of health insurance. For those that did not, the lack of coverage was typically due to issues such as having lost employer provided insurance or custody issues. Health coverage was especially important for the nearly one fifth of children (19.3%) who have physical, mental, learning, or behavior problems that *limit their regular activities*. In 200 (11%) of these cases the children's issues were so severe that the respondent has been unable to obtain or maintain employment or participate in schooling activities.

A majority of children (86.0%) have a doctor they see for regular check-ups, etc. When there was no regular doctor, participants were asked to describe the main reason(s) why their kids did not have a primary care doctor. Responses fell into 5 main categories: personal circumstances (62), personal preferences (35), insurance issues (27), provider issues (22), and no specific reason stated (4).



Amongst the customers who referenced personal circumstances that impacted their ability to have a regular doctor, several common themes arose. Most commonly, customers had recently moved to a new location and had not yet found a provider (34). Some respondents were simply too busy or had other priorities (12). For others, transportation issues (7) and housing problems (2) were the reported barriers.

Interestingly, 35 respondents felt that having a primary care doctor was unnecessary or not right for their family. Some of these parents (17) stated that they only utilize medical care when their child is really sick. Other parents (15) reported that their child is healthy and does not need to see a doctor, while some are simply skeptical of medicine in general (4). Others stated that they use alternative healthcare resources, such as Urgent Care, ER, WIC, or schools for their child's medical needs (12). A group of respondents had issues with providers, which specifically included: previous provider issues (10), trouble finding an in-network provider (8), and trouble finding a doctor they like and/or trust (4).

For those respondents with insurance issues, 20 recently gained or switched to a new insurance, so they had yet to secure a primary physician for their child. Five respondents lacked insurance and two mentioned that the copays are too expensive to go to the doctor. Only 4 respondents were unable to identify a specific reason for not having a doctor for their child, and simply stated that they did not have one.

Participants were also asked about each child's access to a regular dentist (children age 3 and older). Of the 1266 eligible children, just under three-quarters (74.6%) had access to dental care. If their child did not have a dentist, participants were asked to describe the main reason(s) why. Responses fell into five main categories: personal circumstances (98), personal preferences (34), insurance issues (48), provider issues (43), and no reason stated (14).

For 42 respondents, the personal circumstances included a recent move as the main reason they did not have a dental provider. Lack of time or ability to prioritize dental care was a barrier for 33 customers. Some respondents had just gained custody of their child (12). Others identified transportation issues (9) and homelessness (2) as specific personal barriers.

Insurance issues were cited more commonly for parent's seeking dental care than finding a physician for their child. Only 6 respondents reported currently being uninsured, however many respondents did not have a provider because they recently got or changed insurance (32) or they still found the dentist to be too expensive even with insurance (6). Some respondents (4) did not understand their coverage, particularly in regards to their dental cards.

Provider issues were also more frequent in securing dental care than medical services. The majority of respondents with provider issues found it hard to find an in-network provider (28). Many of these individuals stated that they were having issues finding an affordable provider close to home or even in their city entirely (13). Others were experiencing issues with the loss of a previous dental provider (6) or could not find a dentist that they like/trust (6).

Some respondents believe that their child does not need or want dental care (34). Of these respondents, 10 think their child is too young to go to the dentist. A deterrent for 9 respondents is that their children do not like the dentist or have behavioral problems while there. A small number of respondents (14) did not cite a specific reason for not having dental care for their child; half of these parents (7) reported that they are currently working on finding a provider.

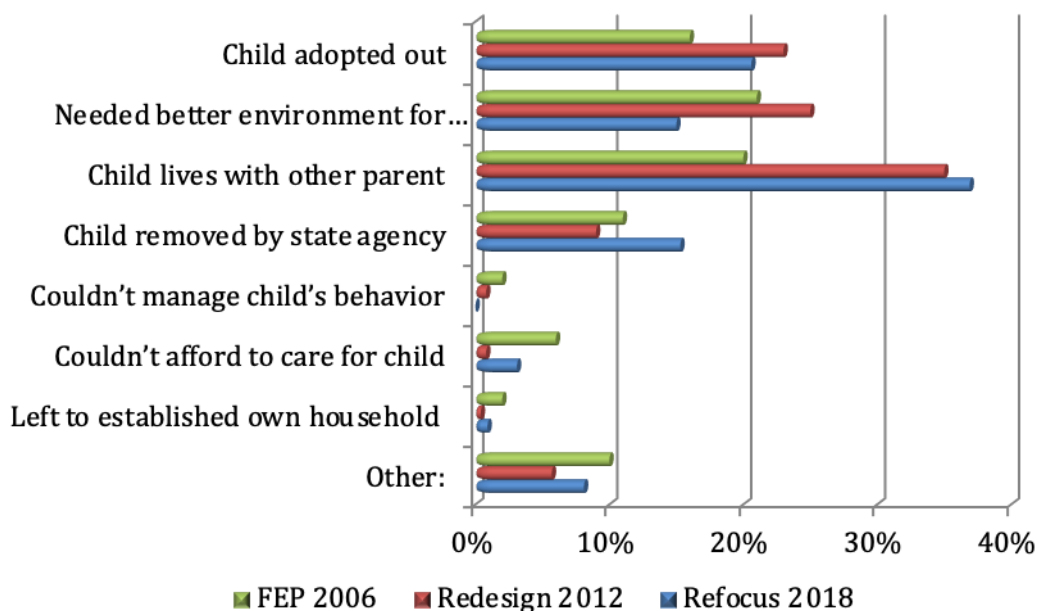
## Children by Family

The study data concerning child related demographics can also be viewed by family and is presented in Table 5. Trends in this data over time are hard to distinguish. The 2018 sample reflected somewhat older respondents, fewer of whom had children under age six. In the 2018 sample a higher portion of respondents reported having a child with special needs. Consequently, these respondents had more difficulty obtaining and maintaining employment.

**Table 5: Children by Family**

	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Average # of children total	2.5	2.1	2.1
Average # of children on cash assistance case	1.8	1.6	1.7
Youngest child under 6	667 (66.6%)	730 (67.9%)	848 (74.1%)
No child under 6	306 (30.6%)	281 (26.1%)	277 (24.2%)
No child in home	28 (2.8%)	64 (6.0%)	19 (1.7%)
Respondent has at least one child with physical/ mental health, learning, behavior or other special needs that limit the child's regular activities	276 (27.6%)	251 (23.3%)	253 (22.0%)
Respondent has one or more child with issues so severe it caused job lose or inability to seek work	161 (16.1%)	112 (10.4%)	122 (10.7%)
Clients with child under 18 not in home	198 (19.8%)	166 (15.4%)	189 (16.5%)

**Figure 2: Reasons for Child not in Home**



Nearly one fifth of study respondents reported that one or more of their minor children did not live with them. This represents 336 individual children living away from the participant parent. This number is significantly higher than the 244 children of Redesign 2012 participants and 298 children of FEP 2006 participants who were living elsewhere.

Figure 2 presents data reflecting the reasons why each of these

children were not living with the study participant. The Redesign and Refocus samples had a higher proportion of children who were living with the other parent. The Refocus study also had a higher portion of children removed from the home by the state.

### Financial Profile

All respondents were receiving cash assistance at the time of the interview; however, benefit levels are clearly not enough to support their families. Recipients typically piece together several

**Table 6: The Financial Picture**

	<b>FEP 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Earned Income	239 (23.9%) avg: \$554 range: \$10 - \$4500	277 (25.8%) avg: \$450 range: \$10 - \$2600	322 (28.1%) avg: \$400 Range: \$5 - \$1600
Spouse/partner Income	87 (14.9%) avg: \$939 range: \$20 - \$4000	85 (21.4%) avg: \$600 range: \$40 - \$5000	144 (28.5%) avg: \$400 Range: \$20 - \$2400
Child support	7 (0.7%) avg: \$219 range: \$80 - \$351	9 (1.0%) avg: \$150 Range: \$20 - \$400	44 (3.8%) avg: \$200 range: \$5 - \$1700
Housing Assistance	160 (16%) avg: \$814 range: \$125 - \$1600	125 (11.6%) avg: \$640 Range: (\$100 - \$1800)	197 (17.2%) avg: \$538 range: \$142 - \$1053
Public Housing	73 (45.6%)	55 (44.0%)	83 (42.1%)
Section 8	42 (26.3%)	42 (33.6%)	90 (45.7%)
Transitional	27 (16.9%)	21 (16.8%)	5 (2.5%)
Other	18 (11.2%)	7 (5.6%)	19 (9.6%)
Unemployment compensation	7 (0.7%) avg: \$392 range: \$53 - \$880	7 (0.7%) avg: \$166 Range: \$53 - \$450	3 (0.3%) avg: \$516 range: \$380 - \$1000
SSI/SSDI	47 (4.7%) avg: \$845 range: \$63 - \$3000	43 (4.0%) avg: \$675 range: \$30 - \$1400	43 (3.8%) avg: \$554 range: \$30 - \$1812
Cash Assistance	1001 (100%) avg: \$445 range: \$32 - \$3999	1075 (100%) avg: \$399 range: \$15 - \$1600	1139 (99.6%) avg: \$380 range: \$10 - \$804
Food stamps	957 (95.6%) avg: \$411 range: \$15 - \$1500	1021 (95.0%) avg: \$367 range: \$15 - \$1200	1044 (91.3%) avg: \$278 range: \$10 - \$860
Child care assistance	115 (11.5%) avg: \$773 range: \$78 - \$3100	227 (21.1%) avg: \$495 range: \$59 - \$2865	236 (20.6%) avg: \$400 range: \$74 - \$2000
Tribal dividends	---	1 (0.1%) \$100	8 (0.7%) avg: \$175 range: \$125 - \$350
Other	140 (14%) avg: \$558 range: \$15 - \$4700	142 (13.2%) \$500 range: \$20 - \$2000	79 (6.9%) avg: \$400 range: \$20 - \$2400

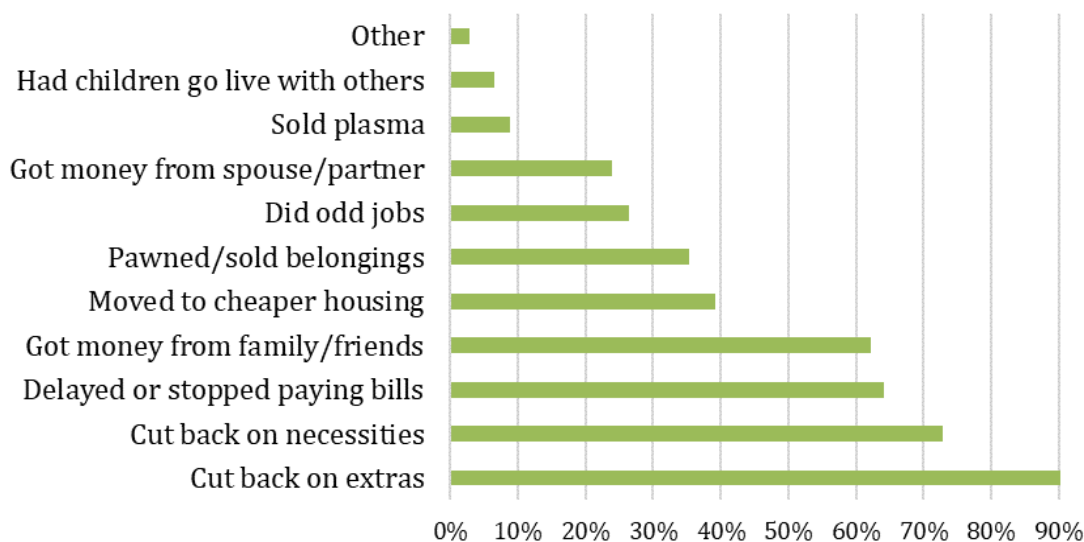
sources of income in order to make ends meet. Table 6 reports the most common sources of *regular* income received in the month prior to the interview. “Regular” income excluded one-time payments or income that was sporadic or unreliable. Only the portion of spouse or partner income which was contributed to the respondent’s household was included in this section. Child support income included only money that went directly to the respondent, not payments through ORS.

There were notable income-related findings between 2006, 2012 and 2018. In all income categories, there was an upward trend in the average amount of income received from each source. While the earnings of both FEP recipients and their partners increased, the percentage of those with earned income for both has steadily decreased. Consistent with lower employment levels, fewer families were receiving childcare assistance. “Other” income sources included: parents and other family members (42), churches/religious organizations (28), unofficial help from their child’s other parent (17), and friends (8). Some respondents received help from community organizations (8) or regularly donated plasma (6). At the time of their interview, five respondents were receiving adoption subsidies. This “extra help” was typically used to cover housing costs, utility assistance, and transportation expenses.

After combining all income as reported in Table 6, the median income for the current FEP family was \$1192, very similar to the \$1148 per month reported in the FEP Redesign study. None of the within group variables produced significant differences related to overall household income.

***Making Ends Meet:*** In addition to financial resources, respondents were asked to identify other things they had done in order to “make ends meet.” Figure 3 provides insight into strategies respondents employed to survive over the past 6 months.

**Figure 3: Making Ends Meet**

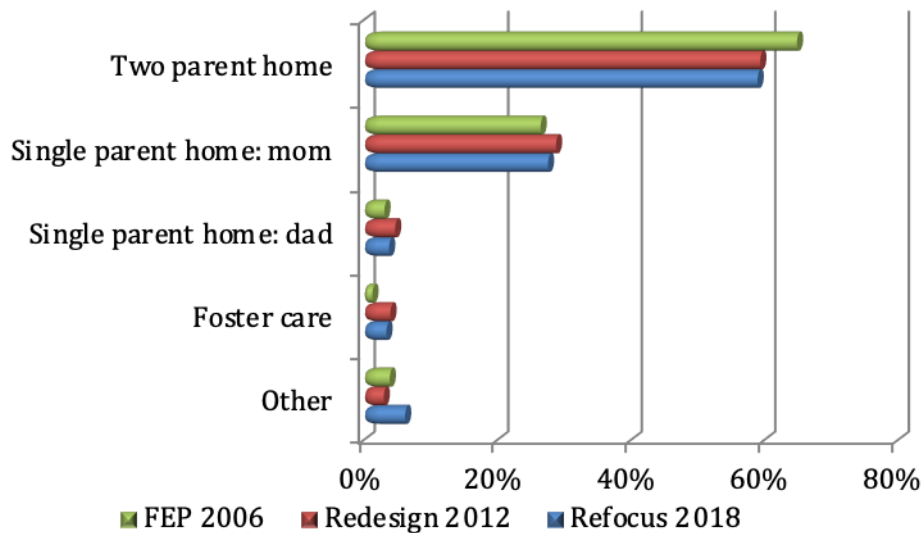


When providing different ways to make ends meet, 26 respondents identified methods that did not fit into the original categories. Alternative means to making ends meet for these respondents included: taking out loans or using credit cards (9), completing surveys/ research studies (6), filing for bankruptcy (3), engaged in begging (3), and relying on their income tax return (2).

## Personal History - Family Background

This section explores the relationship between family background and aspects of respondents' current situations. Interestingly, 65.4% of the sample has lived outside of the state of Utah at some point in their lives and one third of this group, 237 respondents, never lived in Utah as a child. Of those who have lived outside of Utah, 65.3% have lived outside of Utah as an adult for 1 to 39 years.

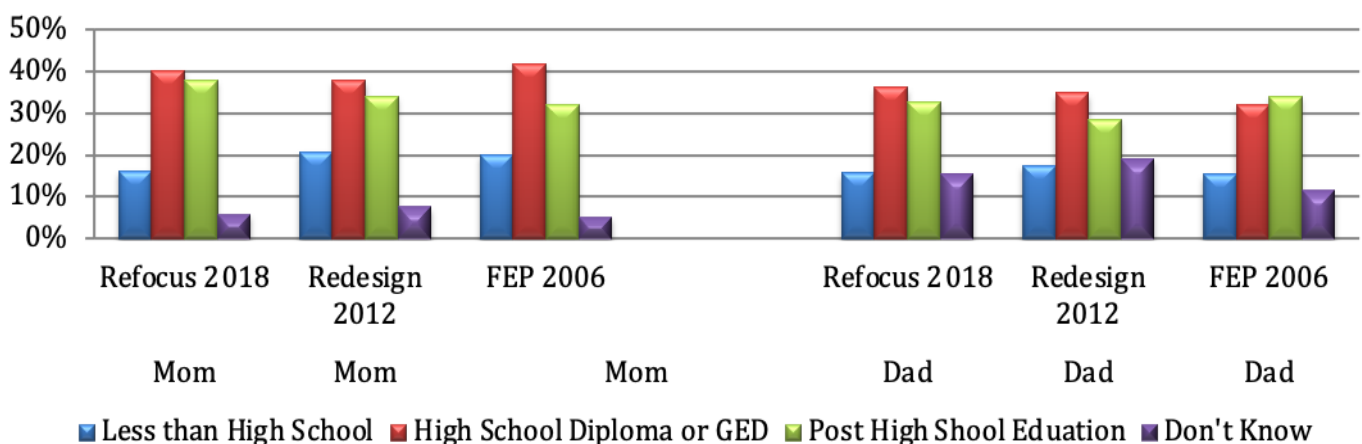
**Figure 4: Living Situation Growing Up**



As shown in Figure 4, most FEP recipients grew up in a two-parent home. This type of living situation in childhood was significantly correlated with having a High School Diploma (HSD), a stronger employment history, not having a Public Assistance (PA) history, and fewer ACEs.

The next most common living situation, representing over a quarter of each sample, were those who grew up in a single parent home with their mother. Among respondents who reported growing up in a situation classified as "other" were those raised by grandparents or other family members. Some customers bounced between different family members and/or foster care throughout childhood (11). Another portion of these customers split time between their mother and father (9).

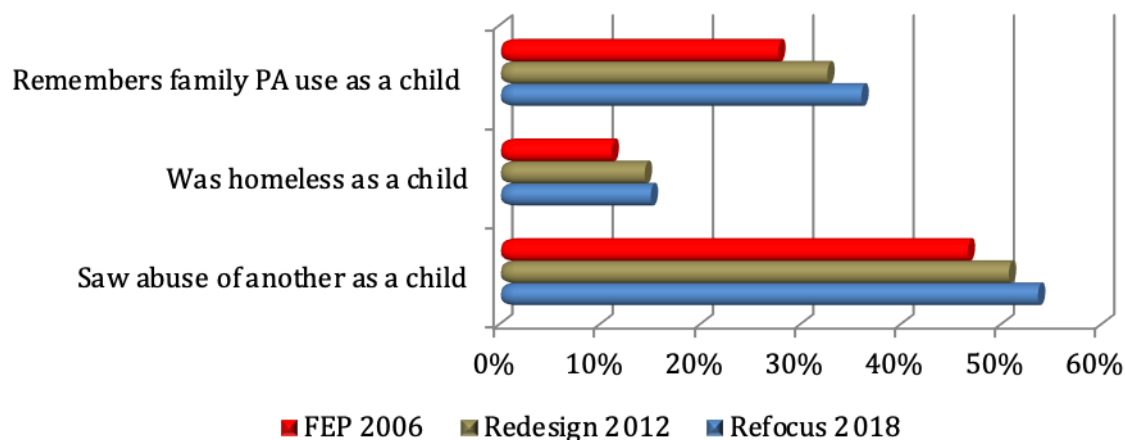
**Figure 5: Parents Level of Education**



Levels of parental education were similar between studies and often predictive of outcomes. Respondents whose mothers had a HSD/GED were more likely to also have at least a HSD/GED, to not have been on PA as a child, and to have lower ACE scores. Fathers' education level was correlated to these same variables.

Interestingly, fathers' education was significantly higher in the Mountainland service area, while both mothers' and fathers' level of education was significantly lower in the Western service area.

**Figure 6: Resource Use and Abuse History**



Experiences in childhood are known to have an influence (for better or worse) on decisions made during adulthood. Respondents were asked to recall experiences they had growing-up (Figure 6).

Just over one third of respondents remembered their family using public benefits such as food stamps, Medicaid, and cash assistance. The experience of homelessness as a child was relatively low, and more often remembered by those with no HSD/GED, those with a PA history, and those with higher ACEs. Those who witnessed the abuse of others and had been physically, sexually, or emotionally abused as a child were more likely to have a limited work history, a PA history, and much higher ACEs. The levels of personal abuse (physical, sexual, and emotional) were high in all three studies, increasing over time (Figure 6). These figures represent a consistently higher prevalence of abuse than found in the general population. It is important to note that these are questions to specifically identify what respondents may or may not remember. The reality of these events may be different than what the individual remembers.

Experiences in childhood, attitudes and messaging from parents and other significant adults influence individuals' choices and actions throughout their lives. Two specific areas will be explored in depth later in this report outlining the influence of parents on attitudes toward education and financial choices and management.

## RESPONDENT CHARACTERISTICS

There are many factors known to potentially affect a person's ability to obtain and maintain employment. Reviews of employment studies provided researchers with other areas commonly associated with employment outcomes (Chandler, Meisel, Jordon, Rienzi, & Goodwin, 2005; Kim, 2000; London, 2006; Mainieri & Danziger, 2001; Olson & Pavetti, 1996; Seth-Purdie, 2000). Individual characteristics evaluated here include: education, physical health, mental health, abuse experiences and a criminal record. Many of these same factors would typically be evaluated in an assessment of the individual when preparing to engage in work activities.

### Education

Opportunities for substantial and sustained connection to employment are often moderated by level of education. Table 7 provides a basic breakdown of education history and current

involvement for the three study samples. The levels of educational achievement between the 2006 and 2018 samples changed significantly. In the 2018 sample, more FEP customers had completed either a high school diploma or GED. Those with an HSD/GED had significantly lower ACE scores, were less likely to have received PA as a child, and were more likely to have a stronger work history. There were also strong correlations between the type of program through which the HSD/GED was obtained and later outcomes. Those who had earned this level of education through being homeschooled or a traditional high school experience (67.3%) were significantly more likely to be female, to have a stronger work history, lower ACE scores, and no experience with PA as a child.

The 2018 sample also had a greater portion of respondents who had pursued education past high school, including 8 with master's degrees and one with a PhD in Medicine. In addition, fewer participants were in school and those who were in school were more likely to be pursuing higher levels of education. Nearly one third of participants in the 2018 sample had received some type of certification. The most common area of certification was in the medical field (171). Other certifications were in cosmetology/esthetics (43), mechanical and automotive fields (33), food preparation and culinary arts (29), manufacturing/construction (23), and office skills (22).

**Table 7: Education**

<b>Education</b>	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Highest grade completed K - 12:			
Eighth grade or less	31 (3.1%)	47 (4.4%)	38 (3.3%)
Ninth - 11 <sup>th</sup> grade completed	357 (35.7%)	465 (43.3%)	491 (42.9%)
12 <sup>th</sup> grade	613 (61.2%)	563 (52.4%)	615 (53.8%)
Education by activities completed:			
No certificates or degrees of any type	179 (17.9%)	243 (22.6%)	311 (27.2%)
No HSD or GED	211 (21.1%)	281 (26.1%)	343 (30.0%)
HSD/GED	796 (78.9%)	794 (73.9%)	801 (70.0%)
Vocational/trade diploma or certificate	316 (31.6%)	287 (26.7%)	276 (24.1%)
Some College	301 (30.1%)	262 (24.4%)	288 (25.2%)
Associates Degree	81 (8.1%)	65 (6.0%)	58 (5.1%)
Bachelor's degree	58 (5.8%)	39 (3.6%)	26 (2.3%)
Other	9 (0.9%)	5 (0.5%)	4 (0.3%)
Average age of completion of HSD/GED	18.5	18.9	18.7
Currently in school	<b>153 (15.3%)</b>	<b>203 (18.9%)</b>	<b>298 (26.0%)</b>
Part time	76 (49.7%)	106 (52.2%)	120 (40.4%)
Full time	77 (50.3%)	97 (47.8%)	177 (59.6%)
Of this, area of study:			
HSD/GED	39 (25.5%)	101 (49.8%)	97 (32.6%)
Certificate	53 (34.6%)	40 (19.7%)	95 (31.9%)
Associate Degree	20 (13.1%)	32 (15.8%)	61 (20.5%)
Bachelor Degree	35 (22.9%)	30 (14.8%)	35 (11.7%)
Other	6 (3.9%)	-0-	10 (3.4%)

**Currently in School:** Interestingly, the portion of study respondents currently enrolled in educational activities declined between each study. Those who are in school now are more likely to be female. They are also more likely to be pursuing education beyond a HSD/GED, with nearly one quarter of them pursuing a bachelor's degree. Of those seeking certification, the majority were doing so in the medical field.

Of the 153 respondents who were enrolled in some type of schooling or educational program, 99 (64.7%) individuals reported having asked about financial or other resources to support their educational efforts. Of those who sought assistance, 53 (53.5%) reported receiving such assistance. Most recipients (35) received help with tuition or program fees and 28 received help with program supplies (i.e. books, laptops, clothing, etc.). A few (7) received bus passes or assistance with transportation and 3 noted receiving help with childcare.

There were 46 respondents who were in school and had asked for assistance, but had not received help from DWS to cover educational expenses. Of this group, 10 were either waiting to hear back from DWS about eligibility for funding assistance (7) or waiting to hear back about other funding sources before DWS provides assistance (3). One respondent indicated that the process has been lengthy, stating *"right now we are still working on it, apparently. I don't know why it's taking so long."*

In addition, 26 respondents were told that their educational program was not approved by DWS (i.e., Cosmetology, Real Estate license, etc.) and 8 people said that DWS didn't support their degree (Bachelors, graduate degrees) or institution (certain universities or online programs). As some respondents noted:

- *"They said they don't pay for my level of schooling - a doctorate in pharmacy".*
- *"The school I go to doesn't qualify because it's a private school."*
- *"U.S.U. isn't considered one of the places they will help with so it doesn't qualify."*
- *"DWS said I don't qualify because it's online".*

Additional reasons for not supporting education programs included: already receiving help from other grants or financial aid programs (3), having "too much schooling" (2), not working enough hours while enrolled in school (2), and being told they didn't help with electronic equipment (1).

Finally, there were 54 individuals, 35.3% of those in school, who had not asked for financial or other supports from DWS. Of this group, 20 (37.0%) said that either their schooling was free/no cost or that it had already been paid for by other sources. However, 22 (40.7%) said they did not know that DWS helped with educational efforts.

**Not in School but Interested:** Of the 848 respondents who were not in school, 169 (20.0%) were not interested in attending school in the near future. Those who were not currently in school but interested in attending were asked to provide up to three reasons why they did not feel they could go to school at this time (Table 8). The lack of financial resources and the need to work in order to provide were consistently the most often cited reasons for not going to school. In the 2018 sample, lack of child care, mental health issues and needing/wanting to be home with the children also surfaced as more common reasons than in the past.



**Table 8: Not in School but Interested**

	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 872</b>	<b>FEP 2006 N = 846</b>
Average age last time in school	22.9	20.5	21.6
Not currently in school but interested in going	678 (80%)	735 (84.2%)	692 (82.0%)
<b>Table 7 (Con't)</b>	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 872</b>	<b>FEP 2006 N = 846</b>
Main reasons why unable to go to school right now:			
English language barrier	5 (0.7%)	---	---
Domestic violence	7 (1%)	---	---
Learning problems	5 (0.7%)	---	---
Drug abuse/ Alcohol abuse	12 (1.8%)	---	---
Housing	22 (3.2%)	8 (1.0%)	---
Student loans/debt to school	17 (2.5%)	5 (0.7%)	---
Need money / can't afford it	328 (48.4%)	305 (41.5%)	287 (25.5%)
Need to work / no time for school	178 (26.3%)	228 (31.0%)	163 (14.5%)
Need/want to be home with kids	155 (22.9%)	122 (16.6%)	100 (8.9%)
Family demands	69 (10.2%)	92 (12.5%)	68 (5.9%)
Physical health problems	70 (10.3%)	87 (11.8%)	96 (8.5%)
Lack of child care	117 (26.1%)	72 (9.8%)	42 (3.7%)
Transportation problems	48 (7.1%)	50 (6.8%)	113 (10.0%)
Mental health problems	76 (11.2%)	44 (6.0%)	67 (5.9%)
Lack of motivation	52 (7.7%)	42 (5.7%)	---
In substance abuse treatment	33 (4.9%)	24 (3.3%)	---
Lack of support from DWS	5 (0.7%)	21 (2.9%)	24 (2.1%)
Paperwork issues/Need documents	4 (0.6%)	21 (2.9%)	---
No issue – will be starting soon	4 (0.6%)	19 (2.6%)	34 (4.0%)
Worried I won't be successful	17 (2.5%)	9 (1.2%)	16 (1.4%)
Other	35 (5.1%)	29 (3.9%)	134 (12.2%)

Additional “other” reasons for not being in school varied. Some respondents (10), had current or past legal issues that prevented them from enrolling. Others had problems with actually enrolling in school, such as, the unavailability of classes they wanted, institutional mistakes, ineligibility for funding, and not meeting school requirements (9). Some customers wanted to go to school, but were unsure how to apply or which educational path to take (8). Five participants were currently pregnant or on maternity leave and preferred to start school after maternity leave. Finally, 4 participants experienced no barriers. Rather, they had applied or were enrolled in classes, but had not yet started schooling at the time of the interview.

Those not in school, but interested, were also asked if they had discussed this goal with their DWS worker. Nearly three quarters of this group (72.4%) indicated they had spoken to their worker about their educational goals. Of this group, 36.7% indicated the worker was doing

nothing to support them in their educational goals, while the remaining 63.3% had received some support for pursuing education. Even though most respondents who answered this question “yes” spoke to ways in which DWS currently was supporting their education goals (209), some respondents said their DWS worker encouraged them to defer their education to a later time (110) or simply was not supportive (31).

Certain themes were seen in the ways that DWS supported schooling for a number of customers (209). Most commonly, employment counselors provided career, program, or institution exploration (63). This included a range of perceived collaborations, from simply providing school options to actively exploring a customer’s educational interests. One customer described their collaborative experience, *“We are talking about it. Right now, we are trying to find out what certificate/degree would be good pay and be worth it.”*

Of those that received support from DWS, some customers were offered financial support (61), while others received assistance with accessing non-DWS financial resources, such as FAFSA and grants (24). Some employment counselors walked the customer through the financial application process, while others were just told about the resources. A small number of respondents received support in paying off outstanding student loans (4).

Respondents also spoke about supportive actions that their employment counselor provided, such as emotional support or encouragement (14), step-by-step planning and goal setting (9), and flexibility with the employment plan (4). In the words of some customers:

- *“They made me feel like I can achieve that goal.”*
- *“She has reached out to me to check if I am following through with little goals so I can eventually get into school.”*
- *“They said I could use the class hours as my work hours.”*

Additionally, some employment counselors helped customers apply and/or enroll in school (27), with most taking an active role in this process. Twenty-four respondents were offered academic resources, such as tutoring, testing, resume building, and assistance with school supplies. Childcare (22) and transportation assistance (7) were other tangible school supports. Some respondents spoke about receiving unspecified information and/or resources from the employment counselor (9).

A group of respondents was referred to another agency for school support, most commonly Vocational Rehabilitation (19). Some of these customers (13) stated that this action on the part of the employment counselor was more of a “handoff,” simply stating that the counselor “sent them” to Vocational Rehabilitation. In the words of one customer, *“They want me to go to talk to Voc. Rehab., but she doesn’t help me do that.”*

Some customers explained that although DWS was willing to eventually help with school, it was not the priority (110). Oftentimes, the employment counselor (sometimes with agreement from the customer) felt that other barriers needed to be addressed first in order to have enough stability to pursue education goals. The most common priority was focusing on financial stability and/or employment (39). One customer explained, *“We had to find a job first. But they said that when the time comes to look at education, she would help and help with resources/funding.”*

Other respondents spoke about the need to resolve mental health (31) and physical health (11) issues prior to focusing on schooling. Some customers needed to secure childcare and/or focus

on parenting (16). Finally, some mentioned criminal record expungement (4), housing (3), and gaining transportation and/or a driver's license (2). Though these customers were not encouraged to focus on school right away, they generally felt supported and encouraged by their employment counselor. One respondent stated that their DWS worker was *"helping me find a job so I can pay off my debt so I can go to school. Help me set out a clear plan to get there. It is good to have someone to checking in on me and my progress. Keep me accountable."*

A small portion of respondents (31) felt that their worker was actively unsupportive of their education goals. Though these responses do not represent all of those who felt unsupported, it can offer context to some reasons why education may not be supported. The most common reason that schooling was not supported was that employment counselors encouraged customers to instead focus on gaining income and/or employment. One customer stated that DWS was,

- *"Not really supporting me. They just want me to get a job so I can get off your cash. My EC don't care about me wanting to go back to school."*

Some customers felt that the push to work was not in their best interest:

- *"She wants me to do employment classes but I told her that I want to work on school until after my surgery. They want me to do work classes instead. But I don't think that would be most helpful."*

Other respondents explained that DWS offered to help with schooling, but somehow the assistance fell short (7). For example,

- *"My employment counselor was going to send me information on the class – maybe she still will. She told me to look online on the DWS website. I did and I asked her about it but she never got back to me."*

A portion of customers explained that DWS wouldn't support their program of choice or simply won't pay for education (6). In one respondent's words,

- *"They are not supporting my goal of pharmacy tech. My EC didn't offer me other options. She says pharmacy tech is not something where I will find a job."*

**Educational Challenges:** Completing various levels of education can be made more challenging by the presence of learning differences or difficulties. As seen in Table 9, fewer Refocus 2018 respondents reported a lack of education as having been a barrier to work. However, responses were significantly different in Eastern Service Area where 39.4% of respondents reported an education barrier to work.

For some, learning disabilities and problems with reading and writing skills can make securing higher levels of education difficult. While lack of education was less of a barrier in the 2018 sample, a significantly higher portion of the sample reported having been diagnosed with a learning disability (24.0%). Nearly 16% of the sample had been diagnosed with some combination of ADD and/or ADHD. There were also 59 respondents who had been diagnosed with Dyslexia and 14 with reading comprehension issues.

**Table 9: Education Challenges**

	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
In past year, lack of education a problem in getting job	214 (22.3%)	376 (35.0%)	286 (25.0%)
Current difficulty reading or writing			
Reading	67 (6.7%)	64 (6.0%)	54 (4.7%)
Writing	7 (0.7%)	23 (2.1%)	23 (2.0%)
Both reading and writing	82 (8.2%)	74 (6.9%)	75 (6.6%)
Has been diagnosed with a learning disability (LD)	240 (24%)	211 (19.6%)	169 (14.8%)
Reading/writing problems and LD combined:			
Both a reading/writing problem and LD	49 (4.9%)	90 (8.4%)	66 (5.8%)
Either reading/writing problem or diagnosed LD	277 (27.7%)	191 (17.8%)	189 (16.5%)
Neither reading/writing problem nor diagnosed LD	691 (69.0%)	793 (73.8%)	889 (77.7%)
Not diagnosed with LD but believe they have one:	110 (14.4%)	109 (12.6%)	114 (11.7%)
Of those with a LD or problem reading or writing, issue was such a problem they couldn't take job or lost job	<b>N = 369</b> 84 (22.8%)	<b>N = 282</b> 93 (32.9%)	<b>N = 255</b> 62 (24.3%)

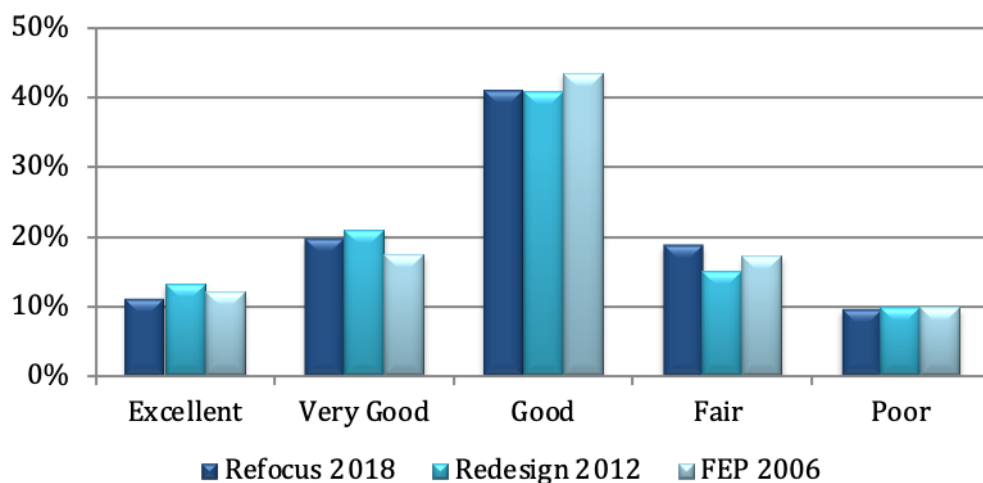
Although not formally diagnosed, 14.4% of the Refocus 2018 sample believed they had learning challenges. When asked to explain why they believed they might have this issue, common descriptions included comprehension and memory problems (38), inability to concentrate or focus (31), mixing up letters and/or numbers (27), and general reading, writing or math challenges (19). A few respondents explained that it takes them longer to learn (4).

Of the respondents indicating learning problems, only 84 (22.8%) indicated that this problem interfered with their ability to obtain/retain employment or attend school or training. Statistically, respondents diagnosed with learning disabilities or problems reading or writing were significantly more likely to have weaker work histories, less education, have received PA as a child, and have higher ACE scores.

### Physical Health

The study question used to determine perceptions of overall general health is based on the General Health index used both nationally and by the State of Utah to evaluate overall health. Utah's Department of Health includes this question in the annual Behavioral Risk Factor Surveillance System

**Figure 7: General Physical Health**



(BRFSS) survey. Findings from the 2018 survey show that 14.5% of the general population in Utah report fair to poor physical health. The data also show that 11.1% of Utah females age 18 - 34 report fair to poor health.

Of a group matched by gender and age in the Refocus study (619), 126 (20.3%) reported fair to poor health, nearly double the percentage statewide. As shown in Figure 7, the three studies consistently reflect higher rates of physical concerns as compared to the general population of the state of Utah. Within group differences also show that males and those with higher ACE scores were significantly more likely to report fair or poor health.

Given the prevalence of fair to poor health, it is no wonder that nearly half the respondents across all three studies reported chronic health issues. While not necessarily permanently debilitating issues, many of the problems required some form of ongoing treatment or medication in order to be managed in such a way that the person could pursue employment. In the Refocus 2018 sample the most commonly cited conditions included spinal injury/back pain (13.3%), asthma/pulmonary conditions (8.0%), neurological disorders (5.7%), arthritis (11.2%), diabetes (4.0%) and chronic migraines (2.7%).

**Table 10: Physical Health Problems**

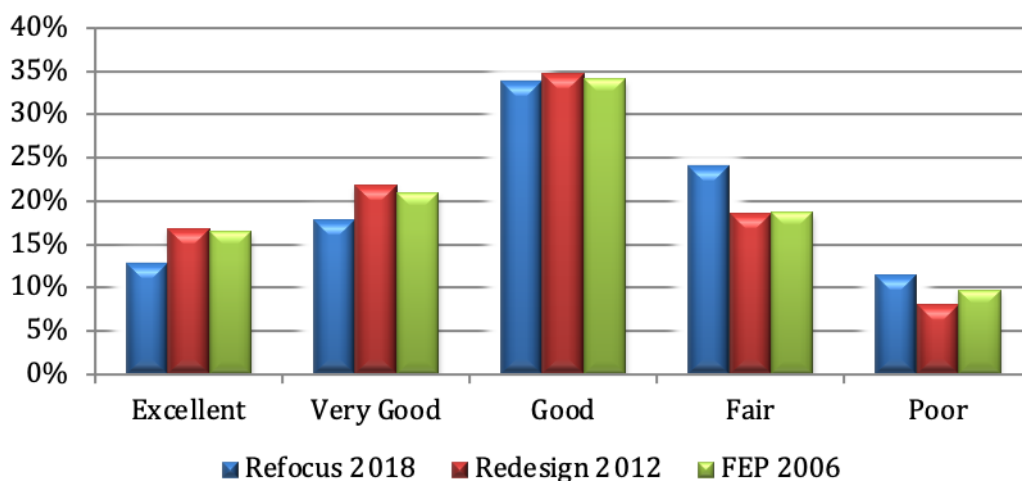
	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Presence of chronic health conditions	442 (44.2%)	494 (46.0%)	509 (44.5%)
Physical health such a problem couldn't take a job, go to school, work, etc.:			
In past year	375 (37.5%)	399 (37.1%)	629 (55.0%)
(Of those with problem) In past month	232 (61.9%)	238 (59.8%)	317 (50.4%)

While the prevalence of physical health barriers is high, it is not always considered a barrier to employment. However, when an FEP participant does indicate physical health as an employment barrier, it is frequently the greatest barrier. As shown in Table 10, a majority of those reporting a physical barrier in the past year reported that it has also been a problem in the past month, that is, when they were newly starting cash assistance.

## Mental Health

Mental health and wellness incorporate many different components of a person's life. In this section, overall mental health, specific diagnoses, self-esteem, and alcohol and other drug issues will be addressed.

**Figure 8: General Mental Health**



**Mental Health Overall:** As with physical health, a General Health Index question with a mental health focus was used to determine overall mental health. As displayed in Figure 8, more than one-third (33.6%) of the 2018 sample reported fair to poor mental health. This result was a 7% increase over 2012.

Table 11 shows that the Refocus 2018 group has the highest level of mental health diagnoses and current mental health treatment, particularly respondents receiving counseling. There were also more respondents that were not in treatment but felt they needed mental health services. Again, more than one third (34.8%) of the 2018 sample reported mental health problems so severe in the past year that they had been unable to work or go to school for at least some period of time. Of this group, 218 (62.6%) had experienced this barrier in the past month.

**Table 11: Mental Health Diagnosis and Treatment**

	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Has been diagnosed with mental health issue	579 (57.8%)	548 (51.0%)	569 (49.7%)
Currently receive mental health treatment:	520 (51.9%)	398 (37.0%)	387 (33.80%)
Counseling	425 (81.7%)	292 (73.4%)	274 (70.8%)
Medication	341 (65.6%)	290 (72.9%)	296 (76.5%)
Not currently receiving, but believes needs treatment	N = 481 128 (26.6%)	N = 677 161 (23.8%)	N = 755 150 (19.9%)
Mental health such a problem cannot take job, stopped working or could not do education:			
In past year	348 (34.8%)	286 (26.6%)	337 (29.5%)
(Of those with issue in past year) past month	218 (62.6%)	171 (60.0%)	180 (53.4%)

**Mental Health Diagnosis:** The rate of those having received mental health diagnoses has continued to increase. To understand the prevalence of diagnoses among respondents, individuals were asked to identify their specific diagnoses. Table 12 shows the most commonly reported diagnoses individuals had received in their lifetime. The prevalence of current mental health issues was determined by asking respondents to complete screening tests for severe post-traumatic stress disorder (PTSD), depression, and anxiety. These screens were produced by the World Health Organization. They have been used in multiple studies of the TANF recipient population and found to be valid and reliable (World Health Organization, CIDI-12 month SF, 1998). These results present a range of the potential prevalence of each of the mental health issues screened.

Specific mental health issues occur at very different rates. For example, findings from the 2007 U.S. National Comorbidity Survey indicate that in the general population, PTSD occurred at a rate of 3.6% for males, 9.7% for females and 6.8% for all (Harvard Medical School, 2018). In the Refocus 2018 study, 429 (42.9%) respondents had either screened positive or had been diagnosed with PTSD. Consistent with national trends, females were either diagnosed or

screened positive for PTSD at a rate (44.1%) significantly higher than that of males (33.3%). In addition to those noted in Table 12, other frequently reported diagnoses were: borderline personality disorder (34), schizophrenia (13), obsessive compulsive disorder (13), substance use disorder (9) and dissociative identity disorder (6).

**Table 12: Mental Health Diagnosis**

	Refocus 2018				Redesign 2012			
	PTSD	Depression	Anxiety	Bi-Polar	PTSD	Depression	Anxiety	Bi-Polar
Previously diagnosed	229 (22.9%)	420 (42.0%)	382 (38.2%)	128 (12.8%)	121 (11.3%)	386 (35.9%)	252 (23.5%)	142 (13.2%)
Screened positive	379 (37.9%)	494 (49.4%)	249 (24.9%)		154 (14.4%)	494 (46.0%)	269 (25.0%)	
Diagnosed & screened positive	179 (17.9%)	307 (30.7%)	147 (14.7%)		275 (25.6%)	269 (25.0%)	118 (11.0%)	
Not diagnosed and negative screen	572 (57.2%)	394 (39.4%)	517 (51.6%)		799 (74.3%)	464 (43.2%)	672 (62.6%)	

**Alcohol and Other Drug Dependency:** As with mental health diagnoses, evaluation of alcohol or other drug dependency was completed in two ways and reported in Table 13. Respondents were able to self-report if alcohol or other drug use had been a barrier to employment or schooling in the past year. All respondents were screened with validated tools to evaluate alcohol and other drug dependency (World Health Organization, CIDI-12 month SF, 1998). It is reasonable that the proportion of those who screen positive for both alcohol and other drug dependency is higher than the rate of those reporting alcohol or other drug use as an employment barrier. The nature of dependency lends itself to a degree of denial regarding problems related to the dependency. In addition, there are those who are able to retain a level of functionality even while living with alcohol or other drug dependencies.

**Table 13: Alcohol and Other Drug Dependency**

	Refocus 2018 N = 1001	Redesign 2012 N = 1075	FEP 2006 N = 1144
Alcohol dependence indicated positive by screen	40 (4.0%)	39 (3.6%)	63 (5.5%)
Use of alcohol reported as barrier in past year	18 (1.8%)	13 (1.2%)	21 (1.9%)
Drug dependence indicated positive by screen	104 (10.4%)	79 (7.3%)	96 (8.4%)
Use of drugs reported as barrier in past year	80 (8.0%)	54 (5.0%)	51 (4.6%)

## Abuse Experiences

Experiences of abuse are often correlated with a PTSD diagnosis which, as noted above, is significantly higher in the FEP population. Thus, it is not surprising that rates of abuse in several areas were also higher in the FEP population than rates within the general population.

Experiences of abuse surfaced in many areas of the interviews, however, the results in this section are from specific questions regarding issues of domestic violence and other experiences of violence as an adult. In order to ensure the safety of respondents, these domestic violence questions were never asked when the partner was present, either in the room or nearby, even if there was no evidence of strife between the partners.

Domestic violence was measured using the commonly cited Conflict Tactic Scale (Strauss, 1979). Five questions from the physical assault and sexual coercion sub-scales were used to measure severe domestic violence. Rates among respondents that have reported “ever” experiencing domestic violence have continued to increase over the years (Table 14). Interference of a spouse or partner in the past year has also increased significantly to a rate similar to that found in the 2006 sample.

**Table 14: Domestic Violence**

	<b>Refocus 2018 N = 965<sup>1</sup></b>	<b>Redesign 2012 N = 972</b>	<b>FEP 2006 N = 1104</b>
Severe domestic violence – ever	684 (70.9%)	625 (64.3%)	676 (61.2%)
Severe domestic violence - in past year	258 (26.7%)	192 (17.9%)	293 (26.5%)
Severe domestic violence - current issue	19 (2.0%)	9 (0.8%)	21 (1.9%)
In past year, current or past romantic partner such a problem couldn’t take job, job search, go to school, etc.	206 (21.3%)	149 (13.9%)	234 (21.2%)

In all three studies, the prevalence of those who reported “ever” experiencing domestic violence was nearly identical in males and females. However, in the past 12 months the rates were significantly higher for females. Domestic violence in the past year was also associated with a weaker work history. Both domestic violence “ever” and “in the past year” responses were associated with higher ACE scores.

Other forms of violence/abuse evaluated included both witnessing and experiencing various forms of violence in other relationships (Table 15). As was evident in other abuse related sections, the 2018 sample experienced these forms of violence at higher levels than their predecessors. In this set of questions, for both the Redesign 2012 and FEP 2006 studies, females reported significantly higher levels of physical, sexual and emotional abuse after age 18 than did males. Interestingly, in both the 2018 and 2012 studies those with *more* education and a *stronger* work history were *more* likely to report physical and sexual abuse as an adult. Within group comparisons for ACEs are correlated with every area of violence and abuse in both childhood and as an adult

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<sup>1</sup> 32 respondents had a partner present; 3 people did not wish to answer DV questions (all female)



**Table 15: Other Abuse/Violence History**

Positive responses to:	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Ever see abuse of someone else after age 18?	604 (60.3%)	550 (51.2%)	566 (49.7%)
Were you ever physically abused after age 18?	522 (52.1%)	447 (41.6%)	528 (46.4%)
Were you ever sexually abused after age 18?	282 (28.2%)	224 (20.8%)	234 (20.6%)
Were you ever emotionally abused after age 18?	731 (73%)	634 (59.0%)	690 (60.6%)

**Criminal Record**

Legal barriers, social stigma, and fear often result in an individual's criminal record having a significant impact on employability. In our study, respondents were simply asked if a criminal record had affected their ability to obtain or retain employment or go to school in the past year, and if so, had this happened in the past month. There were 193 (19.3%) respondents who reported that a criminal record had interfered with employment or schooling in the past year. Of this group, a criminal record had been a problem for 107 (55.7%) in the past month.

As has been reported in the past, and is common in society in general, males were significantly more likely to have a criminal record than females. While the presence of a criminal record can directly impact employment options, any type of legal involvement, for the customer or a partner or dependent child, can create an employment barrier. Court dates, restitution requirements or other court ordered obligations are often inflexible and enforced regardless of employment consequences. This creates challenges in which the customer can feel caught between systems in a lose-lose situation.

**Adverse Childhood Experiences (ACEs)**

The relationship between childhood adversity and potential challenges with activities of adult living was recognized and widely publicized based on data from a 1998 study conducted by The Centers for Disease Control and Prevention (CDC) and Kaiser Permanente's Health Appraisal Clinic in San Diego, California. Researchers conducted an expansive investigation of over 17,000 Health Maintenance Organization members, examining the relationship between Adverse Childhood Experiences (ACEs) and health and well-being over the lifespan (Felitti, 2002). The specific adversities examined include: abuse (e.g. verbal, physical, or sexual), neglect (e.g. physical or emotional) as well as family dysfunction (e.g. household member incarcerated, mentally ill, or substance abusing; domestic violence, or absence of a parent due to divorce or separation) (Centers for Disease Control and Prevention, 2010).

The ACE study utilized an ACE score, ranging from 0 – 10, the total count of positive response to the ACE categories as listed above. According to the CDC, "The ACE score is used to assess the total amount of stress during childhood and has demonstrated that as the number of ACE increase, the risk for the following health problems increases in a strong and graded fashion" (CDC, 2014). This includes, but is not limited to, alcoholism and alcohol abuse, depression, health-related quality of life, illicit drug use, risk for intimate partner violence, suicide attempts,

smoking, and other negative physical and mental health outcomes later in life (CDC, 2014). In addition, Felitti noted, “Occupational health and job performance worsened progressively as the ACE score increased” (2002). The far-reaching implications of these findings have resulted in ACE questions being included in a wide variety of research studies.

In 2010, the Utah Department of Health (UDOH) started including ACE related questions in the Utah Behavioral Risk Factor Surveillance System (BRFSS). The BRFSS is a survey examining risk factors related to negative health outcomes conducted with a random sample of adults in Utah’s general population (N=2307) (Utah Department of Health, 2011). In 2014, the ACE questions were integrated in Wave 3 of the FEP study (N=762). Comparisons between the two populations revealed significant differences in the prevalence of ACEs. In addition, within group analysis revealed a significant correlative relationship between FEP recipients’ experience of childhood adversity and challenges related to economic self-sufficiency in adulthood.

**UT FEP Population and UT General Population – ACEs Comparison:** In 2018 the Utah Department of Health included the following ACE questions in the BRFSS: abuse (e.g. verbal abuse, physical abuse, touched sexually, touched an adult sexually, raped) and household dysfunction (e.g. mentally ill household member, parents separated/divorced, household alcohol abuse, witness domestic violence, household drug abuse, household member in prison). In total, 8 questions were asked and ACE prevalence was grouped into three categories: 0, 1-3, or 4+. For comparison, the FEP data set was analyzed using the same questions and cut points.

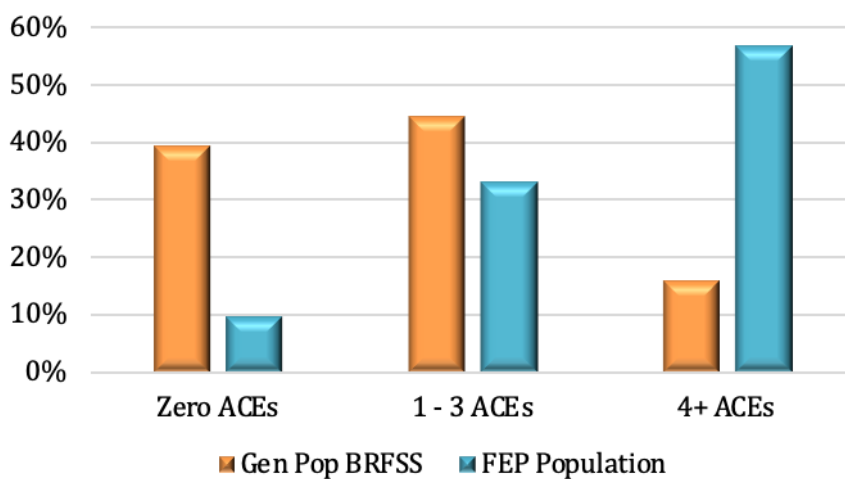
**Ace Scores:** Data from the Utah Department of Health’s Public Health Indicator Based Information System (IBIS) was used to make ACE score comparisons between the target populations. These comparisons yield startling results (UDOH, 2018). As seen in Figure 9, 39.4% of individuals in the general population have 0 ACEs compared to the FEP population, in which only 9.7% have never experienced one of the ACEs measured. This difference was similar to that found in 2014.

Among the general population, 44.6% of respondents reported 1-3 ACEs, while among the FEP population this figure was only 33.3%. Interestingly, this score is significantly lower for the FEP population than in 2014. The

shift has been in an increase of ACEs in the 4+ range for the FEP population, having risen from 45.8% to 57.0% among FEP participants between studies. The general population remained significantly lower at 16.0%. Across the board, the FEP population has a higher number of ACEs compared to the general population.

As seen in Table 16, the prevalence of individual ACEs in the FEP Population is significantly higher than the general population.

**Figure 9: ACE Scores Between Populations**



**Table 16: Prevalence of Each Category of ACEs and Score by Gender**

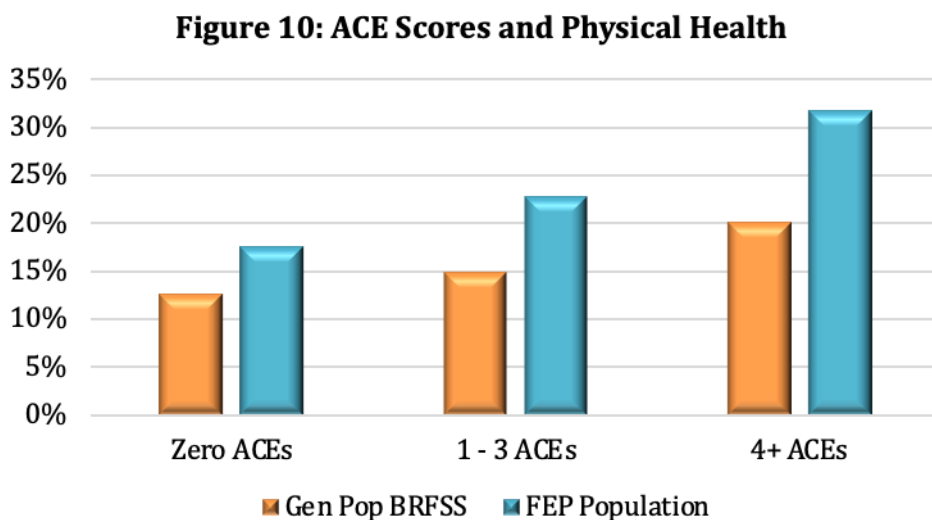
ACE Question Categories	Utah General Pop. - 2018			Refocus 2018 Pop.		
	Total %	% By Gender		Total %	% By Gender	
		Female	Male		Female	Male
Household Mental Illness	23.5	28.0	19.1	53.9	54.5	49.5
Household member in prison	8.2	7.5	8.8	32.3	32.8	28.2
Household Substance abuse	22.5	23.4	21.5	56.8	57.1	54.7
Parents Separated/Divorced	21.7	22.6	21.0	63.4	64.4	56.4
Domestic violence	16.2	16.4	15.9	41.6	43.3*	28.2
Emotional Abuse	37.6	39.2	36.1	64.1	64.6	60.7
Physical Abuse	18.2	18.0	18.5	45.6	45.7	44.4
Sexual Abuse	14.7	19.8	9.4	38.5	41.1	18.8
ACE Score	UT General Population – Total %			UT FEP Population – Total %		
0	39.4	37.8	40.9	9.7	9.0	14.5
1 – 3	44.6	43.9	45.2	33.3	32.6	38.5
4+	16.0	18.3	13.9	57.0	58.4	47.0

As noted earlier, the FEP population is largely female (88.3%), which is representative of the greater FEP population in Utah. When analyzed by gender (Table 16), the proportion of females compared to males exposed to individual ACEs yielded similar patterns to the general population, although at a much higher prevalence in all areas.

Females were significantly more likely to report the presence of domestic violence and sexual abuse than males in the FEP population. In the general population, females were also significantly more likely to report sexual abuse. The most prevalent individual ACE reported in both populations was emotional abuse (UDOH, 2018).

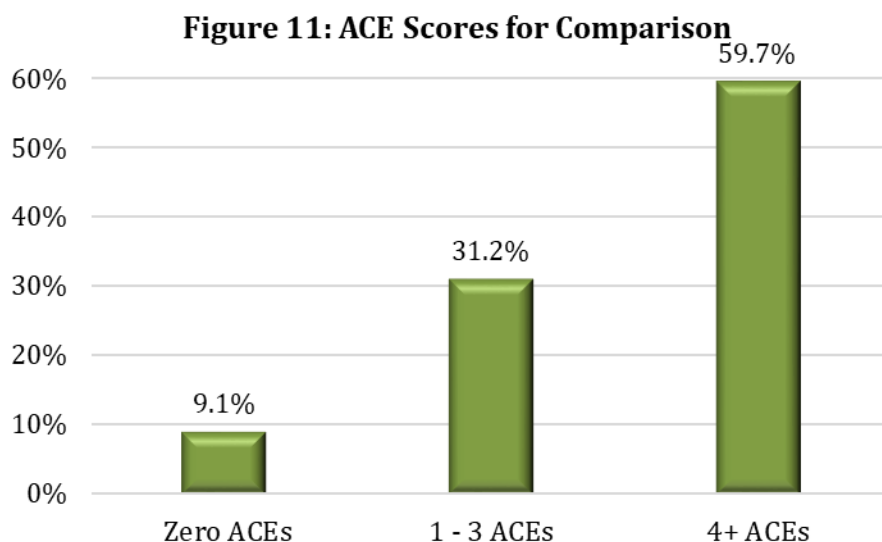
The Utah Department of Health found significant differences in health outcomes dependent on ACE scores within the general population. Adults with 5 or more ACEs had a significantly higher likelihood of reporting fair or poor physical health than those with 0 or 1-4 ACEs (2011). This finding was replicated in the FEP population, yet at an even higher proportion (Figure 10).

ACE Measures: BRFSS data compiles totals 8 of the original 10 ACE Study categories, excluding physical and emotional neglect. Because this is the



method used by Utah's Department of Health, comparisons with the general population were made using this metric. However, for the remainder of the report results of the 10 question ACE Study question set was used for more broadly applicable comparisons.

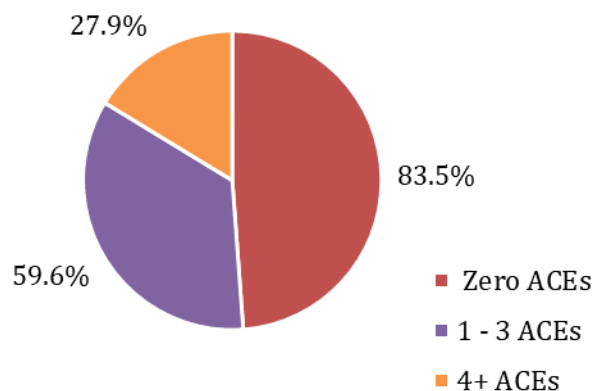
**ACEs Within Group Comparisons:** For within FEP group comparisons, ACE scores were calculated using the same categories as used in the original Kaiser Permanente and the CDC study collaboration (2010). The ten ACE categories include abuse (e.g. emotional, physical and sexual), neglect (e.g. emotional or physical) and the previously listed household dysfunction categories (Dong, Anda, Felitti, Dube, Williamson, Thompson, & Giles, 2004). In total, 13 questions were asked, covering these ten categories. ACE prevalence was divided into the following ACE score categories: 0, 1-3, or 4+. Using this method of analysis, Figure 11 shows that 9.1% of the FEP population had 0 ACEs, 31.2% had 1-3 and 59.7% had 4+.



Similar to other within group analyses, the possibilities for comparisons between different groups within this large data set are almost limitless. The prevalence of ACEs within the FEP population suggests that similar to areas such as education, work history, physical and mental health issues, ACEs may contribute to outcomes. In fact, there is a growing body of scholarly research that emphasizes these connections.

Seth-Purdie notes that a strong parent-child bond and childhood attachment to the community, particularly school, can combat some of the ill effects that may come with economic disadvantage (2000). Respondents were asked how involved their parents or guardians were in this last year of school as a teenager. Overall, 42.9% of respondents reported parental involvement in their education. However, as seen in Figure 12, adults with 0 ACEs were significantly more likely to report parental involvement in school (83.5%).

**Figure 12: Parent Involvement in Education**



Indeed, within group comparisons revealed that there are more correlations between FEP recipients' ACE scores and the challenges faced in adulthood than with any of the other comparison variables. This means that a respondent's ACE score was the most predictive variable relative to customer outcomes. Differences in these areas will be noted throughout this report and significant findings are outlined in Attachment 5.

## EMPLOYMENT SUPPORTS

From the beginning, TANF funding was used to increase the availability of the work support needed to move customers toward paid work. In some cases, these resources replaced supports typically available through outside sources including family, friends, religious organizations and other local community agencies. In this section, data will be presented regarding the primary resources that contribute to successful moves towards paid employment. These resources include: child care, housing, telephone/cellphone access, transportation, health care, other community resources, computer access, and social supports.

### Child Care

FEP eligibility requirements include having a child under the age of 18 living in the home and dependent on the applicant. Thus, child care is a necessary resource for at least some families. With 667 or two thirds of the sample having at least one child under the age of six, child care is nearly always necessary for sustaining employment. The results from general questions regarding use of child care are presented in Table 17. Child care was not an issue in the 28 households with no child present and in the 85 households with no child under the age of 13.

**Table 17: Current and Recent Child Care**

	<b>Refocus 2018 N = 888</b>	<b>Redesign 2012 N = 934</b>	<b>FEP 2006 N = 1041</b>
Families with child in care on regular basis:	249 (28.0%)	455 (48.7%)	496 (47.6%)
Families currently receiving child Care assistance	112 (45%)	228 (50.1%)	241 (48.5%)
Primary reason not receiving assistance:			
No Need	75 (54.7%)	88 (38.6%)	90 (35.2%)
Did not know assistance was available	7 (5.1%)	12 (5.3%)	23 (9.0%)
Was told I was not eligible	21 (15.3%)	36 (15.8%)	38 (14.8%)
Person I want to do it is not eligible	18 (13.1%)	63 (27.6%)	18 (7.0%)
In process of applying - not received yet	---	23 (10.1%)	39 (15.3%)
Other	16 (11.7%)	6 (2.6%)	48 (18.8%)
No current child care but has used in past year			
In past year had child/ren in child care	<b>N = 222</b>	<b>N = 158</b>	<b>N = 212</b>
Received child care assistance	58 (26.1%)	59 (37.3%)	85 (39.9%)
Why no child care assistance:			
No Need	111 (67.7%)	60 (61.9%)	56 (44.1%)
Did not know assistance was available	15 (9.1%)	12 (12.4%)	14 (11.0%)
Was told I was not eligible	16 (9.8%)	4 (4.1%)	22 (17.3%)
Person I want to do it is not eligible	15 (9.1%)	15 (15.5%)	15 (11.8%)
Other	7 (4.3%)	6 (6.4%)	20 (15.7%)

Among the 888 families with children under age 13, only 249 (28.0%) had at least one child cared for by someone other than a parent on a *regular* basis. The term “regular” was used to focus on child care used when the parent was working, in school or training, job searching, etc.,

not simply running errands. Of these 249 families with a child in regular child care, only 112 (45.0%) were receiving child care assistance. When asked to give the primary reason they were not receiving assistance, 75 (54.7%) respondents said there was no need for financial help. Typically, this meant a family member was willing to care for the child/ren for free.

Of the 21 respondents who applied for child care but were told they were not eligible, a majority (19) stated that the denial was related to either not working (16) or making too much money (2). One respondent stated they were denied because of their self-employment. They expressed their difficulties as follows:

- *“DWS doesn’t recognize real estate as a job because I’m self-employed and don’t have a steady income. Additionally, one respondent stated after I got married, they said my husband should be able to watch the kids while I am at work, but he can’t because he is disabled.”*

An additional 16 respondents indicated other reasons they were not receiving state child care support. The majority of these respondents (10) indicated they had applied for child care assistance but were not yet receiving it either because they were still waiting to be approved or they were in the process of searching for a provider. Another 3 respondents had a need for childcare but indicated not wanting to pursue child care, with one respondent stating:

- *“I’m in a custody battle with her mom’s family. I don’t want the judge to think I can’t afford to take care of her.”*

The 639 respondents who did not currently have a child in regular child care were asked if their child/ren had been in child care during the past year. As shown above, 222 (34.7%) respondents indicated regular use of child care in the past year. Only 26.1% of this group had received state child care assistance. Of those who had not, most reported no need.

When asked about child care issues as an employment barrier, 392 (44.1%) respondents indicated that child care issues had, in the past year, prohibited employment or education at some point (See Table 18). This portion increased from the dip in challenges reported in 2012. As in the past, cost continued to be the greatest barrier to accessing child care. Nearly as common were challenges finding care for the specific time needed – often evening and overnight work. Reliability and availability were also commonly reported problems. Additionally, fears about the safety of children within a facility or concern about potential child abuse were significant barriers.

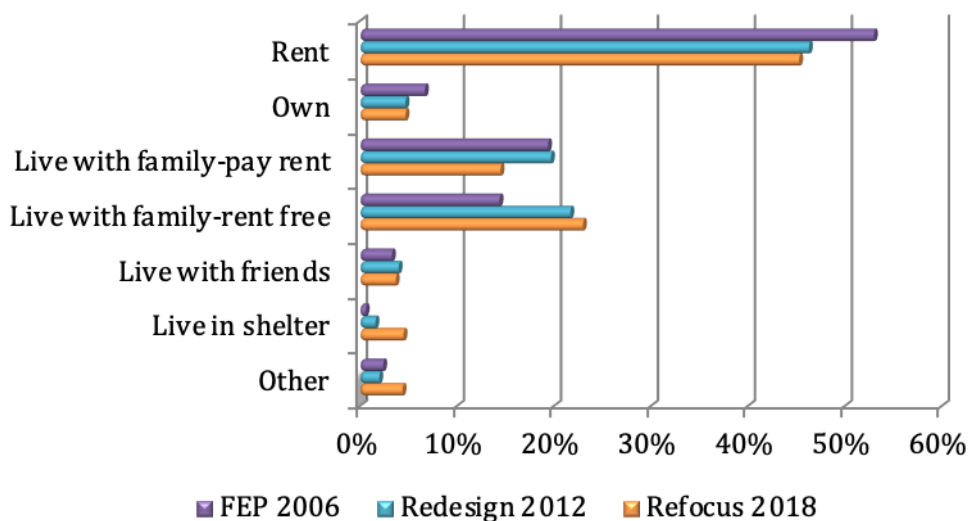
Nearly 10% of respondents reporting child care problems in the past year indicated there was a problem with securing child care funding through DWS. The largest portion of those reporting DWS-specific issues with childcare stated that they were determined ineligible due to not working (12). Among these, 4 customers were enrolled in school, while others had paperwork-related issues, such as documents not being submitted in time (9). In 4 cases, the paperwork mistakes were made by DWS. Six customers reported other eligibility issues, such as living in a two-parent household (2), being self-employed (1), and DWS being unable to pay for two daycare programs simultaneously (1). Another group of respondents felt that DWS daycare options did not meet their personal needs for reasons such as: not being able to get care for night shifts, not wanting to utilize available daycare options, and not covering time spent commuting to work (6). Other respondents were confused about the process and/or requirements of getting DWS childcare assistance (4). Three respondents exceeded income requirements and one respondent could not find a provider who would accept DWS payments.

**Table 18: Child Care Problems**

	<b>Refocus 2018 N = 888</b>	<b>Redesign 2012 N = 934</b>	<b>FEP 2006 N = 1036</b>
Past 12 months child care or lack of child care such a problem you lost job, couldn't take job or go to school	392 (44.1%)	329 (35.2%)	446 (43.1%)
Respondents who indicated this as primary problem:			
Costs too much	211 (53.8%)	177 (53.8%)	181 (40.6%)
Couldn't find care for times needed	130 (33.2%)	103 (31.3%)	151 (33.6%)
Care too far from work or home	32 (8.2%)	42 (12.8%)	38 (8.5%)
Caregiver unavailable or unreliable	110 (28.1%)	75 (22.8%)	110 (24.7%)
Worry about child abuse	60 (15.3%)	28 (8.5%)	45 (10.1%)
Worry about unsafe location/environment of facility	67 (17.1%)	44 (13.4%)	67 (15.0%)
Child disabled - no qualified caregiver available	---	14 (4.3%)	20 (4.5%)
No infant care available	12 (3.1%)	12 (3.6%)	25 (5.6%)
Child sick too often and caregiver will not take sick	14 (3.6%)	21 (6.4%)	16 (3.6%)
Child's behavior makes keeping care difficult	32 (8.2%)	29 (8.8%)	16 (3.6%)
Other problems with child care process at DWS	39 (9.9%)	17 (5.2%)	39 (8.7%)
Place wanted kids to go was full	2 (0.5%)	6 (1.8%)	4 (0.9%)
No after school programs	13 (3.3%)	---	---
Poor quality, kids didn't like place or caregiver	13 (3.3%)	---	---
Other	23 (5.9%)	21 (6.4%)	51 (11.4%)

The most commonly cited “other” barrier to accessing child care was having a child with special needs such as health issues and/or intellectual disabilities (13). The parents of these children struggled both with trusting a provider to adequately care for their child, as well as finding a provider that would accept a child with disabilities. Some parents struggled to find a daycare that had space for or would accept all of their children (5). Finally, some miscellaneous barriers included: not having an ID (1), not knowing how to enroll their child in daycare (1), and the other parent creating barriers to securing childcare (1).

**Figure 13: Housing Situation**



## Housing

Employment outcomes can be significantly affected by one's housing situation.

As shown in Figure 13, fewer respondents were renting their own housing with increases in the portion living with family rent free, those living in shelters or in other living situations.

A few respondents' living arrangements were coded as "other" (19). These respondents primarily lived in hotels (8), a car (7), or were "couch surfing" (3) at the time of the interview. When asked how often they had moved in the past year, 62.4% had moved only one time or less. The remaining 37.6% had moved between 2 and 12 times or more. When asked how long they had lived in their current location, 53% had been in their current location for less than 6 months and nearly 15% had only been there for less than one month. As shown in Table 19, the portion of those reporting housing as an employment barrier in the past year and the portion of those having experienced homelessness as an adult also increased. These changes all suggest an increasing dependency upon others for housing stability. While in the Redesign study fewer respondents reported housing problems as a barrier to employment, when it was an issue, it clearly had an impact on employment.

**Table 19: Housing**

<b>Living Situation</b>	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Housing such a problem in past year couldn't get/keep job or go to school or training	185 (18.5%)	146 (13.6%)	187 (16.3%)
Average length of time at current residence	20.6 months	19.7 months	20 months
Median length of time at current residence	6 months	6 months	6 months
Have been homeless as an adult	491 (49.1%)	414 (38.6%)	368 (32.2%)

Respondents who reported that their housing situation was a barrier to employment during the past year (184), were asked to describe housing difficulties they experienced and the impacts these issues had on their ability to work. With some overlap between categories, most respondents explained that they experienced homelessness (91), general housing instability (85), and/or living far away from places of employment (7).

People experience homelessness for a variety of reasons. Even so, themes can be seen among the impacts that homelessness has on a person's ability to maintain steady employment. Customers often explained that securing housing is a priority over seeking employment. One customer described their experience as follows:

- *"I didn't have a place to stay or sleep. That was more concerning than having a job, especially since I have a kid."*

Homelessness also created logistical barriers to securing employment, such as not having a place to put their belongings or to get ready for work, and not having an address to put on a resume. A participant explained:

- *"I didn't have anywhere to stay or a place to shower or get ready for a job. I also didn't have a stable address when applying for jobs."*

Additionally, some respondents believed that employers do not want to hire someone who is homeless. According to one respondent:

- *"Then we moved to the road house and I was too embarrassed to apply for jobs without an address. Plus, the home had a curfew which made it hard."*

Housing instability includes frequent moves, unexpectedly having to move, and living in a home that is unsafe or not fit for occupancy. Many customers described their experiences "bouncing around" or



constantly moving, which created general instability in their lives. Some customers experienced sudden changes to their housing situation that created employment barriers. One customer explained her family's situation:

- *"We had maintenance problems and my husband wasn't doing anything to help fix or find help so I was so stressed about it. We stayed in a hotel for a few days, and that was very stressful so I quit my job because I was worried about kids and a place to live. Disabled son had feeding tube-we had to get out of our house because of mold in carpet. Then we had to go to hotel and I quit my job."*

For some, the mental health impacts of unstable housing created barriers to employment. For example:

- *"We were evicted and had to move. Our housing situation made my mental health worse and I had to quit my job."*

Other respondents explained that they could not work because their home was located too far from places of employment. One customer succinctly explained:

- *"Plus location. The house I'm staying at is too far away from the places I am able to work at. It makes it harder to find a job. It's like two miles to a bus stop."*

### **Health Care Coverage**

Health insurance is a universal employment support, and is particularly important for those experiencing physical and mental health issues. As reported in Table 20, a majority of respondents, 50.6%, experienced a lapse in health care coverage in the past year and 38.2% needed medical care and did not receive care because they could not afford it.

Of those customers with medical insurance, 183 respondents indicated that their coverage did not meet all healthcare needs. In line with previous survey results, dental coverage remains the most common healthcare need that is not being met (119). Other health care needs not covered by insurance included: vision coverage (39), referrals to specialists (25), prescriptions (19), emergency care (10), mental health services (8), and hearing supports (3).

Some respondents with insurance reported having difficulty accessing healthcare for which they were covered (87). Oftentimes, these respondents had Medicaid coverage. These customers were asked to describe the specific problems that were causing issues. Their challenges fell into 3 main categories: coverage issues (53), Medicaid administrative issues (20), and personal barriers (22).

Most customers who described issues with insurance coverage explained that it is difficult to find an in-network provider (26). One respondent stated:

- *"The doctor that I want to see for primary care service is really difficult to schedule with the wait is super long and there aren't other providers who I can find who accept out insurance."*

Some participants stated that in-network providers practice too far from their home (8). Other respondents had trouble accessing specialists or specific procedures, such as surgeons and mental health treatment (10). Specifically, the referral process for specialist care was an issue for 4 respondents. One customer found *"it difficult to get my chemo treatment covered."* Medication coverage issues were a challenge for 5 customers. One explains:

- *"They are very selective about which contraceptives you can use. I can't use hormonal and they don't want to cooperate."*

Most customers with Medicaid-specific issues stated that they were confused about their coverage or experienced other administrative issues (12). A customer explained that it's, *"really difficult to figure out what it covers. I have to go to an orientation to learn and I can't get there."* A non-English speaking customer reported difficulty understanding their coverage due to all documentation being in English. Interestingly, 8 respondents had difficulty getting their insurance card from Medicaid, thus making it impossible to access the care for which they were covered.

Personal barriers that created healthcare access problems included: lack of transportation (11); no money for co-pays (5); lack of child care (2); and personal issues, such as anxiety and not having sufficient time (4).

**Table 20: Health Care Coverage**

	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Anytime in past year you were not covered by health insurance	507 (50.6%)	649 (60.4%)	651 (57.8%)
Past year needed medical care but did not receive care because couldn't afford it	382 (38.2%)	517 (48.1%)	518 (45.3%)
Currently applying for social security benefits	144 (14.4%)	117 (10.9%)	101 (8.8%)
Primary form of health insurance right now:			
Medicaid	872 (87.1%)	912 (84.8%)	1022 (89.3%)
Private	71 (7.1%)	70 (6.5%)	62 (5.4%)
None	58 (5.8%)	93 (8.7%)	60 (5.2%)
Coverage meets health care needs	761 (80.7%)	729 (74.5%)	845 (78.3%)
Had difficulty in past year accessing health care	87 (9.2%)	99 (10.1%)	126 (11.6%)
Main reason for having no insurance	N=58	N = 93	N = 60
Currently Unemployed	10 (17.2%)	---	---
Lost Medicaid or medical assistance eligibility	34 (58.6%)	33 (35.3%)	36 (60.0%)
Could not afford to pay the premiums	17 (23.3%)	6 (6.5%)	5 (8.3%)
Current employer doesn't offer health plans	4 (6.9%)	7 (7.5%)	4 (6.6%)
Healthy, don't need health coverage	---	6 (6.5%)	2 (3.3%)
Does not know why	9 (15.5%)	19 (20.4%)	---
Other (specify)	3 (5.2%)	22 (23.7%)	13 (21.7%)

There were 58 (5.8%) respondents that did not have health care coverage when they were interviewed for the study. Of these, 16 respondents stated they could not afford health insurance. Six of these respondents indicated they had applied for Medicaid but either did not qualify or were denied coverage. One respondent who couldn't afford private insurance provided reasoning for why they did not have Medicaid:

- *"I can't afford it. I don't know if I want to apply for Medicaid because of the process of the application. They should be able to find all of the information, so I shouldn't have to give it to them. The process is ridiculous."*

Finally, 7 respondents did not have healthcare coverage simply because they were not working; they did not elaborate on eligibility for Medicaid.

Thirteen respondents had recently lost healthcare coverage, either by losing/ending a job or by losing Medicaid benefits. Of these respondents, 7 were unsure why they had lost their coverage and 2 respondents had been receiving Medicaid coverage for a pregnancy and lost coverage after the birth. Other reasons for lack of healthcare coverage included: denial of Medicaid due to issues with ORS (7); unexplained Medicaid denials (3); in process of applying for Medicaid (2); making too much money at a job (2); not having legal status in the U.S. (2).

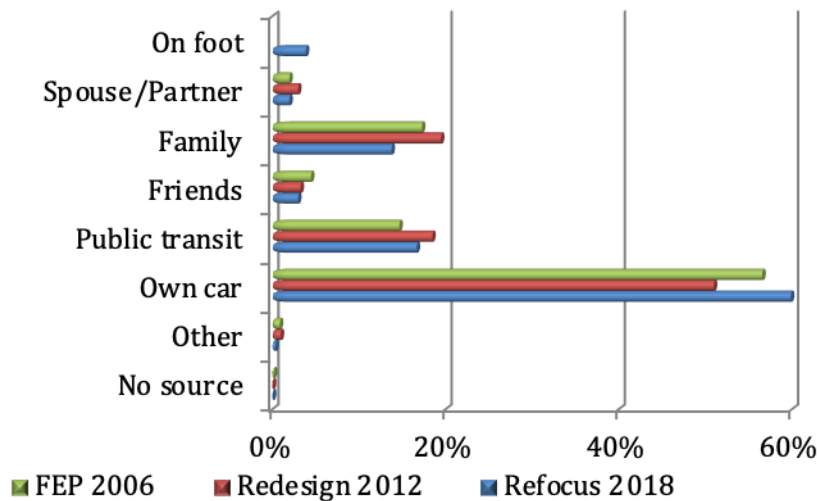
## Telephone

Regular access to a telephone is an important resource for obtaining employment. Most respondents (93.3%) had regular phone access, typically their own cell phone. Since the first FEP study in 2006, personal cell phone use has increased nearly 41%. However, telephone access continues to be problematic when a person cannot pay the bill and their phone is shut off. This problem, while often temporary, makes it difficult for potential employers to contact a job seeker. In some cases, they must rely on text messages when their phone cannot accept calls.

While a majority of respondents use cell phones as their primary means of communication, there were 18 individuals who access “other” methods including a communal phone at a treatment center (14) or shelter (3). Two respondents used tablets to communicate. Finally, 9 respondents indicated that they had little or no access to a telephone. These respondents utilized several alternative means of communication. Some preferred face-to-face communication (3), while others relied on either email or electronic instant messaging systems (3). Three other responses included borrowing a phone. One respondent had no access to communication, stating, “I am not allowed to call family/friends while I’m in drug treatment so none.”

**Table 21: Telephone Access**

	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Access to a telephone for making and receiving calls:			
Yes, regular access	934 (93.3%)	1005 (93.5%)	1053 (92.0%)
Some limited access	58 (5.8%)	58 (5.4%)	62 (5.4%)
No very little or no access	9 (0.9%)	12 (1.1%)	29 (2.5%)
Primary phone	<b>N = 992</b>	<b>N = 1063</b>	<b>N = 1116</b>
Own home phone	16 (1.6%)	87 (8.2%)	372 (33.3%)
Own cell phone	939 (94.7%)	926 (87.1%)	602 (53.9%)
Family member’s phone	14 (1.4%)	28 (2.6%)	106 (9.5%)
Friend or neighbor’s phone	5 (0.5%)	8 (0.8%)	21 (1.9%)
Other	18 (1.8%)	14 (1.3%)	15 (1.3%)
Access to a telephone was such a problem couldn’t take a job, job search etc.:			
In past year	103 (10.3%)	170 (15.8%)	163 (14.2%)
In past month	30 (29.1%)	54 (31.8%)	52 (31.9%)

**Figure 14: Transportation****Transportation**

Access to regular transportation is another critical work support. Access to personal transport is especially important in areas where public transportation is not readily available, or where child care is a significant distance from one's home. As Table 22 shows, 28.1% of the sample did not have a Driver's License and 34.1% did not have regular use of a car. Of those who did have regular access, 42.1% indicated

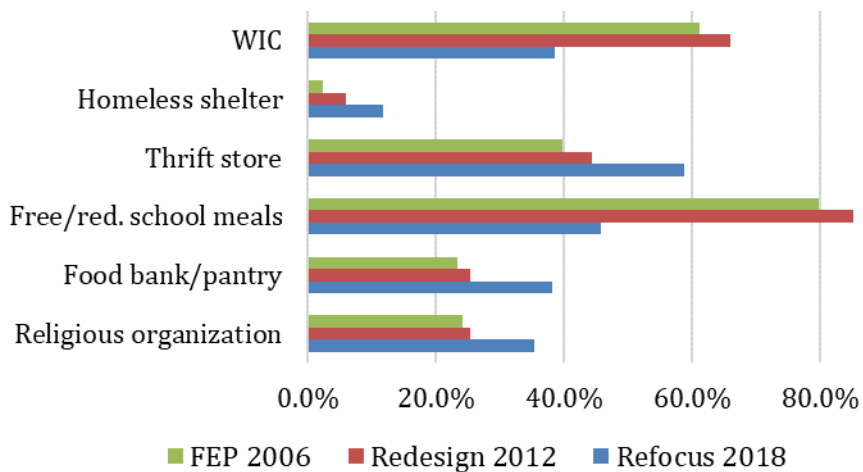
the vehicle was in fair to poor condition. These factors can make a person more dependent on the schedules of family or friends, or the availability of public transportation.

As shown in Figure 14, just over half the Redesign 2012 sample had their own car. When compared to FEP 2006, more Redesign 2012 respondents were relying on public transportation and the help of family as their main sources of transportation. In the 2018 Refocus study, when asked about transportation as a work barrier, just under one third (32.2%) had experienced this problem within the past year. Of those respondents, nearly half reported this challenge continued as recently as within the past month. Reflecting societal and technological changes between studies, in 2018 there were 4 individuals who primarily relied on Uber or Lyft as their main source of transportation.

**Table 22: Transportation**

	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Has current driver's license	720 (71.9%)	712 (66.3%)	796 (69.6%)
Has regular use of a car	660 (65.9%)	619 (57.6%)	741 (64.8%)
Condition of current vehicle	<b>N = 660</b>	<b>N = 619</b>	<b>N = 741</b>
Excellent	143 (21.7%)	103 (16.6%)	163 (22.0%)
Good	239 (36.2%)	252 (40.7%)	289 (39.0%)
Fair	208 (31.5%)	192 (31.0%)	202 (27.3%)
Poor	70 (10.6%)	72 (11.6%)	87 (11.7%)
Bus route in the area			
Yes	849 (84.8%)	835 (77.7%)	936 (81.8%)
No	152 (15.2%)	192 (17.9%)	162 (14.2%)
Don't Know	---	48 (4.5%)	46 (4.0%)
Those who use the bus where available	<b>N = 849</b> 319 (37.6%)	<b>N = 835</b> 365 (43.7%)	<b>N = 936</b> 343 (36.5%)
Transportation such a problem couldn't take a job, job search etc.:			
In past year	322 (32.2%)	401 (37.3%)	484 (42.3%)
In past month	149 (46.3%)	202 (50.4%)	230 (47.5%)

**Figure 15: Community Resources**



### Community Resources

Respondents were asked to indicate if, *in the past three months*, they had used a variety of resources to supplement their other income sources. Figure 15 lists a variety of resources that were accessed by respondents. Questions regarding two resources, WIC and Free/Reduced School Lunch, were only asked of those eligible for these programs. As is evident,

current study respondents were more likely than previous respondents to access thrift stores, food banks and religious organizations. While the rate of accessing a homeless shelter is low overall, it doubled from 2006 to 2012 (2.4% to 5.9%). In 2018 it doubled again to 11.8%.

In addition to the resources listed in the survey, respondents were asked if they utilized any *additional* community resources (79). There was a wide spread among responses in regard to resources accessed and community agencies that provided assistance. The most common additional community resource involved support with housing issues and/or paying rent (15). Emergency daycare assistance was also a commonly used community resource (10). Many customers received transportation support, which varied from gas vouchers to being given a car (9). Some other resources mentioned included: diapers and other toiletries (7), clothing items (6), Christmas gifts (6), legal aid (5), parenting and support classes (4), mental health support phone lines (3), free medical clinics (3), and free summer meals (3). Many customers accessed these resources through various community support centers and volunteer-based organizations. The most frequently mentioned organization was Utah Community Action (UCA) and associated agencies (12). UCA assisted customers primarily with rent, gas vouchers, and child care. Other specific agencies mentioned more than once include: Vocational Rehab (7), DCFS (5), educational institutions (3), VOA (2), and the Salvation Army (2).

Respondents were also asked whether or not they had tried to access any services but were unable to do so. Nearly one third (31.9%) experienced this issue. The resources most challenging to access included housing (40.4%) and the HEAT program (22.5%).

### Computer Access

Access to a computer, with internet connectivity, has become an essential tool for finding and securing employment. Regular access to a computer remained near 75% between the Redesign and Refocus studies (See Table 23). However, those with less education, less work history and those with a PA history were significantly less likely to have computer access. As in 2012, nearly three quarters of respondents could access the internet on a computer in their home. However, with more respondents living with family members the respondent was not necessarily paying for the access on their own.

A respondent's living situation certainly impacts their ability to regularly access a computer. There were 20 respondents for whom the location of their primary computer was indicated as

“other.” This included: 8 respondents with access to a computer at their treatment center (one said this was only permitted under “supervision”), 7 respondents stated that they used a computer at a domestic violence or housing shelter and the other 5 respondents used a community computer in their apartment complex.

It is important to note that simply having a computer does not mean that a person can use it to complete what is needed for job search activities. Respondents were asked about their personal confidence in using the computer for a variety of tasks. While job searching and applying for jobs online was a task more respondents felt very confident completing, other tasks such as writing a letter, creating a resume or managing DWS information was more difficult for some people.

As in 2012, those with less work history and less formal education were significantly less likely to feel confident using the computer for some tasks. Some younger participants reported using their phone for everything. They are much less comfortable using a computer over a phone.

**Table 23: Computer Literacy and Access**

	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Has regular access to a computer	753 (75.2%)	815 (75.8%)	755 (66.3%)
Where is computer used most often located			
Home	562 (74.6%)	610 (74.8%)	477 (62.6%)
Work	3 (0.4%)	3 (0.3%)	21 (2.8%)
School	6 (0.8%)	3 (0.4%)	41 (5.4%)
Family member/friend's place	31 (4.1%)	66 (8.1%)	125 (16.4%)
Library	83 (11.0%)	81 (9.9%)	63 (8.3%)
DWS	48 (6.4%)	40 (4.9%)	23 (3.0%)
Other	20 (2.7%)	12 (1.5%)	12 (1.6%)
Computer has internet access	719 (95.5%)	771 (94.6%)	649 (85.3%)
Level of confidence using computer to job search/apply for jobs			
Very	776 (77.5%)	788 (73.3%)	
Somewhat	155 (15.5%)	201 (18.7%)	
Not very	41 (4.1%)	42 (3.9%)	
Not at all	29 (2.9%)	29 (2.7%)	
Level of confidence using computer to write a letter or design resume			
Very	603 (60.2%)	637 (59.3%)	
Somewhat	244 (24.4%)	263 (24.5%)	
Not very	93 (9.3%)	102 (9.5%)	
Not at all	61 (6.1%)	58 (5.4%)	
Level of confidence using computer to manage DWS case:			
Completely	611 (61.5%)	582 (54.9%)	
Mostly	195 (19.6%)	205 (19.3%)	
Somewhat	133 (13.4%)	202 (19.1%)	
Not at all	55 (5.5%)	58 (5.4%)	

## Social Supports

Social support has been referred to as the “secret sauce” in helping families move toward financial independence. This element is an important protective factor in managing difficult life experiences. In our study, the term “support” was defined broadly to include emotional support, help with daily activities, as well as possible financial support (Kalil, Born, Kunz, & Caudill, 2001). Study respondents were generally pleased with the support received from friends, family and others. Parents continued to be the greatest source of support for most people although children and friends were more commonly listed than in the past. Some “other” sources included church/bishop (38), therapist/counselor/treatment team (35) and DWS worker (33).

**Table 24: Social Supports**

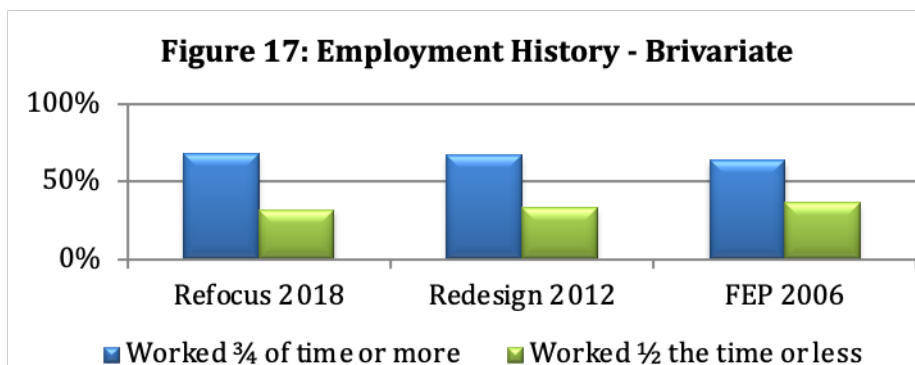
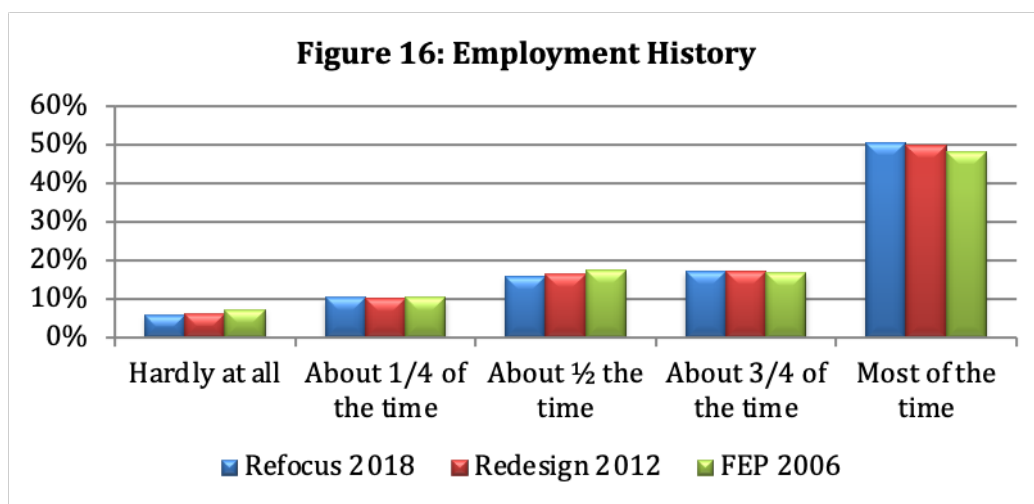
	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Overall level of satisfaction with support from others:			
Very satisfied	307 (30.7%)	331 (30.8%)	420 (36.7%)
Satisfied	520 (51.9%)	573 (53.4%)	587 (51.4%)
Unsatisfied	126 (12.6%)	129 (12.0%)	110 (9.6%)
Very unsatisfied	48 (4.8%)	40 (3.7%)	26 (2.3%)
Closest personal supports come from:			
Parents	488 (48.8%)	602 (56.0%)	657 (57.0%)
Other family	385 (38.5%)	433 (40.3%)	423 (37.0%)
Spouse/partner	193 (19.3%)	231 (21.5%)	287 (25.1%)
Children	166 (16.6%)	144 (13.4%)	282 (24.7%)
Friends	274 (27.4%)	221 (20.6%)	268 (23.4%)
Substance use treatment	24 (2.4%)	8 (0.74%)	---
Religious support	22 (2.2%)	36 (3.3%)	---
Therapist/Counselor	33 (3.3%)	19 (1.8%)	---
DWS/DWS worker	25 (2.5%)	35 (3.3%)	---
Community agency/worker	20 (2%)	5 (0.47%)	---
Myself	7 (0.7%)	2 (0.19%)	---
Others	3 (0.2%)	130 (12.1%)	79 (6.9%)
Don't have any supports	30 (3%)	30 (2.8%)	19 (1.7%)
Religion			
Buddhist	5 (0.5%)	19 (1.8%)	8 (0.7%)
Catholic	84 (8.4%)	120 (11.2%)	139 (12.2%)
Christian	149 (14.9%)	179 (16.7%)	129 (11.3%)
Jehovah's Witness	4 (0.4%)	6 (0.6%)	8 (0.7%)
Church of Jesus Christ of Latter Day Saints	305 (30.5%)	380 (35.4%)	476 (41.7%)
Pagan/Wiccan	10 (1.0%)	12 (1.3%)	9 (0.7%)
Protestant	32 (3.2%)	47 (4.3%)	85 (7.4%)
Agnostic/Atheist	8 (0.8%)	---	---
Other	28 (2.8%)	18 (1.8%)	15 (1.2%)
None	374 (37.4%)	292 (27.2%)	270 (23.6%)
How often attended religious services in past month:			
Never	649 (64.9%)	650 (60.5%)	658 (57.6%)
1 - 3 times	216 (21.6%)	237 (22.1%)	293 (25.6%)
4 times	95 (9.5%)	148 (13.8%)	157 (13.7%)
More than 4 times	40 (4%)	39 (3.6%)	35 (3.1%)

Similar to national trends, involvement with religious institutions, another oft-referenced source of personal support, continued to decline in the 2018 Refocus study. More than one third of the sample did not identify with any religious institution. Of those with religious affiliation, only about 35% had attended any kind of religious service in the past month.

## EMPLOYMENT

### Employment History

Employment history is often associated with future employment outcomes. Employment rates among FEP recipients has remained steady over the course of all 3 studies as approximately half of the respondents in each sample indicated they have worked “most of the time” since they were 16 years old. In the Refocus 2018 sample, only 9 respondents had never been employed (Figure 16).

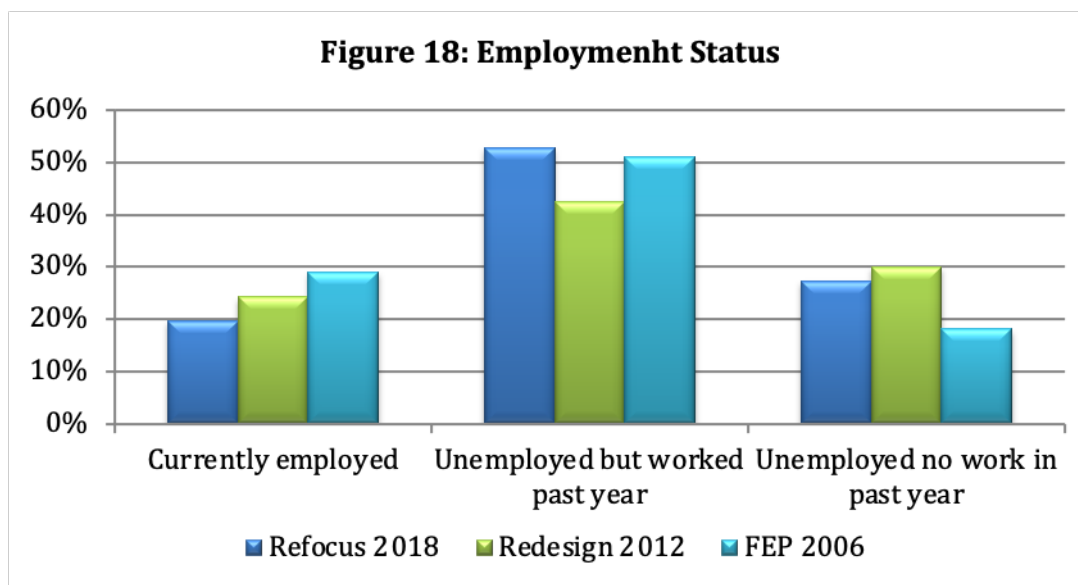


The “amount of time” employed since the respondent was 16 was collapsed into a two response variable (See Figure 17) and used as one of the five “within group” comparison variables called “Employment History.” (See Appendix C)

### Current Employment Status

Employment status and history were evaluated by dividing the sample into three groups: 1) the currently employed 2) the unemployed who *have* worked in the past year, and 3) the unemployed who *have not* worked in the past year. As Figure 18 displays, the rate of “current employment” has steadily decreased across the samples. Respondents in the Refocus 2018 sample were more likely to have worked in the past year. It should be noted that 43 (8.2%) of





the recently, but not currently employed respondents reported being on maternity leave and were within one month of delivery or had delivered within the past month of the interview. Employment data from the Refocus 2018 sample in Table 25 presents details surrounding the factors associated with the employment levels for the three groups. As in 2012, the currently employed are generally working less hours, for less pay. The currently employed did however feel somewhat more optimistic about the opportunity for advancement to a higher level that paid more, though fewer perspective jobs offered benefits.

All respondents were asked to reflect on how they found out about their current or most recent jobs. While learning about possible jobs from friends and relatives was most common, finding the job through online listings and from inside contacts has steadily increased. The portion of the currently employed who learned about their job through DWS dropped significantly, from 18.0% to 6.7%. This could, in part, be because nearly half (44.7%) of those currently employed in the Redesign 2012 sample had attended Work Success, while only 32 (16.3%) of the Refocus 2018 sample had done so. (For full data on Redesign 2012 Employment Comparison data see Appendix D.) “Other” means for finding employment included: customers who created their own job and became self-employed (16), using contacts within a religious organization (16), and social services agencies/ providers, such as the VOA and Weber Human Services (6).

Regardless of employment status, all respondents were asked if they had searched for a job in the past month. There were 433 (43.3%) respondents who had not job searched in the past month. As shown in Table 26, the unemployed participants who had worked in the past year were the least likely to be job searching. This group, as well as the long-term unemployed participants, were the most likely to NOT have engaged in job search activities due to physical and/or mental health concerns. This was also the most commonly cited reason they were not currently employed. Some respondents who had not job searched were waiting to start school soon and did not want to start working and then need to stop (13). Interestingly, there were 41 respondents who were both employed and going to school.

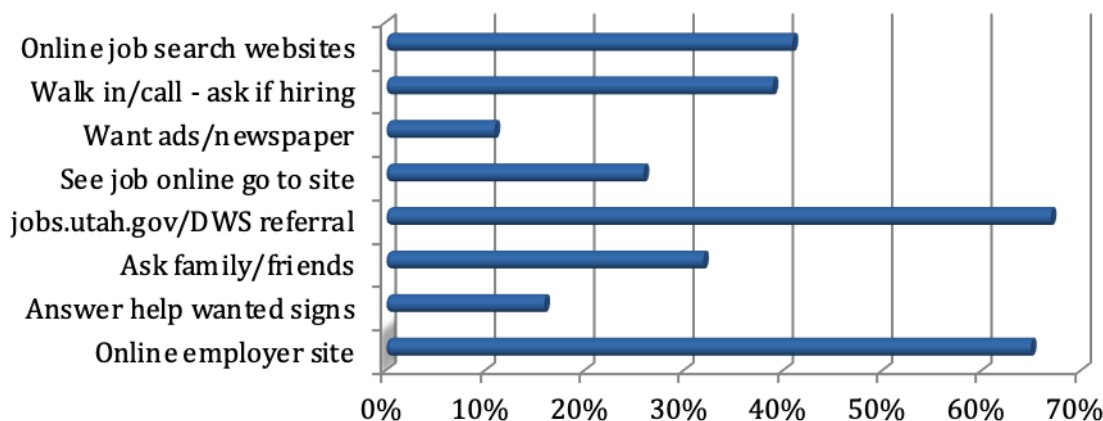
**Table 25: Employment Comparisons - Three Groups**

<b>Employment: Refocus 2018</b>	<b>Current Employment N = 196</b>	<b>Employment in past year N = 525</b>	<b>Employment more than 1 yr ago N = 271</b>
Average hours worked per week (median):	30	40	40
Hours per week breakdown:			
10 hours a week or less	29 (11.1%)	17 (3.7%)	13 (4.0%)
11 - 20 hours	64 (24.5%)	77 (16.8%)	40 (12.4%)
21 - 30	57 (21.8%)	86 (18.8%)	52 (16.1%)
31 - 40	104 (39.8%)	199 (43.5%)	154 (47.7%)
more than 40	7 (2.7%)	78 (17.1%)	64 (19.8%)
Average length of time at job - (median)	7/1 months	16/5 months	12 months
Time at job breakdown:			
Less than 3 months	190 (73.1%)	106 (23.3%)	42 (13.1%)
3 - 6 months	34 (13.1%)	155 (34.1%)	87 (27.1%)
7 - 12 months	13 (5.0%)	79 (17.4%)	65 (20.2%)
More than 12 months	23 (8.8%)	115 (25.3%)	127 (39.6%)
Average hourly income	\$12.42	\$13.20	\$12.51
Job is temporary or seasonal	39 (19.9%)	91 (17.3%)	46 (17.0%)
Main source of transportation to work:			
Own car	131 (66.8%)	333 (63.4%)	175 (64.8%)
Partner/family/friends	22 (11.2%)	73 (13.9%)	36 (18.4%)
Public transportation	20 (10.2%)	46 (8.8%)	21 (7.8%)
On foot	6 (3.1%)	38 (7.2%)	22 (8.1%)
Worked from home	8 (4.1%)	18 (3.4%)	9 (3.3%)
Boss/co-worker picked up	4 (2.0%)	12 (2.3%)	2 (0.7%)
Bike	2 (1.0%)	4 (0.8%)	5 (1.9%)
Degree of opportunity for advancement to a higher position that pays more:			
A great deal of opportunity	52 (26.7%)	102 (19.5%)	62 (23.0%)
Some opportunity	57 (29.2%)	143 (27.3%)	61 (22.6%)
A little opportunity	43 (22.1%)	119 (22.8%)	72 (26.7%)
No opportunity	43 (22.1%)	159 (30.4%)	75 (27.8%)
How respondent found out about job*:			
A friend / relative	57 (29.4%)	181 (34.7%)	109 (40.8%)
Help wanted notice in paper or in window	7 (3.6%)	30 (5.7%)	18 (6.7%)
DWS or other government agency	13 (6.7%)	11 (2.1%)	10 (3.7%)
Job placement/career counseling in school	2 (1.0%)	5 (1.0%)	7 (2.6%)
Inside contact at the job site	26 (13.4%)	43 (8.2%)	33 (12.4%)
Walk in to job site to submit application	12 (6.2%)	58 (11.1%)	38 (14.2%)
Staffing agency (Temp. Service)	11 (5.7%)	39 (7.5%)	10 (3.7%)
Online posting	53 (27.3%)	131 (25.1%)	34 (12.7%)
Other:	13 (6.7%)	24(4.6%)	8 (3.0%)

<b>Employment (Con't)</b>	<b>Current Employment N = 261</b>	<b>Employment in past year N = 457</b>	<b>Employment more than 1 yr ago N = 323</b>
Benefits available at job site:			
Paid sick days/ paid vacation	63 (32.1%)	199 (37.9%)	110 (40.7%)
Health insurance	66 (33.7%)	215 (41.0%)	115 (42.6%)
Retirement program	51 (26.0%)	167 (31.8%)	86 (31.9%)
(About 5% respondents did not know if benefits are/were available)			
Respondent HAS NOT job searched in past month*	110 (56.1%)	325 (61.9%)	128 (47.2%)
Main reasons WHY not looked for work:	<b>N = 110</b>	<b>N = 325</b>	<b>N = 128</b>
Satisfied with current job	75 (68.2%)	5 (1.5%)	-0-
Couldn't find work	-0-	3 (0.9%)	-0-
Lack school, training, skills, experience	2 (1.8%)	11 (3.4%)	9 (7.0%)
Child care problems	7 (6.4%)	14 (4.3%)	17 (13.3%)
Family responsibilities	6 (5.5%)	24 (7.4%)	23 (18.0%)
In school or other training	7 (6.4%)	22 (6.8%)	15 (11.7%)
Physical or mental health issue	-0-	100 (30.8%)	76 (59.4%)
In drug treatment	-0-	13 (4.0%)	17 (13.3%)
Maternity leave	-0-	28 (8.6%)	10 (7.8%)
Transportation problems	-0-	4 (1.2%)	3 (2.3%)
Don't want to work	-0-	17 (5.2%)	12 (9.4%)
Don't need to work	-0-	8 (2.5%)	4 (3.1%)
Other	5 (4.5%)	19 (5.8%)	8 (6.3%)

\*p < 0.001

**Figure 19: Job Search Methods**



In the month prior to their interview, 568 (56.7%) respondents had engaged in job search activities. As shown in Figure 19, the most common job search method was using job search websites. This method occurred twice as

often as searching through jobs.utah.gov or specific online employer sites. All of these primary methods involve computer access thus, once again, a lack of access to a computer is linked to lower employment rates.

There were a few "other" methods mentioned including social services agency contacts (6), career fairs/ recruiters (4), social media (3), religious affiliations (3), educational institutions (2), and criminal justice system contacts (2).

Retaining employment can be challenging for some individuals, as employment skills are not limited to work history and educational background, but rather include “soft skills.” Employers often speak of seeking employees with these skills as much as technical job skills, including being on time, coming to work every day, and taking direction from a supervisor. Those who were currently employed were asked about these skills. Results displayed in Table 26 indicate that most respondents had little difficulty with interpersonal skills, but 18.0% reported that personal issues had regularly interrupted their work. Another quarter of respondents reported having been late for work more than once in the past month.

**Table 26: Employment Soft-Skills**

<b>Currently Employed Only</b>	<b>Refocus 2018 N = 194</b>	<b>Redesign 2012 N = 261</b>	<b>FEP 2006 N = 333</b>
In the past month, number who have....			
Been late to work by more than 5 minutes	48 (24.7%)	59 (22.6%)	107 (32.1%)
Lost temper for example with rude customers	5 (2.6%)	5 (1.9%)	12 (3.6%)
Had problems getting along with co-workers/supervisor	7 (3.6%)	29 (11.1%)	14 (4.2%)
Missed work and did not call in to let them know	6 (3.1%)	4 (1.5%)	---
Had trouble understanding or following directions for job	4 (2.1%)	9 (3.5%)	---
Had personal issues that regularly interrupted your work	35 (18.0%)	29 (10.9%)	---

### **Experiences of Unemployment**

All of the respondents who were unemployed at the time of the interview were asked why they left their most recent job. There were often several factors that contributed to their work exits. After naming all of the related factors, respondents were then asked to decide what they considered to be the main reason for leaving their most recent job (Table 27).

There were 99 responses categorized as “other.” Almost a third of these respondents (30) reported that substance misuse and/or going to treatment was a reason why they had to quit working. Other respondents (11) stated they had performance issues, such as attendance problems, being late to work, or not hitting sales quotas. Some respondents had legal issues including incarceration (9), court hearings (5), or criminal background issues (4). Some customers (7) cited housing issues as the main reason for leaving their most recent job. Wrongful termination and/or workplace discrimination was a problem for 6 respondents. In 6 cases, the company moved or went bankrupt.

While respondents gave a wide variety of reasons for leaving their most recent job, the most often reported answer was physical and/or mental health problems. This was true for both the recently and longer-term unemployed. The second most common reason for leaving their most recent job was getting fired. When asked *why* an individual was fired, reasons such as physical /mental health issues (29), problems with a boss or co-worker (27), and ongoing child care issues were most often cited.

**Table 27: Reasons for Leaving Most Recent Job**

<b>Refocus 2018</b>	<b>Unemployed now worked in past yr N = 524</b>	<b>Unemployed &gt; 1 yr or more N = 270</b>
MOST IMPORTANT reason left most recent job:		
Schedule/shift did not work out	3 (0.6%)	2 (0.7%)
Wanted to work more/less hours	5 (1.0%)	2 (0.7%)
Did not like work/working - too stressful	11 (2.1%)	10 (3.7%)
Benefits not good enough	2 (0.4%)	1 (0.4%)
Salary not good enough	13 (2.5%)	2 (0.7%)
Problems with co-workers	3 (0.6%)	2 (0.7%)
Problems with boss	27 (5.2%)	14 (5.2%)
Maternity leave	40 (7.6%)	22 (8.1%)
Respondent injured on the job	9 (1.7%)	3 (1.1%)
Respondent's own health/mental problems	115 (21.9%)	55 (20.4%)
Other family member's health problem	21 (4.0%)	9 (3.3%)
Other family or personal problems	10 (1.9%)	2 (0.7%)
Child care problem or couldn't afford care	25 (4.8%)	9 (3.3%)
Wanted to spend more time with children	7 (1.3%)	10 (3.7%)
Transportation problem	9 (1.7%)	2 (0.7%)
Respondent moved	37 (7.1%)	18 (6.7%)
Another opportunity took another job	2 (0.4%)	1 (0.4%)
Returned to school or training	7 (1.3%)	6 (2.2%)
Did not need to work	4 (0.8%)	8 (3.0%)
Temporary/short-term assignment ended	21 (4.0%)	15 (5.6%)
Fired	84 (16.0%)	34 (12.6%)
Laid off	15 (2.9%)	11 (4.1%)
Fleeing/dealing with domestic violence	23 (4.4%)	6 (2.2%)
Other	31 (5.9%)	26 (9.6%)

Those unemployed at the time of the interview were asked to identify specific reasons why they were not currently working. The reasons for current unemployment were often similar to the reasons why the person lost their most recent job. Again, after listing all reasons, respondents were asked to identify the *main* reason they were not currently working (Table 28).

Physical and mental health issues continued to be the primary reasons why people were unemployed. Child care issues and other family responsibilities were also significant reasons for unemployment. As might be expected, anyone currently in a residential treatment program for substance abuse may have been eligible for cash assistance but unable to work throughout much of the program.

**Table 28: Unemployed: Why not currently employed**

	<b>Unemployed but worked in past year N = 525</b>	<b>Unemployed more than 1 yr N = 271</b>	<b>Never Employed N = 9</b>
MOST IMPORTANT reason for not currently working:			
Need more education	8 (1.5%)	4 (1.5%)	1 (11.1%)
Need more work experience	4 (0.8%)	7 (2.6%)	1 (11.1%)
No jobs available	12 (2.3%)	2 (0.7%)	- 0 -
Criminal record	17 (3.2%)	3 (1.1%)	- 0 -
Transportation problems	22 (4.2%)	8 (3.0%)	- 0 -
Paying for or finding child care	58 (11.0%)	26 (9.6%)	- 0 -
Prefer/need to stay home with children	35 (6.7%)	27 (10.0%)	- 0 -
Pregnancy/Maternity leave	27 (5.1%)	10 (3.7%)	1 (11.1%)
Own ill health; disability	123 (23.4%)	54 (19.9%)	- 0 -
Depressed/overwhelmed, mental health	53 (10.1%)	38 (14.0%)	1 (11.1%)
Drug/drinking problems	2 (0.4%)	3 (1.1%)	- 0 -
Other family responsibilities	48 (9.1%)	32 (11.8%)	- 0 -
In school or other training	23 (4.4%)	15 (5.5%)	- 0 -
Wages too low	3 (0.6%)	- 0 -	- 0 -
Jobs don't offer health benefits	12 (2.6%)	17 (5.3%)	- 0 -
In drug treatment	24 (4.6%)	25 (9.2%)	- 0 -
No need – others provide support	7 (1.3%)	4 (1.5%)	5 (55.6%)
Don't want to work right now	4 (0.8%)	3 (1.1%)	- 0 -
Other:	55 (10.5%)	10 (3.7%)	- 0 -

Common “other” reasons DWS customers were not working included having recently moved (21), lack of success in the job search process (21), living in domestic violence situations (9), and a lack of proper licensure or documentation, such as an ID or work permit, needed to secure employment (6). A few respondents stated that they were simply in between jobs and did not identify any other barriers (12).

It should be noted that some of the reasons for unemployment in the Refocus 2018 sample differed from the Redesign 2012 sample. In the Redesign 2012 study more respondents were likely to report issues such as “no jobs available.” There were also significantly more respondents in school or other training full time and not able to work.

**Never Employed:** Table 28 also reports on those who have never been employed. As noted earlier, only nine respondents in this sample had never been employed. This small group was different from the overall sample in several important areas. This group was less likely to have an HSD or GED, and more likely to report ACEs, have a child under 6, and live with family members. When asked why they had never worked most reported they had simply been able to rely on the support of others. Several respondents in this group were very young (14-17) when they became pregnant with their first child.

## Self - Reported Employment Barriers

The FEP interview covers many different areas. Throughout the interview, respondents were asked about individual issues and the contribution each made to difficulties in securing or retaining employment and/or attending school/training. At the end, each person was asked to reflect on the *greatest* employment barriers of the past year. Table 29 reflects this data. In addition to this lengthy list, respondents included other issues they felt were primary barriers to work. The most common additional barriers listed included incarceration, legal, and court-related issues such as custody battles and work with DCFS (18) and discrimination or workplace harassment (9). Interestingly, 5 of these customers specifically spoke to age-related discrimination. Maternity leave and pregnancy were barriers to work for 9 respondents, with 5 of them explicitly stating that employers do not want to hire someone who is pregnant. Some customers lacked identification, licensure, or work supplies (7). Others lacked personal motivation or an understanding of what type of work they want to do (7).

**Table 29: Self - Report Barriers Refocus**

N = 1001	Barrier	BIGGEST barrier	Frequency as biggest barrier
Needs of a dependent child	97 (9.7%)	48 (4.8%)	49.4%
Need of dependent family members	54 (5.4%)	27 (2.7%)	50.0%
Lack of child care	271 (27.1%)	122 (12.2%)	45.0%
Lack of education/training	88 (8.8%)	27 (2.7%)	30.7%
Alcohol or other drug issues	73 (7.3%)	49 (4.9%)	67.1%
Physical health issues	269 (26.9%)	171 (17.1%)	63.6%
Mental health issues	289 (28.9%)	146 (14.6%)	50.5%
Transportation problems	165 (16.5%)	33 (3.3%)	20.0%
Language barrier	10 (1.0%)	3 (0.3%)	30.0%
Undocumented-can't legally work	2 (0.2%)	-0-	-0-
Lack of good jobs available	81 (8.1%)	27 (2.7%)	33.3%
Lack of job skills	69 (6.9%)	16 (1.6%)	23.2%
Housing problems	96 (9.6%)	31 (3.1%)	32.3%
Problems reading or writing	10 (1.0%)	4 (0.4%)	40%
Criminal record	86 (8.6%)	38 (3.8%)	44.2%
Spouse or partner objects to me working	101 (10.1%)	33 (3.3%)	32.7%
Wages too low	99 (9.9%)	24 (2.4%)	24.2%
Going to school	71 (7.1%)	35 (3.5%)	49.3%
Choose to stay home / care for children	209 (20.9%)	74 (7.4%)	35.4%
In Substance use treatment	35 (3.5%)	16 (1.6%)	45.7%
Domestic violence	58 (5.8%)	22 (2.2%)	37.9%
No barriers	22 (2.2%)	20 (2.0%)	90.9%
Other	81 (8.1%)	35 (3.5%)	47.9%

While many issues make working difficult, respondents were asked to indicate, from their perspective, the *greatest* employment barrier in the past year. The final column in Table 29 indicates the frequency with which each barrier was chosen as *the greatest barrier*. The three greatest single barriers were mental health, child care, and physical health. Of these three, physical health was most likely to be the biggest barrier. This was also true in the FEP 2006 study. Other frequently mentioned barriers include: transportation problems, spouse or partner objects to respondent working, and choosing to stay home with children. Interestingly, in the Redesign 2012 study lack of job skills, lack of good jobs available, lack of education/training, and criminal record were all significantly higher barriers and spouse/partner objections to working was much lower. (See Appendix D for Redesign 2012 data.)

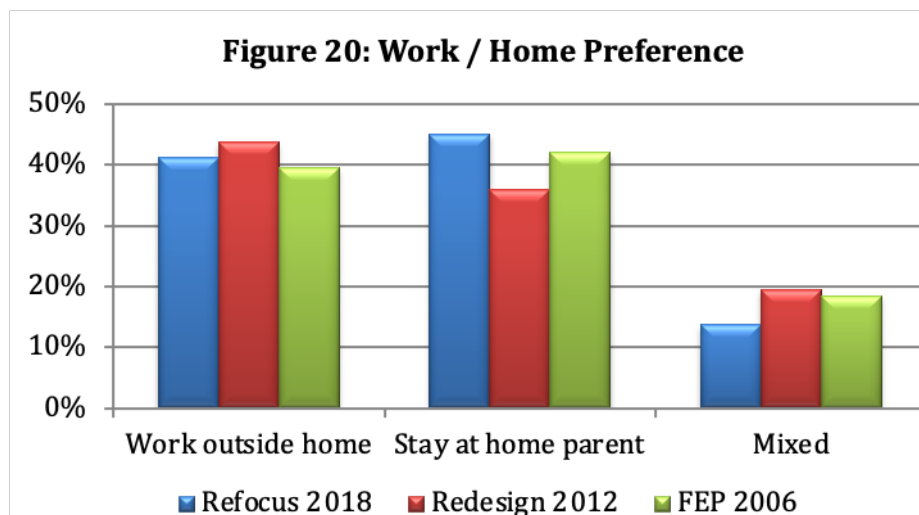
It is important to note that while some barriers were not reported as frequently, when they were reported they were likely to be the *greatest* barrier. These low frequency – high impact barriers included: drug or alcohol abuse, needs of a dependent child and dependent family members, attending school, a criminal record, and being in substance abuse treatment. When present, these issues were more often viewed as completely preventing work and are distinguished from barriers which clearly *impact* work but can be managed so that they do not prevent work.

### Attitudes Toward Welfare and Work

TANF recipients, like everyone, have their own opinions regarding the use of welfare in general and the role of parents, typically single parents, both as financial providers and as caregivers for their children (See Appendix E). Answers to these questions provide insight into respondents' views of what it means to receive assistance, the value of work to children and their own desired pathway (Figure 20).

Many parents must make the difficult decision of whether or not to work while raising their children. Many factors influence whether a parent prefers to work outside the home or be a stay-at-home parent. Financial stability is always important so respondents were asked to agree or disagree with two statements, both prefaced by "If money were not an issue..." The first statement

was "I would prefer to work outside the home than be a stay-at-home parent." A little later, the second question stated, "I would prefer to stay home and raise my kids rather than work outside the home." Over the years, the preference for being a stay-at-home parent versus a parent working outside the home has not significantly changed.



When reviewing between group comparisons the data shows that males, those with more work history, and respondents from WFS, WFN, Eastern services areas were significantly more likely to prefer working outside the home. Women, those with less work history and respondents from



the Mountainland and Western service areas were significantly more likely to want to be stay at home parents.

Again, TANF recipients, like most individuals in our society, have views about what characterizes the “typical” TANF recipient. Respondents were asked to evaluate whether or not their situation was different from “most others receiving cash assistance.” One third of the sample (330) felt their situation was different than most others receiving cash assistance. Their reasons for feeling different generally related to perceived differences in attitudes towards their situation. They believed that their situation was unique relative to others, or that their specific situation made them different from other people. The following response summarizes this perceived difference: “I actually give a s\*\*t about making something of my life. Not that everyone doesn’t, maybe some do. But some people really don’t want to get a job.”

For those who described a specific barrier that made their situation different than others, the most common issue listed was caring for dependent family member(s), for reasons such as mental health, physical health, or lack of access to child care.

- *“I can’t think of anyone else that has 12 kids. The hardest part particularly about our situation is that we had everything and now we have nothing because my husband’s accident. He was a lawyer.”*
- *“My son is sick. I’m not on assistance because I don’t want to work. I know people on it who don’t want to work.”*
- *“I am 57 years old and now have custody of a 17 year old. It’s really hard.”*

Other common issues included: their own physical/mental health issues, lack of a support system, interpersonal violence, substance use treatment and challenges with a criminal background.

- *“I have cancer. I don’t think many people on cash assistance are at the age to get cancer.”*
- *“My life is on hold because of the spinal fracture from domestic violence. It’s temporary due to outside factors. I don’t normally seek out cash assistance.”*
- *“My spouse died of a drug overdose 2 months ago. I’ve been a stay at home mom for 17 years.”*

Of those who felt their situation was “unique,” the majority indicated that, unlike others in the program, their participation in the cash assistance program was “only temporary” and that they did not want to rely on financial assistance. They also expressed that they were not “taking advantage” of the system.

- *“I’m not looking to stay on it long term. I just needed it temporarily until I could find a new job.”*
- *“I’m using the program for what it’s meant for, I want to get off the program. I hate this. I think others try to stay on the program forever.”*

Another common reason amongst perceived differences in attitude was that respondents “wanted to work,” but their personal situation made it so they couldn’t work. Others asserted that most other people aren’t dealing with or haven’t gone through their set of circumstances. Some respondents said that their status as a single parent made their situation more difficult to navigate. One participant expressed their feelings as follows: “...my past and having a child so young. My son’s father being deceased, having to go to treatment. I doubt other people go through this much.”

## EXPERIENCES WITH DWS

Much of the training efforts over the past 6 years include a focus on improving both the customer experience with DWS and the use of appropriate supports and resources to assist them in employment efforts. This section includes data regarding the respondents' first encounter with DWS, knowledge of FEP policy, their experiences with DWS workers, and their engagement with the personalized employment plan.

### Initial Entry into DWS

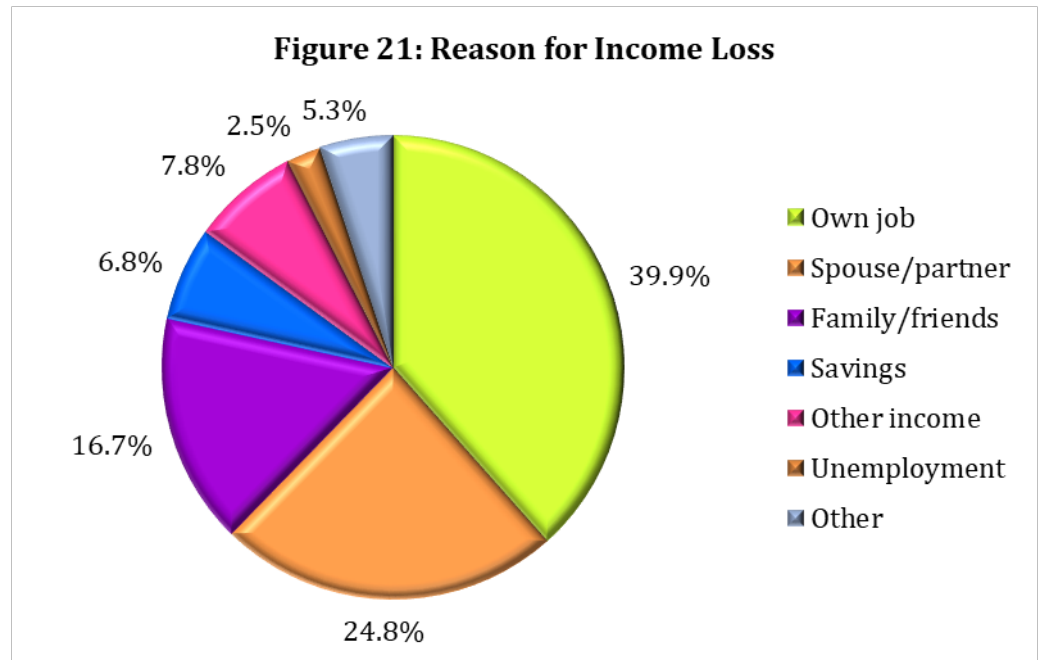
For most people, accessing public benefits is a memorable event. For many it is a step taken after many other avenues of financial assistance have been exhausted. Respondents were asked to think about when they *first* applied for cash assistance - whether in Utah or another state. As reported in Table 30, most respondents heard about the assistance program from family or friends. However, there has been a significant jump in the percent of individuals learning about cash assistance on their own online. Referrals from other community agencies and even doctors and hospitals have become more frequent. Some had been recipients of other services such as food stamps or Medicaid in the past and simply applied for additional benefits when needed.

The average age of the first receipt of assistance has continued to rise and ranges from 16 – 61 years. Consistent with the Redesign 2012 study, three-quarters of the Refocus sample reported that the current episode of cash assistance was their first.

**Table 30: Entrance Into Cash Assistance**

	<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Average age of first receipt (median) of cash assistance	28.0 years (range 16 - 61)	25.0 years (range 16 - 59)	23.0 years (range: 15-60)
Episodes on cash assistance			
One	751 (75%)	822 (76.4%)	722 (63.1%)
More than one	250 (25%)	253 (23.5%)	422 (36.9%)
Who first told you about DWS resources?			
Mother	189 (18.9%)	172 (16.0%)	215 (18.8%)
Friends/Other family	354 (35.4%)	300 (27.9%)	434 (37.9%)
I just knew myself	16 (1.6%)	415 (38.6%)	327 (28.6%)
Found online	161 (16.1%)	18 (1.7%)	1 (.08%)
Substance abuse treatment facility	44 (4.4%)	17 (1.6%)	1 (.08%)
DWS Services	33 (3.3%)	12 (1.1%)	8 (0.69%)
Community resource agency	71 (7.1%)	38 (3.5%)	47 (4.1%)
Doctor or hospital	35 (3.5%)	10 (0.9%)	6 (0.5%)
Religious leader	9 (0.9%)	---	---
DCFS	9 (0.9%)	---	---
Educational/work institute	15 (1.5%)	---	---
Other	5 (0.5%)	74 (6.9%)	156 (13.6%)
Don't know	58 (5.8%)	---	---

**Why Seeking Financial Assistance:** In general, seeking financial assistance is the result of a change in income that makes seeking help necessary. Respondents were asked to describe the specific changes in their financial situation that led them to apply for cash assistance. Though the details of these circumstances are unique to each individual, major themes that led to financial stress are presented in Figure 21.



The largest group of respondents sought cash assistance due to the loss of their own job and not making enough income to support their family (408). Though not included in this group, many respondents also spoke about exhausting all of their savings (76) or running out of Unemployment Insurance (25) prior to applying for assistance. The reasons for losing employment were diverse and are further addressed in other parts of the report.

Respondents frequently mentioned personal issues (particularly related to physical health, pregnancy, and mental health) and family responsibilities as reasons for losing employment. Specific customer experiences included:

- *"I left my job because I wanted a higher paying job. I weighed the pros and cons of getting another mundane \$9 an hour job or going to DWS for help to get job training for a career to support the family. I got my kids back 4 months ago so I couldn't support them with \$9."*
- *"I got laid off about 8 months ago and I received unemployment compensation. When that ran out I applied for cash assistance. I have been applying for jobs since I got laid off but haven't been hired and I'm not sure why. I think it might be my age."*
- *"I can't work because of physical health issues. I was providing before I had the physical health issues but I also noticed that I was having some mental health problems too. Driving every week from Utah to New York and then back to Utah, that long on the road does something to your mind. So I needed to get treatment for my physical and mental health which is why I stopped working and could no longer provide financially for my family."*
- *"I lost everything because of my ex-boyfriend. I got fired from my job because he prevented me from going and I haven't been able to work since I left him because of my mental health issues that I got from the abuse. I was homeless for a while, but when I moved in with my friend's mom I didn't want her to pay for everything so I applied so I didn't have to ask her for money or necessities."*
- *"I was working at a credit union. I then took a better job where my parents lived out of state to help them with their declining health. They helped me financially and the job did not work out. They offered me the job but then it did not work out because I did not have the right qualifications and education requirements. I moved back to Utah after my parents became more stable with their health. I've been looking for a job, but need help until I get one."*

- *"I lost my job and then I exhausted my 401k plan. It was very minimal. I used it for housing and then had nothing left so I applied for cash assistance."*
- *"My child support stopped four months ago and I thought I could handle it but I couldn't. My hours dropped at work and I wasn't making a lot of money. So I needed cash assistance."*
- *"About two months ago, I was diagnosed with breast cancer and I had to stop working. The job I was working at really covered most of our needs but when I stopped working, I was worried about getting my bills paid and making rent. I got to the point where I couldn't feed the kids so I applied for cash assistance."*
- *"I couldn't qualify for unemployment and am still on medical leave per doctor's orders. The company said I was still on the schedule so that I couldn't qualify. The doc said I could go to work with modified duties, then my old job said they didn't have the ability to take me back. I need cash assistance until I can get medically cleared to return to work."*
- *"I had no money. My credit cards were maxed. My unemployment ran out 4 months ago. I lived off of savings and tried to make ends meet, but ran out of money 2 months ago. I needed cash assistance to support my family until I can find work."*

Another group of respondents had previously relied on a partner for financial support that was lost before applying for cash assistance (263). Some lost support due to the end of a relationship (161) for reasons such as domestic violence (47) or a partner "walking out" (25). In some cases, a partner lost their job or income and could no longer provide support (37). Child support stopped coming in for 37 customers. Some other reasons for loss of partner support included: partner became incarcerated or went to substance use treatment (21), partner moved out of state/country (6), and death of partner (4). Some respondents described their experiences:

- *"I was separated from my husband. He had been providing for us. This was really tough we had been married a long time."*
- *"Three months ago my husband kicked me out of the house along with our daughter. He also took my name off of our financial documents. I had no personal savings and applied for cash to have an income while I am on bed rest and unable to work."*
- *"My wife moved out 2 months ago. She was working and was providing. I applied for assistance when she left to cover expenses because I am seeking disability as I cannot work."*
- *"I left my ex and he had been providing. I was a stay at home mom for years but he was very violent and I finally couldn't take it and we left another state and now we are here."*
- *"My husband got increasingly sick and he had to stop working completely. I applied for cash assistance because I can only work so many hours at my job because I have to help care for my children."*
- *"My child support stopped four months ago and I thought I could handle it but I couldn't. My hours dropped at work and I wasn't making a lot of money. So I needed cash assistance."*
- *"My husband was incarcerated. He was the main source of income and I stayed with the kids. I needed to apply after he got locked up."*

Family and friends were the primary source of financial and other tangible supports for 179 participants. Family was unable to provide enough money in most cases (65). Interestingly, a large number of customers (38) mentioned that they pursued cash assistance to gain independence and stop being a "burden" or "dependent" on family. Some respondents described their experiences:

- *"My mom and I have always helped each other out and my mom needed help or we were going to get kicked out of the trailer. She had been working and paying for most stuff but she lost her job and I helped but it wasn't enough."*
- *"I went there to learn how to take care of my responsibilities and finances on my own. I*

*knew there was an option to be on cash assistance so I took it. My kid's dads and my grandpa were helping support me prior to being on cash assistance. I wanted to gain independence, so I'd rather go to DWS for help."*

- *"I needed cash assistance so my son and I didn't have to rely on our family, and in trying to be self-sufficient we needed help like that. I wanted to make a better future of my son, so I laid my pride down. It was something I'd been thinking about for a while, but I finally was able to put my pride down two months ago. I wanted to be able to give my son opportunities."*
- *"My mom was providing for me before I went into drug treatment. While I was in treatment, they taught me that it is better to be on your own two feet and not rely on others so I applied for cash assistance and got a job so I didn't have to take money from my mom."*

A small portion of respondents (43) depleted or lost other income sources, such as illegal activity (15), SSDI (7), church support (6), student loans (5), and selling belongings (5) prior to applying for cash assistance.

Finally, some customers (54) mentioned circumstances that were not directly linked to changes in their financial situation, but that still motivated pursuing cash assistance. Some spoke about recently being incarcerated/in substance use treatment (17) or homeless (15) without mention of changes to financial situation. A small number of respondents simply became eligible, either due to having a child or regaining custody (14). Only 4 respondents moved from another state where they previously were on cash assistance.

*Attitudes toward Seeking Assistance:* To fully understand a participant's experience of applying for cash assistance, respondents (943) were asked to "describe your feelings about needing to ask for assistance." Participant responses were categorized into three overarching categories (negative, positive, or mixed feelings) based on the feelings, emotions or experiences expressed in their response. Over half of the respondents (59.1%) described their feelings about seeking assistance using "negative" terms. Another 20.7% of the sample indicated having mixed feelings about needing to ask for assistance while only about 8% described having positive feelings. For the respondents who did not describe feeling any particular way (12.3%), their response was classified as "neutral".

Respondents expressed a variety of "negative" feelings they experienced when first seeking assistance. They described these feelings in some of the following ways:

- *"Embarrassing, worthless. I don't know – a loser."*
- *"My feelings were, I don't know, I felt like I was hopeless 'cause I've never been on state before. I always worked, so it just was like I felt helpless. Like, I'm needing [DWS], you know? And I don't like to need anybody."*
- *"I was really anxious about it, I didn't understand how the system worked and I didn't, yeah, I didn't like that I needed it, but it was really important. Yeah, I was just anxious about it."*
- *"I think I felt uncomfortable."*
- *"Oh, I felt terrible – worthless – stupid, scared, irresponsible."*
- *"I was very hesitant because I'm a very independent, self-reliant person. There hasn't really ever been a point in my life where I ever had to really or have been in a situation where I had to be like oh my gosh like I'm literally, I guess the right word is destitute."*

Another reason for expressing negative feelings was because the person did not like asking for help. For some respondents, this stemmed from feeling shame about their situation (78).

Participants (50) also expressed fear that they wouldn't be approved for benefits. Others (54) expressed feelings of disappointment because they couldn't support themselves on their own. These feelings of inadequacy were well described by this participant:

- *"Awful. I mean, you know, when you're already that low and you're used to being self-sustaining and you're used to supporting yourself and taking, you know, always taking life by the reins and the bull by the horns and always taking care of yourself. But that moment where, you know, a weak, the world, whatever weakness brought you to your knees and then you have to go ask somebody and say, hey, I don't have enough money to pay my bills and help. It was, it was very hard, but they didn't make me feel bad about myself and I appreciate, I appreciate it."*

A few respondents (8) felt like they didn't deserve the help. As one participant noted: *"I never [had] to before.... even now I don't feel that I deserve it, you know, and I, and I don't definitely don't think that it's owed to me."*

Those with mixed feelings about asking for assistance often needed to balance both the feelings of shame around asking for help, and the relief at knowing there were resources to help in a time of desperation. Examples of these mixed feelings include:

- *"I've, I felt I felt guilty doing it because I'm so used to being independent. I'm used to, you know, working for stuff like that, I'm not used to getting that kind of help from anyone or any place. So it was new and it made, I was nervous but happy at the same time because it was a sense of relief that they're at least was help out there. But at the same time it's like there was a sense of guilt about it because I just am not used to it."*
- *"It made me feel pretty...it made me feel good, but at the same time it made me feel a little less confident in myself because I felt bad that I didn't have a job and that everything else has been kinda hectic because, you know, with looking for work and trying to be a mom and wanting to have a career and going to school is chaotic."*

A small number of participants (75) identified positive emotions when describing their feelings around asking for benefits, such as: *"I felt pretty confident about it, I felt that they would be able to help me and everything would be good."* Many were relieved to get the help that they needed (19), while others expressed excitement that receiving benefits was a possibility (16). Some respondents simply stated: *"I knew I needed the help."* (15). Four respondents expressed feeling "O.K." about receiving benefits because they pay into the system, such as: *"I pay taxes so I'm going to take my part out now if I really need it. I was relieved, always relieved when someone is helping you out and giving you food."*

### **Connecting to DWS Online**

For the past several years, DWS customers have been primarily accessing DWS services through the jobs.utah.gov website to complete tasks such as applying for benefits, searching for jobs, uploading documentation, and communicating with their employment counselors. As noted above (Table 23), more respondents are feeling very or completely comfortable using the DWS website.

However, there remain challenges with online participation for many customers, 18.9% of whom reported being only "somewhat" or "not at all" comfortable using the computer to manage their DWS case. When reviewing within group comparisons, these challenges were likely to occur for those from the Moutaintainland and Eastern Service Areas, those with no HSD/GED and males.

When asked if there were any parts of the DWS online system that were difficult or challenging to use, 330 (33.0%) respondents reported issues. Those respondents who had experienced problems were then asked to provide feedback about specific issues experienced when using various parts of the DWS website.

Customers most commonly reported that the website is not “user friendly” or is difficult to navigate (90). Many stated that it is “confusing” or that “you get lost” when navigating various pages. One customer said, *“It’s confusing. There are so many steps that you just get lost. The websites are so broad-it’s not simplistic. My E.C. showed me in his office and when I did it at home it was different.”* Some had issues with the general layout, specific screens, and information provided on the site. Interestingly, many customers said that the wording on the website is hard to comprehend, reporting both challenges with the vocabulary level or DWS-specific terminology that they did not understand. In the words of one customer, *“There are a lot of big words that I don’t understand and phrases I don’t understand.”*

It was common for respondents to describe challenges in finding needed information, resources, pages, and documents on the DWS website (68). The quantity of tabs and unclear labels were frequently discussed as barriers to finding the information. A specific part of the website that created customer issues surrounded notices for tasks on which they needed to follow up. Customers stated that they consistently had trouble accessing notices. One customer explained, *“Trying to find the most recent messages they have sent me. They should star alerts that are important. I am in trouble now because I missed a message.”* Another respondent was unable to find a list of resources online: *“Trying to get access to get resources. I need those listed, and they don’t have any resources listed online. They only tell you if you specifically ask and they like you.”*

Uploading documents and completing forms for DWS, such as monthly reviews, job search logs, personal information, and applications, created challenges for many customers (55). Some customers felt so overwhelmed by the online documentation that they opted instead to visit the DWS office to fill out paper forms. A common issue was that customers do not receive confirmation of documentation being successfully uploaded. This is particularly problematic, as sometimes documents, such as monthly reviews, fail to upload and customers then risk losing their benefits. One respondent described their issues with e-documents, *“Uploading the documents sometimes is a pain. Sometimes what they ask for is not clear. Sometimes there is no link. Sometimes it does not load, but you don’t know it until you call or get another letter saying you had missed something.”*

Many respondents reported that the DWS website is not mobile friendly (45). This is particularly important, as many DWS customers do not have access to a laptop and rely on their mobile phone for internet access. Other customers had broader technical issues with the website, such as it running too slowly or frequently crashing (38). In one participant’s words, *“Sometimes the website won’t save or reset. I think it’s completely bogged down with everything it’s trying to process.”*

Login issues were another common problem (36). Some customers believe there were too many passwords to keep track of, while others struggled with the new third-party verification requirement for signing into the site. For example, *“I use an email account. I’ve used it for years. I used it for previous DWS applications. I couldn’t use it this time and had to create a new email. I had problems logging on.”*

A group of customers explained that their issues with the DWS website were a result of personal challenges using technology (18). A small number of customers felt that their personal information or general website information was outdated or incorrect (7).

Two customers offered insightful suggestions for improving the DWS website:

- *“Don’t know how to use the website to talk to case worker. Should have like an online chat.”*
- *“It’s difficult to navigate because they use words and phrases that aren’t common or well known. For example, everything is categorized into sections and I don’t always know what belongs in what section. Like they have a ‘my job search’ section but I don’t know what belongs under ‘my job search’. It would be helpful if they had a tutorial video that explained where all the important things are.”*

### Interaction with DWS Employees

**Employment Counselor:** As noted in the study criteria, all respondents qualified for cash assistance, thus they each were assigned to and had met with an employment counselor. After many years of asking a general question regarding the customer’s overall relationship with their employment counselor a steady upward trend is clear, and continues with the results from this study as presented in Table 31. There was actually a significant increase in the portion of respondents reporting an “excellent” relationship in the current study. Data in Table 31 reveals that while results vary somewhat according to case closure type, results from the Refocus 2018 study extend the trend of improvements in these relationships.

**Table 31: Relationship with Employment Counselor**

	Dynamics of Leaving Welfare 2002*			NP Study* 2004	TL Study* 2003- 2005	FEP* 2006	Redesign* 2012	Refocus 2018
	Closed Work N = 29	Closed Other N = 52	Closed TL N = 260	N = 292	N = 1004	N = 1144	N = 1075	N = 1001
<b>Excellent</b>	12 (41.4%)	15 (28.8%)	66 (25%)	21 (7%)	306 (30.5%)	410 (35.8%)	498 (37.0%)	526 (52.5%)
<b>Very Good</b>	7 (24.1%)	3 (5.8%)	40 (15%)	35 (12%)	197 (19.6%)	232 (20.3%)	207 (19.3%)	192 (19.2%)
<b>Good</b>	4 (13.8%)	10 (19.2%)	48 (19%)	81 (28%)	218 (21.7%)	261 (22.8%)	245 (22.8%)	189 (18.9%)
<b>Fair</b>	3 (10.3%)	11 (21.2%)	40 (15%)	69 (24%)	148 (14.7%)	134 (11.7%)	138 (12.8%)	64 (6.4%)
<b>Poor</b>	3 (10.3%)	13 (25.0%)	66 (25%)	86 (30%)	135 (13.4%)	99 (8.7%)	86 (8.0%)	30 (3.0%)

\* - Full study results can be found at: <http://www.socwk.utah.edu/sri/dwsreport.asp>



As previously noted, the primary point of contact for customers at DWS is their employment counselor. When asked, “What is the best way for your employment counselor to reach you?” an overwhelming majority (87.6%) stated that their preferred method of contact was the phone. Another 7.8% preferred email. Only 2.5% preferred regular mail and 1.6% preferred a text message. A few (18) respondents opted to describe an alternative means of communication, such as in-person communication at the DWS office or the customer’s home or place of residence, such as a treatment center or shelter. A few individuals asked to be contacted through a third party such as a parent or partner.

Additionally, respondents were asked to identify particular aspects of the relationship with their employment counselor. As shown in Table 32, the differences between the studies’ outcomes are relatively small (likely because they were so good at the start) and are trending in the direction reflecting a continuing improvement in customers’ experiences with their employment counselors.

As part of FEP Refocus, several specific components of the customer-worker relationship were highlighted for improvement. DWS leadership added several specific questions which had not been asked in the past to evaluate those specific components of the training. All results in Table 32 capture the responses of those who either agreed or disagreed with the question. Those providing neutral responses comprise the remainder of the total for each question.

**Table 32: Specific Aspects of Relationship with DWS Employment Counselor**

	<b>Refocus 2018 N = 1001</b>		<b>Redesign 2012 N = 1075</b>		<b>FEP 2006 N = 1144</b>	
	<b>Agree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Disagree</b>
..treats me with dignity and respect.	950 (94.9%)	23 (2.3%)	975 (90.7%)	99 (9.2%)	1007 (88.0%)	128 (11.2%)
..takes the time to explain program rules.	871 (87.0%)	60 (6.0%)	972 (90.4%)	101 (9.4%)	1001 (87.5%)	131 (11.5%)
..only cares about filling out forms/putting notes in computer	153 (15.3%)	755 (75.5%)	253 (23.5%)	819 (76.2%)	298 (26.0%)	836 (73.1%)
...overwhelms me with so many things to do I am likely to fail.	103 (10.3%)	762 (76.2%)	268 (24.9%)	802 (74.6%)	317 (27.7%)	816 (71.3%)
..did not give me a chance to explain what brought me here and what I need.	75 (7.5%)	861 (86.0%)	189 (17.6%)	882 (82.0%)	317 (27.7%)	816 (71.3%)
...is helping me (move closer to a job /improve my work situation)	794 (79.3%)	72 (7.2%)	842 (78.3%)	213 (19.8%)		
..makes me feel heard and understood	880 (87.9%)	55 (5.5%)				
..really seems to care about what is best for me and my family	858 (85.7%)	52 (5.2%)				

Table 32 (Con't)	Refocus 2018 N = 1001		Redesign 2012 N = 1075		FEP 2006 N = 1144	
	Agree	Disagree	Agree	Disagree	Agree	Disagree
...believes in me	827 (82.6%)	35 (3.5%)				
..helps me feel confident	791 (79.0%)	54 (5.4%)				
..really tried to understand me and my situation	834 (83.4%)	80 (8.0%)				
..gets back to me in a reasonable time when I leave a message	824 (82.3%)	88 (8.8%)				
..is flexible when family concerns interfere with DWS activities	795 (79.4%)	67 (6.7%)				
..My EC and I work together as a team	828 (82.7%)	67 (6.7%)				
...My EC and I can work through things when we don't agree	640 (63.9%)	60 (6.0%)				
..talks with me about things that are important to me	824 (82.3%)	78 (7.8%)				
..tells me about DWS resources I can use	856 (85.5%)	69 (6.9%)				
..connects me to community resources I need	783 (78.2%)	103 (10.3%)				

***Comfort in Communicating Situation:*** In addition to the experiential questions, respondents were asked to indicate how comfortable they feel discussing “their current situation and its effect on working” with their employment counselor. A majority (88.1%) felt “mostly” to “very” comfortable having such conversations. For the Redesign 2012 study, this number was only 75.4% - a significant improvement! Customers who did not have this experience have something to teach us as well.

Those who felt only “somewhat” to “not at all” comfortable were asked to discuss why this was difficult. There were two distinct trends in the reasons behind the discomfort experienced by these respondents. Some respondents identified something within themselves that made it difficult for them to open up to their EC (37). Others identified an issue or problem with their employment counselor that impacted their ability to open up about their situation (103).

Of those who identified something within themselves that made it difficult to open up, the majority (22) indicated that they struggled to open up to people in general and therefore did not want to share their situation with their employment counselor. Others were afraid of being judged by their employment counselor (4), afraid of disappointing their employment counselor

(2), or embarrassed about their situation (2). An additional 4 respondents directly stated that the employment counselor was not the problem noting, *"It is nothing to do with the employment counselor, it is about me!"*

Of those who identified the challenge of opening up as rooted in the employment counselor, the majority (55) indicated that a poor relationship with their employment counselor kept them from sharing details about their current situation. Some indicated that their employment counselor demonstrated insensitivity towards what they had initially shared about their situation (24) or that their employment counselor did not demonstrate an effort to connect with the respondent or "understand me" (12). Other reasons had to do with the employment counselor's attitude or demeanor, which respondents said was judgmental or rude/cold.

Respondents also indicated difficulties with contacting or communicating with their employment counselor (28). Some felt that their employment counselor didn't listen to them during their conversations (10), while others said that there was a general lack of communication from their employment counselor (8) or that they were difficult to contact (4). Another 6 respondents indicated experiencing a language barrier or difficulty physically understanding their employment counselor. Customer examples of these situations include:

- *"After all that I have told her about my present life. I wish she could help me figure out the next step to deal with a felony record. She sends me to employers that don't hire felons. She needs to be more sensitive to that."*
- *"Stop pushing me to job search while I'm in school. They should support me in going to school but they want me to go part time school and get a job."*
- *"Put me with a counselor that speaks Spanish. They didn't offer me any options for a translator or a Spanish speaking counselor."*
- *"I feel like they should talk to you about your situation and offer help/advice for how to gain access to resources after C.A. ends. Pretend to care at least and listen."*
- *"I wish my employment counselor wouldn't tell me what I have to do to be good at interviewing. She doesn't acknowledge my strengths and competence. She also is not understanding that I don't trust children to be in child care."*

There were 12 respondents who felt that their employment counselor wasn't supporting their personal goals or had set unrealistic expectations for them given their situation. Others (4) felt their employment counselor was simply focused on meeting program requirements and did not care about their personal goals. Interestingly, 6 respondents did not want to open up to their employment counselor because they were afraid of losing their benefits. It could not be distinguished whether or not this fear was caused by their employment counselor or if it was driven by an internal belief held by the respondent.

Respondents were then asked to identify *"how helpful* the employment counselor had been with assisting the customer in managing the issues affecting their ability to get or keep a job." The majority (91.6%) said the employment counselor was "somewhat" or "very" helpful in this area.

**Helpfulness – Work Supports:** All respondents were then asked to identify anything more they felt the employment counselor should be doing to help specifically in preparing them for employment. Those who reported that they needed more assistance (180) were then asked to explain specific ways in which they need support.

One group of customers wished that DWS supported their education, training, or internship

goals (42). Participants commonly connected education supports with better long-term career opportunities, rather than settling on a “dead end job.” In the words of some customers:

- *“They could be helping me get my GED. After I get it, it would be easier to get the job I want but nothing is in progress to get it.”*
- *“I wish they would help me get into ESL classes so I could get an English-speaking job that pays more.”*
- *“Some people are encouraged to go to school and I was discouraged. I’d like to be a part of a training program.”*
- *“I wish they had internship programs. I get anxiety around working. It would be great if we would go as a group to get experience at jobs.”*
- *“More focus on education and investing in my career than getting me as short-term dead-end job.”*

Another group of respondents wished they had more hands-on support from their employment counselor in exploring job leads and work opportunities (41). Many of these customers spoke about being unsure of how to apply or find employers who are hiring. For example:

- *“They haven’t really helped me look for work. So I wish they’d provide me with job options or teach me where to go to find a good job.”*
- *“Have more employers at their office who are hiring - like a job fair doing interviews and actually hiring people instead of not knowing if they are hiring.”*
- *“They need to help me look. They are not helping me at all. When I ask for employment resources, they just tell me to look. I am new to the area and I don’t know what is available. They just sit back and are put out when I ask for help.”*
- *“I don’t know what I need to do to find a job. I don’t know what I can do. Maybe they can help me figure that out.”*

Participants frequently spoke about needing more help with resume building and developing interview and workplace skills. One customer described these needs, *“I could learn how to build a resume and what would commonly be asked in interviews, the common answers, ways to conduct yourself in a work environment, that type of stuff.”*

Customers mentioned several ways in which DWS workers could be more effective in creating relationships and in discussing topics related to employment. For example, some customers wished that their DWS worker provided more career counseling and/or was more open to their career goals. One customer described this need for additional career exploration: *“If they asked questions like, what are you interested in, or are you having trouble applying? They should be able to help me with that stuff.”* Another customer wished that their goals were supported, stating, *“I think they should trust that I know what I want for myself, instead of forcing me into getting a job that I don’t want.”*

Some respondents spoke to wanting more flexible, individualized help from their employment counselor, such as support with deferring employment to focus on other priorities. For example, *“I wish they would allow me a period of time where I didn’t need to worry about preparing for employment yet and could just focus on my baby and recovering physically. Then I would be more ready to look for a job.”* Finally, other customers referenced employment counselor soft-skills, such as relationship building and communication skills, that would better support their employment goals. One customer put it simply: *“I don’t know, they don’t contact me or don’t communicate with me so improving communication could help prepare me for a job.”*

Finally, assistance with specific employment supports was identified as an area where the employment counselor could be more helpful. Childcare assistance was often cited as a needed employment support, particularly during the job search process. One participant offered this feedback: *"They should have a program where you have child care while you're looking for a job. I just have to hope someone's available when I have an interview."* Several other employment supports that customers referenced included: transportation assistance, support with physical/mental illnesses, computer assistance, legal help, and purchasing work clothing.

**Helpfulness - General:** In addition to being asked what DWS could do to assist respondents in preparing for employment, respondents were also asked what DWS could do to assist them *in general*. Although most respondents had already indicated their employment counselor had been at least somewhat helpful, 483 (48.3%) respondents provided examples of ways they wished DWS could assist them while receiving cash assistance. There were two main themes identified in the respondent's responses: improvements/ assistance relating to DWS and wanting help navigating or being connected to community resources.

For customers receiving cash assistance, their employment counselor is the main way through which they connect with the DWS as a system. Respondents indicated that it would be helpful to have their employment counselor take a more personalized approach to their particular case and be more understanding and/or emotionally supportive towards their situation. Customers expressed that feeling like "just a number in the system" negatively impacted their experience at DWS. For example:

- *"Address the obstacles that inhibit one's progress rather than simply dismissing them. My EC dismisses problems I have. Can't address them if he doesn't acknowledge them."*
- *"My old one didn't care. I took the GED test and she lost the results. She needs to care about us or not work there."*
- *"She could be a little nicer. The way she speaks to me about the things going on in my life makes me feel like all the things I needed to get done weren't as important as what she wanted me to get done."*
- *"It seems like she forgets who I am every time I go in there. I wish she'd build more of a relationship with me."*

Increased frequency or quality of communication between DWS and the customer was another request. Some customers felt this would greatly improve their ability to complete tasks and responsibilities related to their program requirements. For example:

- *"Try to reach out to me by phone more as I don't always have access to email. I have told them that I am so anxious all the time that I am going to miss one of those emails because I can't always get to the computer to look for notices. I wish they would listen to me when I say the phone is best."*
- *"It would be helpful for them to actually ask/set appointments for things other than just checking in once a month. If they did more hands-on meetings instead of giving a list of resources on a paper and dismissing us."*

Other respondents requested that the CA program or DWS be more flexible in terms of scheduling appointments and/or be willing to adjust program rules to their specific situation. Examples of ways in which flexibility would be helpful included:

- *"They could be more understanding of my situation and my grandson's health and adjust expectations for keeping the benefits. They want him to job search and he is clearly mentally*

*unstable and unable to work.”*

- *“They should give you more time with maternity leave. If you had more time to adjust to being a mom then getting work would be easier.”*
- *“Be more flexible with time of the appointments because I don’t have transportation.”*
- *“They won’t give you a bus pass unless you’ve got a job already, doesn’t make much sense.”*
- *“I didn’t have transportation or family support so if she could come meet with me at my house that would be helpful because I struggle getting places.”*

A common response was wishing DWS could increase their monthly benefit or adjust the program so their other monetary benefits, such as food stamps, weren’t impacted by their cash assistance. As one person said, *“My food stamps lowered when I got my cash assistance, which is crappy. Not lowering food stamps would be good. I would like to get cash assistance without my child’s father having to go to O.R.S. because he already helps with so much.”*

In addition, respondents requested additional assistance navigating the DWS program requirements and suggested DWS improve their internal operations for enhancing communication between departments/programs or increasing staff competency.

The second area for improving helpfulness was asking that DWS assist respondents with connecting to and navigating community resources. The two most frequently requested resources were education opportunities and housing. Other resources indicated by respondents included: childcare, transportation, healthcare/mental health care, help with background issues, financial literacy, applying for disability, and applying for food stamps. As some customer’s noted:

- *“Understanding the resources is hard. It should be easier for people to understand that there is help if you have never used the support before. More information on resources in the community.”*
- *“Recognize my continuing education credit as participation hours. So I can focus on getting my license back to get back into real estate.”*
- *“More training opportunities; More financial help with schooling because if they could help me become a dental assistant I would make enough to support the family.”*
- *“I am not cleared to work right now because of my PTSD so I wish they paid for more frequent therapy. I only see my therapist once a month and I would like to see her every week.”*
- *“I think they could provide better or more accurate information on housing programs. They just gave me a handout and told me to talk to the department for housing and urban development. It would be nice to be able to talk to my employment counselor about housing to have more help with that?”*
- *“I need help with rent, I’m worried about being homeless. I can’t focus on getting a job.”*
- *“I would like them to have more information about what homeless people with children struggle with so they could tell me what to expect so I know what things I might need. I didn’t know I was homeless until I called 211.”*
- *“Helping me talk to the housing facilities, I had to use a different community resource to help me with that. I’d like help with the housing interview. I’m having a hard time with credit. I have bad credit, I’d like credit with that. And would like help with a resume.”*

## Licensed Clinical Therapist (LCT)

For many years DWS has recognized the need to offer in house access to mental health services. Thus, all FEP customers have some level of access to LCT services if desired. In this study, 405 (40.5%) respondents reported having met with an LCT, either in a group or individual setting. This figure is 8% higher than reported in the Redesign 2012 study. When asked to describe specifically what was helpful or unhelpful in working with an LCT, the largest group (68.4%) reported that their experience with the LCT was helpful. A much smaller portion of respondents reported having unhelpful experiences with the LCT (66). Some respondents had neutral experiences (40), while others had a mixed experience with the therapist at DWS (20). Certain trends were identified in what respondents found to be most helpful and unhelpful during their interactions with the LCT.

The most common “helpful” part of working with the LCT was securing referrals and resources that were needed (116). Customers appreciated it when their LCT set them up with a long-term therapist. Some therapists went above and beyond with the referral process; for example, *“He referred me to my current therapist. He even offered to go with me to my first appointment. He was very supportive.”*

Displays of empathy and active listening skills by a clinician are vital in building rapport with any client. DWS customers reported that feeling validated, understood, and supported by their LCT was helpful (89). Similarly, feeling like they could talk and/or had someone to listen to them also was important (69). Respondents describe ways in which their LCT supported and listened to them:

- *“She had a really good balance of being sympathetic towards my situation and pushing me to reach my potential. She’s been very helpful emotionally and is uplifting but pushes me as well.”*
- *“It was helpful. They were very understanding which was comforting and made me feel human.”*
- *“He listens to me. He understands my depression, my anger. He said that he’d look out for me and it showed me that someone was fighting for me.”*
- *“He let me talk and tell my story and it was helpful that he seemed like he cared and listened.”*

Some customers found the skills and education provided by the LCT to be most helpful, particularly when it helped them feel better (37). One customer described skills learned in a workshop, *“It was a fun workshop. It was helpful and informational. He puts on workshops. They helped me with different skills. Last week there was one on self-care and it had tips for taking care of myself.”*

Respondents also felt that their LCT was an advocate for them within DWS (30). Customers explained that the LCT oftentimes was a “middle-man” between them and the employment counselor and would make suggestions based up on their mental health status. One person explains, *“He did his own evaluation and he recommended that I don’t do the 40-hour job search so I can attend therapy and receive treatment.”* Other customers felt that the LCT’s support of their treatment outside of DWS, either through a current therapist or treatment facility, was most helpful (21). Finally, good communication and efficient processes were noted as helpful and important.

In regards to challenging experiences with the LCT, it was particularly unhelpful when a customer felt invalidated or judged by their LCT (21). One customer described the lack of empathy, stating, *“He’s just there, he didn’t seem like he cared about me or my situation.”*

Some customers found the LCT unhelpful because they already had another provider (18) or only met with the LCT because it was mandatory (18). In the words of one respondent, *“It was a waste of my time. I’m already in therapy in another service facility with another therapist. But I still had to do an evaluation and talk about my trauma to see if I need to do therapy and drug test with DWS. I did not want to talk about those things with the LCT because I already am in therapy. It wasn’t helpful to bring up my trauma.”*

Some respondents did not receive what they had hoped to gain in working with the LCT. Most commonly, customers did not get access to preferred resources/referrals or did not talk about issues that felt relevant. Some respondents felt uncomfortable opening up to the LCT in one session, and several of these respondents were not told that they would only be meeting with the LCT one time. Other unhelpful components of the LCT relationship included: personal barriers to receiving treatment, possible negative impact on benefits, and logistical issues. Interestingly, most respondents who referenced completing a Substance Abuse Subtle Screening Instrument (SASSI) assessment, or another substance use screening, reported having a negative or neutral experience with the LCT. It was not uncommon for these customers to feel judged or confused by this process.

### **Improving Worker - Customer Interactions**

All respondents were asked to give feedback on how to improve the interactions between DWS customers and staff in order to help inform future customer service training. More than one third of respondents (37.0%) indicated they had a good customer service experience and had no suggestions for ways to improve employee/customer interactions. Among those that did make suggestions, responses were categorized into four major themes: improving customer/employee relationships (475); improving internal DWS operations (249); improving employment counselor capacity (173); and improving phone communications/hold times (108).

The majority of suggestions (475) for improving customer service at DWS related to improving the quality of the customer/employee relationship. Most respondents (160) felt that this could happen if DWS staff could express better overall attitudes, more empathy and less judgment. As some suggested:

- *“Be more understanding. There have been a few people I’ve talked to on the phone who made me cry because they had lack of sympathy.”*
- *“Not be so judgmental on people who have been incarcerated. I think they jump to conclusions instead of taking every case individually.”*
- *“I think instead of having an attitude cause of my past, I think just look at their job instead of looking at someone’s past. Approach them in a different way it helps benefit people better. That’s how I feel about it. Cause if you’re sitting down and talking to someone with an attitude why would you want to open up to them. You know you don’t.”*

Some customers (74) asked that workers adopt a more individualized approach towards their case instead of treating them like a case number. Others (75) recommended that DWS workers take more time to get to know their customers better and actually understand their personal situations. Some examples of these suggestions included:



- *"I think just listen when someone talks. Don't interrupt and tend to think for someone. Let them speak. Let them know that they're being heard. Let them finish what they're talking about before you jump in with an automatic solution because sometimes there's more to the story than you think there is."*
- *"Not be so generic. I feel like sometimes when you call and you have a problem, they just like read you this scripted like blanket answer for every single problem and I feel like they don't spend enough time listening to like your individual needs and circumstances."*
- *"Well, with the way that I interacted with my counselor personally, one of the biggest things I think was one, making sure that I feel heard, because everyone's situation is different, we all want to feel heard, you know."*

Customers also suggested improvements related to the employment counselors' capacity to meet customer needs. Some respondents (124) wanted more communication from their employment counselor, such as follow-up support and reminders for deadlines. They expressed this themselves as follows:

- *"Okay I personally think if they were able to maybe provide more phone calls to just to check in during the week. Or in between visits."*
- *"Make it easier to connect to them. Whether it be through an online or through the phone instead of waiting. I waited 72 minutes and they said no I'm sorry and they hung up. I was very upset."*
- *"Goodness. I mean, the people I've worked with so far have been excellent. I mean, I guess I would like to be contacted more on the phone rather than just getting so many things in the mail. And that way if I have questions about anything, I can just ask them right then."*

Several participants (6) noted that their employment counselors had missed meetings or had very limited availability/accessibility, for example: *"...sometimes she's there sometimes she's not there and I'll leave her messages and she won't get back to me till like four days later."*

Another group of customers felt that Employment Counselors needed to have more knowledge regarding both internal DWS resources and operations, as well as community resources (43). Other respondents (40) wanted DWS to be able to provide more cash assistance or resources and/or felt that the distribution of resources needed to be faster (20). They said:

- *"I would say they could provide more information. Like, kind of set up a more broad variety of things that they could help out with. Like I mentioned the different types of programs, everything. Like being more up-to-date with housing and pretty much everything that the state or other places can help out with."*
- *"Um I think just to make us um more aware of when they are holding like classes or like offering any type of help or when they do the job fair or things like that because it just kind of seems like they don't tell you about it unless you look at the calendar or if you specifically go and ask them for something, they don't really come up to you and help you with things or like make you aware that there's job searches or like I said about the schooling that they can help you pay for that stuff like I had to figure all of that out on my own and um I think just yea just talking more and making people more aware of it I guess."*

A number of respondents (38) felt like there was lack of communication between DWS departments, which impacted their ability to get benefits or made it so they had to repeat processes.

- *"Have better information because I've had instances where I've called three or four times in one day and got different information from each person and that can really mess up and has*

*before messed up my case because I don't do the things that I'm supposed to do because someone didn't tell me or told me the wrong information."*

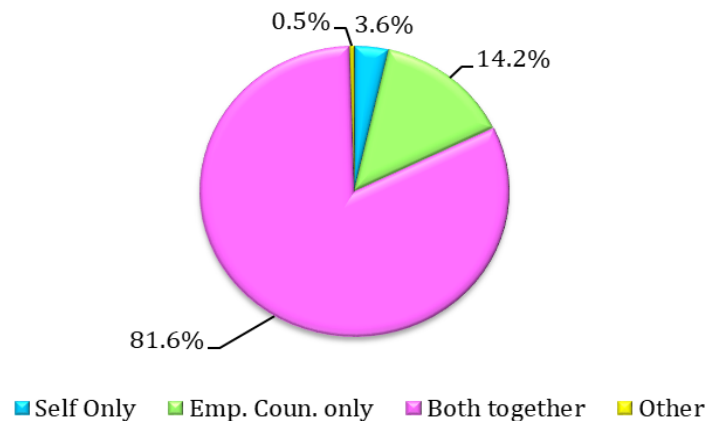
- *"I think that the biggest thing is sometimes I get two different types of information, so not everybody being on the same page with what's supposed to happen."*
- *"Well, ya know, they say I have a case worker and I can talk to the case worker. Tell them I got a job or whatever, expecting they update the information and it doesn't. It's a different department. That's supposedly why. Communication. If my name comes up in the system it shouldn't matter what department, it should just be... ya know... I thought it was all the same thing."*

## Employment Plan Experiences

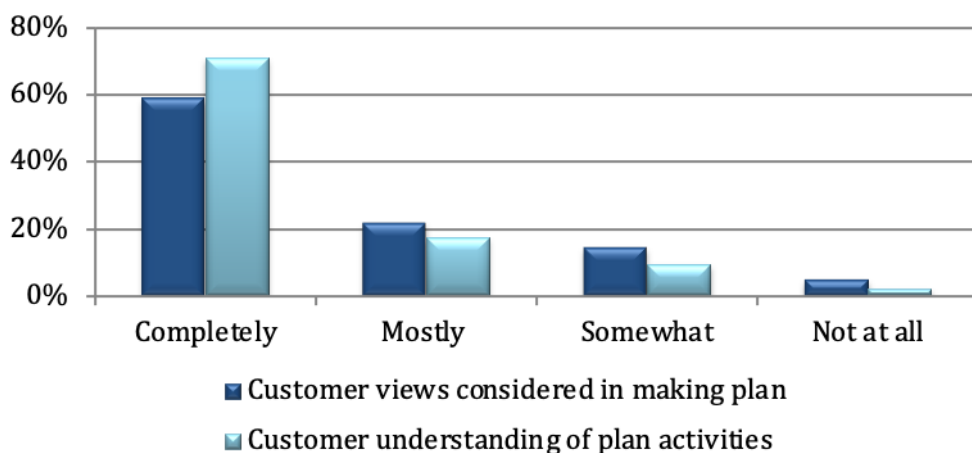
The employment plan is designed to serve as a sort of contract between the employment counselor and customer. It's intended to help guide their work together to achieve agreed upon goals within the DWS program and in areas of the customer's life related to employment and economic self-sufficiency.

Over the past few years, much work has been done encouraging employment counselors to use a partnership model when creating an employment plan with the customer. Figure 22 shows that 81.6% of respondents did indeed feel they partnered with their employment counselor in making the plan. This result is more than 17% higher than reported in the Redesign 2012 study.

**Figure 22: Employment Plan Creation**



**Figure 23: Customer View of Plan**



Perceptions that the employment counselor alone made the plan and then basically told the customer what to do dropped nearly 18%, from 32.1% in the Redesign 2012 study to 14.2% in the current study. There were 5 respondents who indicated that the employment counselor included the LCT in the plan development process, indicating a recognition of mental health issues as a key to the customer process.

There is a natural link between a customer partnering with the employment counselor in creating the plan and the customer's feelings of inclusion and understanding related to the plan. As is evident in Figure 23, higher levels of customer participation in creating the plan resulted in

significant increases in customer understanding of the employment plan, and feelings of having their views considered when making the plan. Less than 20% of respondents felt their views were “somewhat” or “not at all” considered in making the employment plan, again significantly lower than in the previous study.

Since the employment plan is key to guiding the work of the customer, it is important to explore the customer’s knowledge of and belief in the plan. As shown in Table 33, most respondents in this study knew what was on their employment plan and were confident they would be able to complete all plan activities. Again, these figures reflect an improvement over the previous study. For those who *did not* feel able to complete all of the activities on the plan, one of the most common reasons was that the plan had too much or was overwhelming (19.1%). This was also true in 2012, however in that study the portion feeling this way was 20% higher. The 2012 result was significantly higher than in 2006 and may reflect an emphasis on requiring 40 hours per week in countable activities.

**Table 33: Experience with Employment Plan**

Questions		<b>Refocus 2018 N = 1001</b>	<b>Redesign 2012 N = 1075</b>	<b>FEP 2006 N = 1144</b>
Do you know what is currently on your employment plan?	Yes No Unsure	946 (94.5%) 22 (2.2%) 33 (3.3%)	970 (90.2%) 54 (5.0%) 51 (4.7%)	1032 (90.2%) 55 (4.8%) - 0 -
Were there any activities <i>you asked</i> to have on the plan that could NOT be on the plan?	Yes No	52 (5.2%) 949 (94.8%)	133 (12.4%) 942 (87.6%)	128 (11.1%) 1014 (88.9%)
Was education/training ever discussed as a possible option as an activity?	Yes No	669 (66.8%) 332 (33.2%)	443 (41.2%) 630 (58.6%)	
Do you think you will be able to complete all the activities on your plan?	Yes No Unsure	888 (88.8%) 65 (6.5%) 47 (4.7%)	810 (75.3%) 163 (15.2%) 102 (9.5%)	821 (72.3%) 196 (17.3%) 119 (10.5%)
Why not able to complete activities?		<b>N = 183</b>	<b>N=265</b>	<b>N = 317</b>
Physical health issue		13 (7.1%)	37 (14.0%)	50 (16.3%)
Mental health issue		17 (9.3%)	31 (11.7%)	24 (7.8%)
Needs of a dependent		4 (2.2%)	11 (4.2%)	23 (7.5%)
Want to spend time with children		10 (5.5%)	26 (9.8%)	23 (7.5%)
Transportation issue		16 (8.7%)	37 (14.0%)	50 (16.3%)
Just don't want to do it		5 (2.7%)	11 (4.2%)	16 (5.2%)
Too much/overwhelming		35 (19.1%)	104 (39.2%)	78 (25.4%)
Child care problems		19 (10.4%)	34 (12.8%)	50 (16.3%)
Want to focus on school		1 (0.5%)	16 (6.0%)	11 (3.6%)
Didn't believe it was right for me		29 (15.8%)	25 (9.4%)	53 (17.3%)
Don't know what is on plan		15 (8.2%)	---	---
Other		14 (7.7%)	101 (38.1%)	101 (32.9%)

Other common barriers to employment plan completion reported in the current study included: not feeling it was the right plan (15.8), lack of child care (10.4%), mental health issues (9.3%), and transportation problems (8.7%). A few unique situations were also mentioned, such as having a weak local job market or a lack of access to necessary forms or paperwork. Some examples include:

- *“Access to a computer. My computer broke and I’m waiting for a new one.”*
- *“Some of the paperwork my employment counselor needs from the school are things they won’t give me.”*
- *“Language barrier”*
- *“Job search requirements are tough because I don’t have a high school diploma so I don’t qualify for a lot of jobs that would be able to support my family.”*

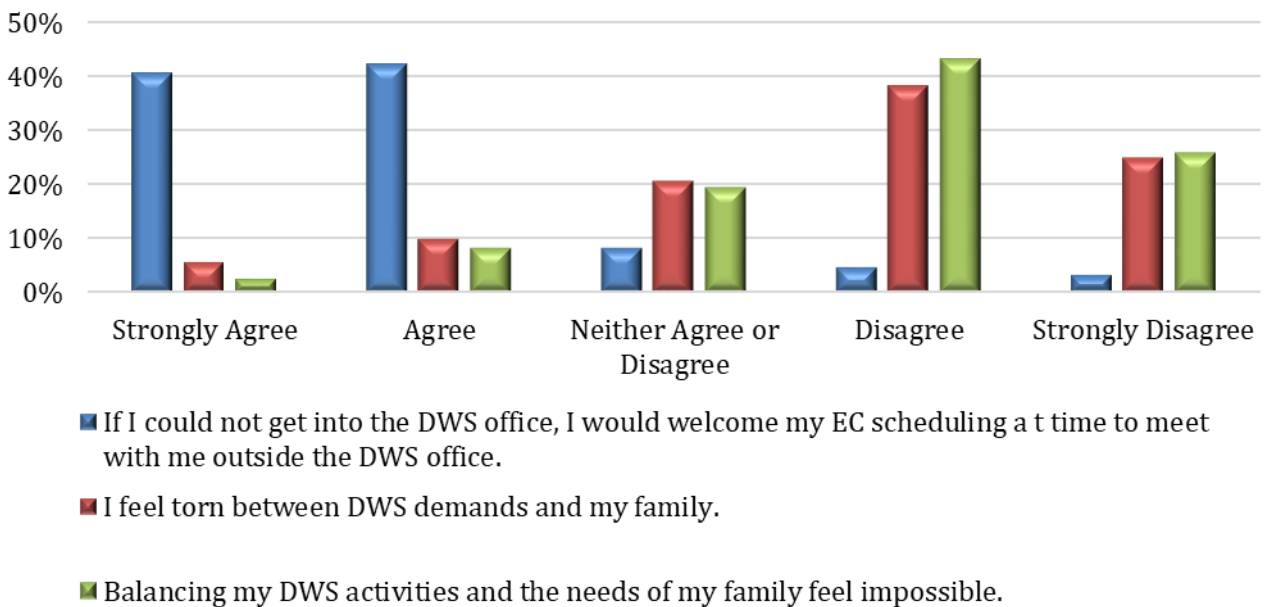
Customer participation in employment plan creation is also reflected in the decrease from 12.4% to 5.2% in customers who asked for activities to be put on their plan and were denied. As in the past, most people who had their desired activities denied were attempting to focus on education/training activities or other activities they believed to be important in being able to return to work. Some examples of these situations included:

<b>What activity did you want on your plan:</b>	<b>Why could you not do this activity:</b>
1) Phlebotomy training	1) My employment counselor said she didn’t have time to do paperwork
2) I wanted help with housing as a basic need, financially and finding a place	2) They told me they couldn’t include that both as an employment plan activity because it wasn’t job related
3) I wanted to take a break from working	3) They said that getting sober wasn’t a to get sober legit reason that I couldn’t work

***Employment Planning and the Family:*** One aspect of FEP Refocus training was an attempt to include the needs of the other members of the customer’s immediate family into the employment planning and other DWS requirements. Questions were added to the employment planning section to explore how well “family focused case management” had been integrated into the employment planning process. Respondents were asked, “How much were the needs of your children taken into consideration when creating the employment plan?” Most respondents (78.7%) agreed “mostly” or “completely” with this statement.

Three additional questions were added to explore the balance of DWS activities and the needs of the family. As can be seen in Figure 24, most respondents are open to meeting their employment counselor outside the DWS office if something made it difficult to go into the office. Regarding the interplay of family demands and DWS activities, most respondents did not experience this as a problem. Individuals who did indicate such problems were also most likely to say they felt overwhelmed by the employment plan requirements.

**Figure 24: Balancing DWS Activities and Family**



## Work Success

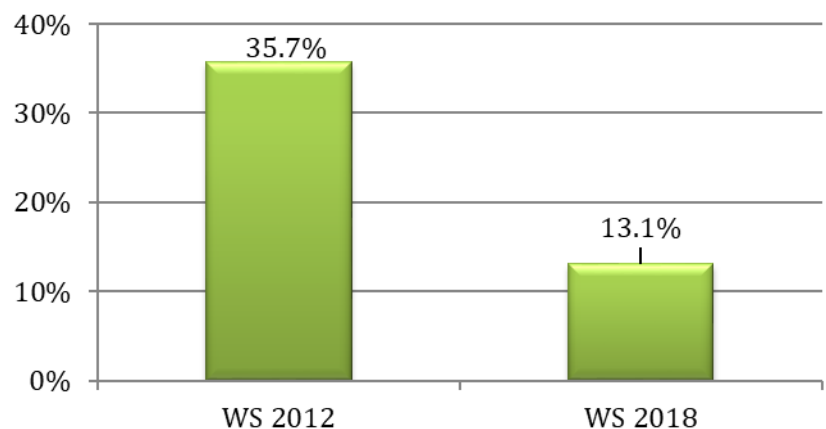
The Work Success program has been evaluated, in detail, in past studies. For this report, only a few core questions were repeated in order to evaluate experiences with Work Success. The Work Success program started shortly after the Redesign 2012 study was initiated and had a significant amount of participation in many offices for a few years. However, as reflected in Figure 25, participation in Work Success decreased dramatically between the 2012 and 2018 studies.

Levels of participation were significantly different depending on the Service Area.

Participation data by Service Area from low to high are as follows:

Mountainland = 8.2%, WFS = 10.6%, WFN = 15.5%, Western = 18.0%, Eastern = 25.4%. Work Success participation was also lowest in Mountainland in the 2012 study.

**Figure 25: Work Success Participation**



**Characteristics and Attitudes:** Analysis of the differences between Work Success participants and those with no Work Success experience are shown in Table 34. Work Success participants were similar to non-Work Success participants in every area except their work histories.

**Table 34: Characteristics and Attitudes**

		<b>Non Work Success N = 870</b>	<b>Work Success N = 131</b>	<b>Total N = 1001</b>
Gender	Female	771 (88.6%)	113 (86.3%)	884 (88.3%)
	Male	99 (11.4%)	18 (13.7%)	117 (11.7%)
Education	HSD/GED	440 (77.2%)	78 (83.0%)	518 (78.0%)
	No HSD/GED	130 (22.8%)	16 (17.0%)	141 (22.0%)
Employed at time of interview	Yes	164 (19.0%)	32 (24.4%)	196 (19.8%)
	No	697 (81.0%)	99 (75.6%)	796 (80.2%)
Working at interview or in the past year ( $p = .039$ )	Yes	616 (71.5%)	105 (80.2%)	721 (72.7%)
	No	245 (28.5%)	26 (19.8%)	271 (27.3%)
Other than program benefits (SNAP, financial, Medicaid) what else gained from connecting to DWS? ( $p = .006$ )	Nothing	112 (12.9%)	6 (4.6%)	118 (11.8%)
	Something	758 (87.1%)	125 (95.4%)	883 (88.2%)

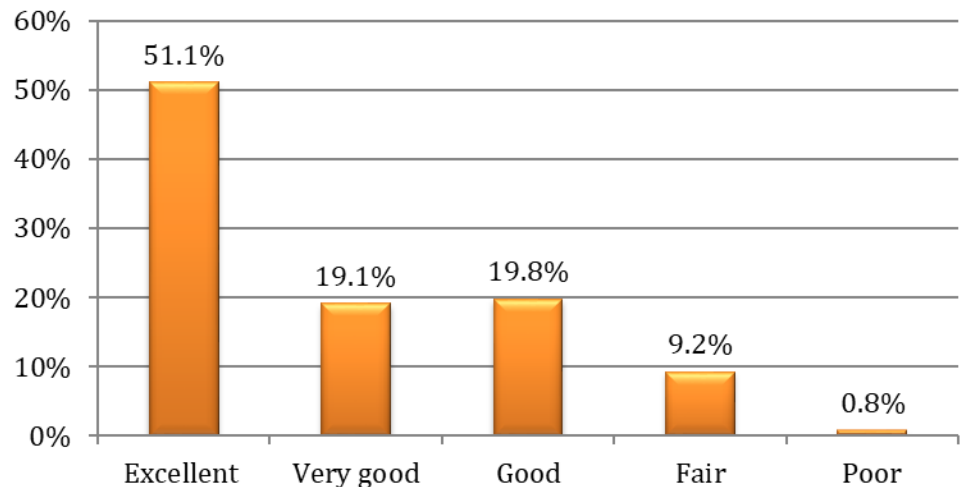
As in the Redesign 2012 study, when respondents were asked, “In addition to cash assistance, food stamps, and Medicaid, what else do you feel like you have GAINED from being connected to DWS?” Work Success participants were significantly more likely to be able to identify additional benefits from being connected to DWS. Participants noted:

- *“I’ve gained the tools I need to be able to successfully look for a job if that happens in the future. I’ve gained the tools of learning how to better keep a job and I’m learning that my mental health is a very, very important thing and that I need to make sure at all times that I have that under, under wraps and well taken care of.”*
- *“Self-esteem. Helping me work through the “you’re the only one standing in your way.” “We’re going to help you through all these different obstacles that keep people from getting a job.” Like, “hey, go get your birth certificate. We’re going to give you the time to do that.” “This is how you answer in an interview question about your criminal background.” All those different things, they were very, very helpful.”*
- *“Relationships, because I found new best friends that I didn’t know that I could ever find. And If I didn’t have the work success opportunity, I wouldn’t have been able to make those friendships cause some of those people you know walking down the street they weren’t somebody that I would realize I would have a connection with. But the way they conducted the classes every morning, we do some kind of connection activity and so it just created an opening for us to relate with each other.”*
- *“For doing the Work Success program, I feel like I got a lot more interviews lined up, because they taught me how to better do my resume and everything, which was nice and it's good to have that plan in place.”*
- *“Yeah the Work Success, that was awesome. They helped me revamp my entire resume which I didn’t even know that it needed revamping. So they did and they gave me a lot of tools and they definitely, I mean because It’s been a little while since I’ve even worked so*

*they kind of helped me refresh my interview skills, and everything, so that would be like, that would definitely be the biggest thing. I took a lot from that class. And my teacher was awesome!”*

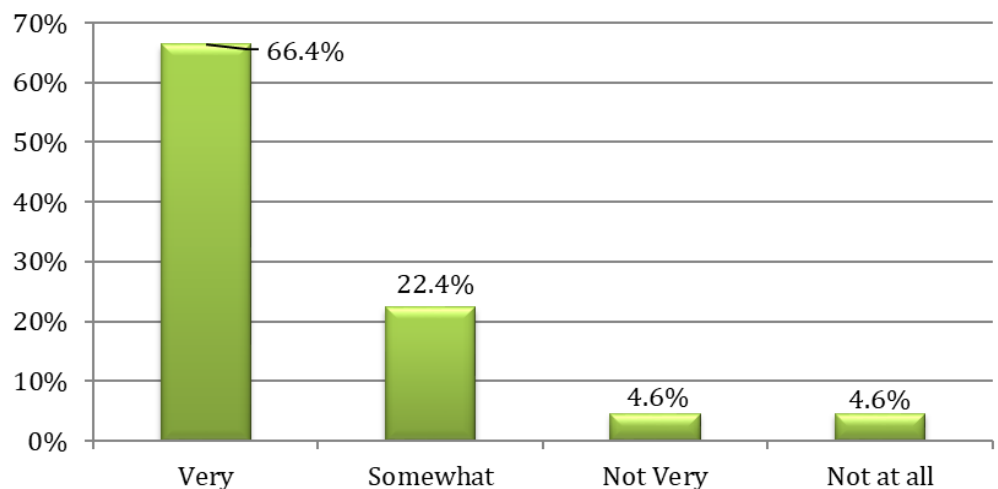
**Experience of Work Success Program:** Of the 131 respondents who had participated in Work Success programs, 98 (74.8%) had exited the program prior to the interview. However, all current and former Work Success participants were asked, “Overall, how would you rate your experience in the Work Success program?” As expressed in Figure 26, a majority of respondents rated their overall experience of Work Success as “good” or “excellent.” There were no significant differences between those who were currently in Work Success and those who had already exited the program.

**Figure 26: Overall Ranking of Work Success Experience**



All respondents who had participated in the Work Success program were also asked, “In general, how helpful do/did you find the Work Success Program in providing the resources needed to help you get and keep a job?” Responses to this question were not quite as positive as in the Redesign 2012 study. However, 66.4% still reported Work Success to be “very” helpful and most of the others found it to be at least “somewhat” helpful. (See Figure 27)

**Figure 27: Helpfulness of WS When Seeking Employment**



As in 2012, respondents were asked to share ideas for any changes they would suggest for the Work Success program in the future. Most respondents (58.0%) had no suggestions for any changes. Of those who provided additional suggestions, the most requested feedback was to adjust the length/timing of the program. Some respondents suggested making Work Success shorter or involving fewer hours during the week, others indicated that the program started too early in the morning. Other logistical program improvements included making it self-paced, doing onsite job training, making it easier to track hours, and offering the classes in Spanish.

There were also respondents who thought that Work Success was too generalized and should be tailored more to participants' specific needs. Others requested specific job search assistance or help building a resume. One participant suggested:

- *"Assess for different needs of participants so that the Work Success sessions are more tailored to the needs of the participants that are currently attending. For example, they did a presentation on depression and it was boring and not what I needed."*

Others wanted Work Success to involve more one-on-one assistance from WS coaches:

- *"More one-on-one time with Work Success coaches would be helpful- them sitting at the computer to work with me on my resume etc. They're really busy; it's hard to grab them."*
- *"When they do the intake I have social anxiety so it was hard to connect with the worker and I left. They need more one on one people available. If someone could have talked to me one on one I wouldn't have walked out." (330)*

Lastly, a few respondents requested that Work Success help them with childcare, with one respondent stating, *"Less hours, or they would help you find daycare while you're doing it. I had to take a 6 hour class and it was hard to find a sitter."*

### **Overall Gains from Connecting to DWS**

The programmatic benefits customers receive from DWS are both temporary and limited. However, DWS aims to support customers in moving towards long-term economic self-sufficiency. It is their hope that with support customers will not need to return for more benefits in the future. In order to determine the additional benefits respondents received outside of those commonly provided by DWS, customers were given an opportunity to respond to the question, "In addition to the food stamps, Medicaid and cash assistance type benefits, what else do you feel you have gained from being connected to DWS?" As in past FEP studies, responses to this question were very diverse. Of those that responded to this question, 22.5% indicated they had received "nothing more" from DWS. This figure was actually down nearly 10% from the Redesign 2012 study, and it did not always reflect anything beyond some respondents feeling they just had not been with DWS long enough to have time for "additional gain."

Of those who did provide a response (726), the "additional gains" were categorized into three categories: personal/emotional support (381); help with additional resources (325); and employment-specific assistance (166).

***Personal/Emotional Support:*** Several different types of personal gains were identified by participants. For 178 respondents, the biggest additional impact was the emotional support provided by their employment counselor. They shared these feelings as follows:

- *"I feel like I have a team. A support team to help me through this difficult patch."*
- *"You know, I need like a lot of positivity in my life so when I get tasks complete and everything you know my worker always tells me good job and that usually lifts me up so if I'm having a bad day or my depression's really bad just hearing something like that from somebody makes a big difference for me. I need a lot, I've had so much negativity in my life as far as like growing up that's impacted me mentally that even as an adult I still need that 'I'm proud of you' in order to get me through the rest of the day."*

Others (117) indicated that working with DWS gave them the strength or confidence to start navigating their life, such as these participants:



- *“So I think my employment counselor, and meeting with her on a regular basis, has helped to increase my confidence that when I finish school that I will be able to find a good job that will support my family.”*
- *“I feel like I’ve gained some more self-confidence and I feel like I’ve learned its ok to ask for help when you’re in that type of situation or in any type of situation that would require that and that its ok to reach out to someone or programs like this for when you really need it”*
- *“I think it has given him [spouse] a little dignity to have gas. That’s basically what it does, it gives us gas money so I can get him to his monthly doctors’ appointments. Instead of asking, ‘hey dad can you put gas in our car.’”*

**Help with Additional Resources:** Those reporting other emotional support said working with DWS made them feel more stable and less anxious about their life situation (44). One respondent provided this example: *“I gained a little bit of peace, a little bit of breathing time. Just kind of get settled, be able to make sure everyone is ok. There is a lot that comes with it.”* Others (36) stated they personally felt like they had a plan for moving forward through their situation, such as this participant: *“A solid plan. Solid goals we’ve set together and now I have more direction in my life of what I can accomplish and where I want to be in 6 months in a year.”*

Securing access to and/or knowledge of additional resources outside of employment/job resources was another very important gain indicated by many respondents (325). Most participants simply indicated that they appreciated that DWS connected them with additional support or helped them learn about other systems and programs, such as housing. One participant stated:

- *“Just a better understanding of the state and what is available. Like, knowing that they...it’s not just like “here’s your check and go on...” They’re really, like genuinely caring about like, wanting to help you be successful and get you back on your feet, which is something I didn’t have a comprehension of or think, you know?”*

Some participants specified that they benefitted from their employment counselor connecting them with other DWS resources, including: education (53); mental healthcare (52); and childcare assistance (21). In regards to these connections, some said:

- *“I think all the resources they have helped me get to have been really awesome, like stuff I didn’t know about like the crisis nursery and tons of stuff that I didn’t even know, I just thought I was going in for them to help me find a job, and they have all this... And I haven’t used a lot of it yet, but they even have programs to help people get clothes for interviews, and like all sorts of stuff that I had no idea they had. Tons of resources.”*
- *“Definitely school is a big one for me like I feel like um, I think it’s really great that they’ll help with education because it’s expensive to go to school, especially if you’re a single parent or have been, it’s like impossible to have extra money, you know to go to do things you want to do or you know. That, so I think it’s really great that they do that.”*

**Employment Specific Assistance:** Accessing specific employment related knowledge and benefits was a gain experienced by many respondents (166). Most referenced learning professional skills, such as resume building or interviewing assistance, (particularly related to their involvement in the Work Success program). While others (52) appreciated DWS helping them with access to a wider range of employment. As was noted:

- *“For doing the Work Success program, I feel like I now know how to make a resume. I know how to make a cover letter, stuff like that. All this, all of the necessities needed to get a job and getting a job that’s worth getting.”*

- *“They’ve really helped a lot with just you know, just helping me tweak my resume and just do ... direct me to the right area. Like where to look for jobs and what to do and what not to do. What to say in an interview. Things like that.”*

Finally, there were only 11 respondents who reported that DWS had added something negative to their life. Several reported a sense of emotional impact. For example:

- *“I gained a temporary false hope when I needed it. And then once I found out the hope wasn’t really there, I didn’t really need it anymore because it helped me get to where I needed to be because it wasn’t what I thought it was, let’s put it that way. If I had known what it was, it wouldn’t have given me any hope in the first place.”*
- *“You know I don’t know, I don’t think much. Like I kind of think my anxiety has kicked in a lot more when I go in, so I don’t think I’ve benefited much. Like I know it’s helped me and my daughter, but like me emotionally, it’s just so judgmental in there.”*

### **Best Part Connecting to DWS**

Toward the end of each interview, respondents were asked to reflect on what stood out as the “very best, most helpful or important part of working with DWS.” This could include any part of the experience, people, programs or activities. A small group of respondents (41) could not find anything positive to report, while another 53 provided a response that did not answer the question. The remaining responses reflected some outstanding aspect of the customer’s experience with DWS.

Many of the responses provided included references to several aspects of a person’s connection to DWS. For analysis purposes, responses were clustered according to what seems to be the central component of their response. Three primary components were identified including: a focus on programs and resources, engagement with DWS staff and personal feelings experienced when working with DWS in general.

**Programs and Resources:** Most FEP customers arrive at DWS seeking benefits from particular programs, generally including health coverage, SNAP benefits and cash assistance. About 10% of respondents (98) identified access to these safety net programs as the primary benefit received from DWS. Examples of comments focused on these programs include:

- *“I mean obviously the cash assistance. I would be screwed right now without it. So that’s obviously stands out as the most for me; and then, yeah just the food stamps, like, yeah. Just the food and the cash assistance. I think about daily.”*
- *“The best part of working with them has simply been the benefits that they provide. I desperately needed the health coverage for my children and I didn’t know about the cash assistance until a few months back and that’s been just a lifesaver to be able to buy diapers and put gas in my car, which you cannot do on food stamps, so...and honestly the amount that I receive barely does that and I’m grateful for it.”*
- *“For me the most beneficial has probably been the childcare benefit. And then right close second to that or if not parallel would be the insurance for the kids are the top two. I wouldn’t be able to go to school and work without the childcare benefit so that’s probably, just outs the insurance just a touch. Because without that I would have to do things very differently.”*
- *“For me, it would probably be Medicaid, having Medicaid. Because without that, my son...like not even just for me, but for my son to have that, he can go to the doctors whenever*

*he needs, if he needs shots he can go and have that and I can go and get him taken care of so that's very good."*

In addition to access to specific programs, one group of respondents (75) identified access to multiple resources as the most helpful part of connecting to DWS. As one person noted, "I feel like they just...anything that you need help with they're able to point you in the right direction and even help you...along the process. If you have to apply for things." Accessing resources, both in the community and at DWS, involves several components such as basic knowledge of what is available, contact information, eligibility criteria, etc. Respondents spoke of assistance from DWS in all these areas.

- *"I guess like when I tell them what I want they tell me my options. Like when I ask them about like housing and stuff. They tell me like programs I can go to to get housing. That's like helpful."*
- *"My worker has been really supportive and I feel like she's an advocate for me. That she's like 'I'll get you what you need', you know within the system of course. But she's...she knows the system better than I do, so there are resources that I don't even know to ask for. Like I don't know what I qualify for and she's been helpful in connecting me with resources I need."*
- *"I don't know. Just helping me get started and knowing the next step of what I need to do next, who I need to contact for all the different areas that I qualify for and how to access them."*
- *"Originally when I asked for the cash assistance I didn't ask for anything else and she [EC] is the one who told me there's other things out there. So she was like you know we have other things you can take advantage of, you should so you don't end up in this situation again."*
- *"That they go above and beyond to reach, to make what they have available, they make you aware of it instead of you having to ask. Because I had no idea that they would help me. I had no idea they could help me through schooling or any of that stuff. And they were, they're very good to be like, well this is what's available. And kind of put it out there, make sure all their posters are out so you can see what, what's available. Knowing, that's good."*
- *"Well they definitely want to get you ready for like, for work. So they have the workshop, they have like resume making classes and stuff like that. Mock interviews and things like that. They even encourage you, they show you how to dress, you know what I mean. So they'll give you a voucher to the store that you can have professional looking clothing when you go for your interview. So, they really set you and show you how you need to be."*

Additionally, several respondents specifically mentioned access to information on resources related to educational opportunities.

- *"Access to good information about what's possible education wise, that issue is really pivotal in my situation, I've worked day jobs most of my life, and I manage them, but they're very bad fit for me. And that's only been the case because I haven't had really access to better kinds of work, where I can really push my intelligence to good use. "*
- *"Back to school. That they're going to help me go back to school and that they're pushing me to go back to school. They're not like oh no don't go to school. They're pushing me to go back to get my high school diploma so I can better my life and become a cook like I want to."*

Even the DWS office itself was identified as a resource given the availability of computers and employees to connect customers with resources online.

- *"I think they have facilities you can walk into and generally, they have staff walking around you can go to and say this is what is going on. Can you help me with this? I think that has*

*been the most helpful, if you rather do it at home on your computer, you have that availability as well, but just having people rarely available in facilities to help you to for whatever it is you need."*

In the 2018 sample, Work Success participation was much smaller than in the past, however, this program was referenced more often than any other specific DWS resource (29). For some respondents the specific skills taught in Work Success were most helpful:

- *"Their Work Success program is probably the thing that stuck out the most. I've always known what a resume is, but they teach you how to tailor it for each job that you're applying to. Like different word choices or different skills that you can put in there. You know, it's not deviating or lying or anything about it, it's just tailoring it for that job so you stand out more and meet the requirements. And then also cover letters. I never really written a cover letter in my life until I did that. You have to do, it's like being in school, you have to do your research on the company, find out their mission statement so you can put those kinds of things in the cover letter and why you think you're a good fit for the job."*
- *"The resume and the work success I believe. Because I wasn't getting any job offers, and as soon as I got it on the resume and got it put on the jobs searching places, I instantly got like 6 or 7 calls. That I think was the biggest thing, was getting a resume and getting it organized and not just "this is what I did" and whatever. Like I didn't even know I had any skills, like I've just been a cashier I don't have any skills and they're like "well handling money is a skill, and this is a skill" and so I feel like they helped me feel better also. Like more confident when I went to interview, I was like "oh well I have this skill and this skill" and I felt better about it. That helped a lot."*
- *"The work essential workshop. That was the most, that was when I realized that things have changed, you know. Before on your resume it was what you can do or what you can provide but now it's like how good you do these things. A lot of things have changed and I had no idea until I did that, so that helped me fix my resume and I get more calls back than before."*

In addition to the core elements of Work Success, the coaches were identified as important resources. Their contributions were described as follows:

- *"I would have to say the Work Success definitely stuck out. The worker there went above and beyond to make sure I got the job and the interviews and the resume. Anything I asked him he went above and beyond."*
- *"The lady that ran the work success program was so great. She was so amazing. She was so nice. She never made me feel bad for being there. She never made me feel like less of a person even with the stuff that I didn't know how to do. Like with the computer stuff. She was just so nice about it. Didn't make me feel ridiculous or shamed in anyway shape or form. And she really made me feel like she really cared about helping out cause she told me even though I was working by the time I went to... She gave me her name and her cell phone number and told me if I ever wasn't working at that job and needed help she would bend over backwards to help me even later in the future and that was really nice to hear."*

The final resource identified was a specific focus on finding employment. This was the goal for many individuals seeking assistance and was specifically named as the most helpful part of connecting with DWS by 39 respondents. The value of this help again extended to many parts of the process including accessing jobs, preparing for employment, finding the right job match to needs and skills, and accessing resources that make employment possible. Some respondents described these supports:

- *“Being able to know how to look for things, like jobs, or ask for help in certain job types or something like that. And knowing where to look.”*
- *“They help you find a job that meets your needs. Like my thing was I had to find a job that paid well. Because I was like, they’re only going to pay child care for 6 months so after that, I have to have a job that I could afford child care on my own. So I needed something at least \$14 an hour.”*
- *“Helped to find those jobs. On Indeed they are low paying jobs, and they help you find the higher paying jobs that your qualifications meet and meet your qualifications.”*
- *“The very best part about it is the skills that they do give you right when you walk in, you know. They have a list of jobs, a list of workshops, you know, they let you know up front everything that you have to go through and participate while you’re doing the program.”*
- *“So far it’s, like, how well they’re helping me out with the career and what kinds of jobs versus ‘oh, it doesn’t matter. Go get one at McDonald’s.’”*
- *“The best thing that I’ve done with them would have to be looking for childcare. It’s the best because I feel like it pushes me in a more positive way to look, to feel more comfortable looking for work, knowing that I have reliable childcare covered. IT just pushes me to really look for a job and really want to.”*
- *“My worker who actually took the time to like, go over everything with me, and even my business ideas, he asked me stuff like ‘ultimately what would be your dream’ and then when I met with him again he was like ‘all night I couldn’t stop thinking about how I can help you get your business started.’ And he’s like ‘I found this business resource center out by the DATC, they’re not connected to what you’re a part of, and you should contact them and set up a meeting.’ So that was really cool. He really went above and beyond. He really cares. He’s like ‘I can tell you’re really motivated and smart and you know where you want to be’ and I’m like, yes, I’m just trying to get there.”*

**DWS Personnel – General:** Experiences with DWS personnel were identified as the most common “best part” of working with DWS. This was most often experienced in one-on-one meetings with various workers. As one person noted, *“I really like having one specific person assigned to me that I can go meet with in person and not have to work with someone different every time.”* Another person said, *“Interpersonal relations, one-on-one face time with people. Just the time spent being heard and hearing and learning.”* The following summary focuses on experiences with employment counselors and LCTs.

**DWS Employment Counselors:** By far the most common response to this question included a mention, often by name, of individual employment counselors. Just over 21% of respondents specifically mentioned this person as the very best part of being connected to DWS. Some generally positive experiences include:

- *“I don’t know. I’d say honestly like just finally getting an employment counselor because I’ve for years and years I’ve gotten I’ve, I’ve, if I’m unemployed I’ve gone for like food stamps and gotten to ask questions or anything, but I’ve never actually truly worked with an employment counselor and this time I think working with an employment counselor really helped me. Like she got me hooked up with an LCT, a licensed therapist. She got me the food stamps, that financial assistance, things like that. I think actually talking to a financial counselor and having somebody sit there and listen to what you need and kind of customized to you. I think that’s really helpful.”*
- *“Facilitating a relationship with an employment counselor of respect and feeling respected. Kind of like that humbling thing, you know, like, just I think facilitating a relationship of*

*trust. Like knowing that I can...that there's help for me if I need it."*

- *"My employment counselor is the best. I didn't know that after 30 days if I hadn't met with an employment counselor that I would have to redo it all over again. I came in to see her and it was like 3:00 in the afternoon and she totally hurried up and put the urgency and the emphasis and the imperativeness on getting it completed as if it was for herself. Because most counselors have been like, 'unfortunately I don't have any openings' but she went over and beyond; that was kind of cool. That was one situation but she does it a lot for me."*

Other individuals had previous experiences with DWS workers and made note of the difference experienced with a current worker:

- *"The very best experience I've had has been working with the employment counselor that started my FEP program, just because she was so different from all the others where. She was the opposite of what I said earlier, she was caring, she was genuine, she treated me as an equal. And she was new, like she hadn't worked there for very long, and so she constantly had to bring other people to the desk to like ask them how to do things, and she was still the best person I ever worked with, even though she didn't know what she was doing."*
- *"My current counselor, she's fantastic. It's varied in quality over the years and like, I got blamed one time for something that I didn't do and didn't know about and wasn't informed of, and it was a horrible experience. And then I had the totally opposite experience, like now where I'm being enabled. So I think it's based on the individual DWS employee. Over the years it seems like the quality is steadily increasing and noticeably."*
- *"I'd say their kindness. I've worked with them for a long long time, and I'd say within the last 3 years their people have really changed. They used to be, you hated to call because they'd be honoree and acted like they didn't want to be there working. Now they are so friendly."*

Others had no previous experience but were still pleasantly surprised:

- *"I'd say my main counselor person that I've worked with. She was really helpful. I mean honestly I went in there with the attitude that she wasn't gonna give a crap, and cause I'm sure she deals with all sorts of people all day long, and when I went in there she was really helpful and concerned. She did a great job. So that was really helpful."*
- *"I was surprised. Its been a good experience with my case worker. She's made it, it could have been a lot worse. If she wasn't who she was it may not have been as easy. She was more understanding. I mean she would sit and listen, you know, and let me vent, because she knew I didn't have a lot of people to talk to. And I think that's what made her special because she didn't have to sit and do all that. She could have brushed me off, so you know, I think she was just a good person."*
- *"The people, they exceed your expectations, they exceeded my expectations. I didn't think they were going to be so nice and helpful and there for you, and wanting to help you. A lot of these people have the same health issues that you do, so they actually personally understand what you're going through. They help you find the right help and it's just crazy, I didn't think it was going to be like this."*

One experience mentioned repeatedly was feeling that the worker "genuinely cared," and that the job was "more than a pay check." This experience made a big difference as noted here:

- *"They're sincerity. Like, my employment counselor, she's sincere. Her soft skills are... if she doesn't care she sure is a really good actor! The sincerity is the most important. I understand the insurance, the cash assistance, the work success, the therapy, you know all of these programs that they can help you with. It really matters when it comes down to the*

*face you have to see every time you go in. And I honestly think their sincerity is the best: her sincerity. I don't know I can't speak for all of you but my employment counselor, she's great. So, sincerity to me is like the biggest thing."*

- *"Probably the initial interview with my employment counselor, I thought it was going to be the same type of interview that I had when I sat down with, I don't know his name, but I thought he was going to be my worker and I was kind of disappointed. He just kind of checked off the boxes and sent me on my way. She wanted to hear everything about my life, my daughter, my past, what I wanted, and there was no timeline, there wasn't an end time that she needed me to leave. She told me about herself and handouts that she gave me to help. It was like she was genuinely interested and then she was shocked that I was thankful for it. So it went both ways. It was really neat. She really wanted to help."*
- *"Just my case worker. Just genuinely asking me how I'm doing, how's my day doing, how am I doing mentally? How am I doing physically, emotionally. Just overall checking on me to make sure I'm doing good and kind of keep helping to keep myself accountable but not in a way to where she's making me feel bad about it and the way of, okay, well if you can't be held accountable and this is something that's unrealistic, what can we do to make it a more realistic thing for you to achieve? So I, I love that about her and I, I'll, I'll, like I said, I'll forever take that with me."*
- *"The employment counselors, well at least the ones that I've been with, they've showed that they care, they don't just do it just to do it. There's some people that hate their jobs and then there's people that love their jobs and you can tell that they wake up and come in and enjoy their job; that they're about to do to help the next person."*
- *"My employment counselor, he makes me feel like he really cares. He's not just staring at a computer while he talks to be, you know he looks me in the eyes, he talks to be like uh just like somebody at you know, we would be sitting there having a beer and he's like "good job, you're doing it, you might think you're not doing a good job, but look at this, and look at this" he's very supportive and he just feels sincere."*

Another common descriptor was that the employment counselor went "above and beyond," and "the extra mile" to provide good customer service and show care.

- *"My employment counselor just doesn't stay in the guidelines of employment, like she helps me with housing, you know what I mean, she helps me with childcare, she helps me with like, jobs that are out there, getting my resume updated, she just yeah, and she's just always makes sure, what's on the list this week, or what's your priority this week? Oh it's housing. Okay well then that's what we're going to focus our employment plan around, and if I tell her I don't know, she just always goes that extra mile and she gets up, she asks like supervisors, I always just feel like she doesn't just, say no, I mean, like she genuinely goes out there and finds the answer."*
- *"Anytime you have a problem, even if it's a personal problem and you call your counselor, they're there for you no matter what they try to do, they go above and beyond. We just really talk about my situation and she, like genuinely feels like she cares about it, which is nice."*
- *"I really think that my caseworker, my person, was the best part of my experience with them, she really wanted to help me which was amazing to me, she doesn't know me from anybody, but she worked her tail off, she literally went down to my daycare when they were having issues with my payment on her own time."*

That feeling of genuine regard was often experienced when the worker was open, shared some of their own personal story, and really listened to the customer's story.

- *"I think the best is I love my employment counselor she's very good at, she shares some of her story so it makes me comfortable sharing some of mine, and then she gives me so many options. She doesn't just tell me this is what you'll have to do if you want cash assistance so just do it, like she tells me oh you could go to school you don't necessarily have to get a job, we could help you with school, she lets me know like my options not just the things I would have to do in order to get help."*
- *"My employment counselor. She's been really emotionally supportive and understanding and you know flexible and then everything, and gone above and beyond. So her herself, and her sharing her experiences, and being able to counsel me on when I had my custody scare issues. And what I should, you know, be aware of and everything. And her in general. I dunno if they trained every... her to do all of that. But she, everything that she did."*

*DWS Personnel – Licensed Clinical Therapist:* The other specific type of DWS worker commonly mentioned was the licensed clinical therapist (LCT). Only a small portion of customers meet with the LCT, especially early in their DWS experience, thus it is notable that 39 people specifically mentioned this role as the most helpful part of DWS.

DWS employs LCT's for the specific clinical skills they contribute to their programs. One customer clearly identified the value of this role:

- *"Well I think that you know having people that are skilled in their specific profession. Like having the employment counselors great but they really can't do their jobs to the best of their ability without having other people like the clinical therapist because having the clinical therapist there to kind of assess "here this is where you're at mentally", "this is what I think would be best" as opposed to having someone dictate well this is what you need to do you need to do like that Work Success program. She had me enroll in that and I'm like there's no way I can do that after having a traumatic event happen. And then the clinical therapist was like no I agree I think right now you need a break for 2 months from doing anything like that. And I think having someone who can actually assess like the mental health portion that helps the whole long term goal like without a clinical therapist to kind of gauge that in my specific situation I don't know I don't think it would really work. I probably be burnt out. I don't know. It wouldn't have ended well."*

Some customers were glad to just have someone listen to them. This was helpful whether or not their employment counselor was a good listener as well.

- *"The only thing that really stands out is the therapist that I talk to. She seemed to really listen and you know she really got what I was trying to say. Not just like oh she's trying to milk it kind of thing."*
- *"Probably the licensed clinical therapist. He was really really great and understanding when it came to some of the things that I explained to him. He was very much like okay are you comfortable talking to me about this stuff. Do you want a female counselor? Or what would be the best for you? He was really great."*
- *"Because it was through the counseling that I felt like I was actually being listened to. It enabled me to first deal with my mental health issues, instead of just jumping into a job. I think just allowing me... it's kind of like they allowed me to let myself focus on dealing with my health."*

Other customers recognized they were dealing with significant issues and appreciated the perspective of the LCT. They expressed their feelings as follows:



- *“The LCT, that was the best. I swear if I didn’t talk to her I would be ten times more frustrated transitioning out here, because she heard me. You know, she acknowledged it. She put me on the lowest, you know, the 10 hours so I could wrap my head around being out here in a new place. She was very understanding and that’s what I needed.”*
- *“The therapist was great, I like him a lot. He’s been really helpful. I’ve had some emotional trauma throughout life. I’ve had some rough stuff happen to me since I was a kid and I think that I didn’t always have the skills to cope with that stuff. I didn’t know how to and I think because of some of those things I also have developed traits of dealing with life that weren’t healthy and I think that he has been really helpful in helping me figure out how to do away with the unhealthy ones and learn better ones. For me personally like not being able to set adequate boundaries is a big one. Allowing myself to be manipulated. Even when I know it’s happening and just letting it happen and bending over backwards to do things for people that don’t treat me very nicely. That kind of stuff that just wears on you and really hurts you and he’s just really helping me unlearn that toxic behavior and to learn how to identify people that should be in my life with people who shouldn’t be. It’s something so fresh I’m still just seeing him but I can see it it’s already starting to help and it’s going to help the longer I have... and he’s going to start seeing the older one too cause he expressed a desire to do that and I think it’ll help him too.”*

**Feelings and Experiences - General:** In discussing the most helpful aspects of DWS, respondents identified many perceptions, experiences and feelings. While often mixed together, specific areas are identified here to emphasize most common themes. These include: experiences of understanding, respectful treatment, good communication, emotional support, increased sense of self, maturity, goal development and a family focus.

**Feelings and Experiences – Understanding:** Feeling understood is important to most of us. Respondents often feel that the complicated situations which define their lives are hard for others to understand. These comments expressed appreciation for feeling understood in a variety of situations.

- *“So far it has been their patience and understanding. When they know what you are going through, they are patient and are being like so helpful instead of feeling like I am going to walk in and get reprimanded or called out or, and they encourage you and they understand what you are going through and they give encouragement to moving forward. You are doing your best and let’s see what else we can do to improve your life or for your kids, or for the family future.”*
- *“Just they are compassionate about my situation. They are very respectful, very nice, very understanding. I didn’t feel like I was being punished or I was just here to get free assistance. So it was pretty nice to actually talk to somebody who actually understands, not pretty much just sit there and judge you all the time.”*
- *“I would say just how understanding they are of your circumstances. And that people go through things and situations that people get into. I’ve never felt like they were judging me and like I’ve always felt super welcomed and open to telling them like my situations.”*
- *“I think it’s more of the...them breaking things down so that I can understand and they don’t make, like, me feel discouraged about asking questions or feel dumb. They are quick to help me figure things out, so they’re very understanding.”*
- *“I think their willingness to understand that like, I’m a single mom. I don’t have anyone else to help with him. So when he’s sick, I literally I cannot come in. And they’re good to work with that. And they’re like okay, I understand you can’t come in. Do you need help with*

*getting a prescription or something?”*

- *“They were personable. We weren’t just another number. I appreciated my employment counselor because she treated us like you’re not usurping the system. You really do have a need. She was very understanding. “*

*Feelings and Experiences – Respectful Treatment:* It is very common for people seeking public benefits to feel embarrassed, ashamed and judged for being in the position to need and seek assistance. This was not the experience expressed by these customers:

- *“They’re just super helpful and super friendly and they don’t make you feel like you’re the scum of the earth because you need to get assistance or that you don’t have a job. They’re actually willing to help you. Which I think is cool.”*
- *“The employment counselors and even the people at the front when you first walk in. They’re all really inviting and they’re more than happy to help you. It makes me feel more comfortable to be there and that I’m not really being judged for getting help.”*
- *“When you get to speak with and work with counselors that genuinely care. The ones who use life experience of their own or people that they’ve known and they genuinely listen and know what’s going on. They’re not quick to judge and they hear your voice when you speak.”*

Several respondents expressed gratitude for simply being treated like a human being, imperfect and needing help but still a person deserving of respect.

- *“That they care. That they understand that we’re actual human beings that are just going through things. So it kind of makes it feel like ok, they’ve been in this situation before, um and they’re willing to help get you out of it and stay out of it.”*
- *“I understand that they have their processes. I understand that with each job they have the, every kind of thing that they’re supposed to do for each client or each person that they work with. But every person I’ve worked with in that office didn’t make me feel like I was just another person and they were just checking off boxes. I felt like, I still feel like when I’m working with my employment counselor, everything he’s doing, he’s doing genuine because he genuinely cares. He’s not just checking off boxes following a plan for his job. But he’s personalizing it and I like feeling like a human because a lot of this that I’m going through and I know maybe other people what they go through. It’s very dehumanizing.”*
- *“I really was treated like a person. When I was here 7 years ago, when I first ever applied in my life for any kind of assistance it was like the worst experience of my life. I remember walking out crying because this girl looked at me like I was a piece of crap. This time was different. My employment counselor is very good at treating me like an equal and not like I am just trying to get money out of the state or something. Because that’s my ultimate goal no to live. I don’t want the state’s help. She even offered, she said that I qualified for \$500 this month and next month and I declined it because I don’t need it.”*
- *“They actually treat people like human beings, with love and respect. Where um the, as I said before, the ones over the phone they’re a little bit insensitive and just frustrated and tired and you can tell they don’t really want to be on the phone. It doesn’t really feel like they think of you as a person. But the caseworkers that are at the physical centers were so incredibly kind. Now a lot of them said they used to be in similar situations and that’s what motivated them. Uh it would be nice if they got paid higher. They put up with a lot and they help a lot of people in a day. And I think there’s a little bit of a struggle there, I think they’re required to have a bachelor degree, I think upping their pay for all the people they help would be very beneficial.”*

- *“The fact that I get somebody to help me with it. Like it’s not just a “hi your case number, blah, blah, blah” you know it’s an individualized experience so you feel like you’re an actual human instead of a case number. Because before going in to this, I really did feel just like case number, like okay they’re going to get my case, do whatever and then toss me off to the next guy. So, having someone who was face to face and who would be willing to actually talk with me like I’m an actual human is incredible and I think it gets taken for granted a lot now just because there are so many different ways to handle it.”*

Being treated with respect includes characteristics like patience and being remembered as a unique individual and not just another “case” to be managed.

- *“Everybody that I’ve worked with has been extremely patient with me. If I’m feeling overwhelmed with something typically they will take the extra time to help me out.”*
- *“Their friendliness and they seem to really actually care about me as an individual. My employment counselor, she has a really good memory. I can just pop in out of the blue and she knows, she already knows who I am and she recalls all of the information that we’ve talked about. She isn’t somebody that has to go back to her desk real quick and pull up my name and look back on notes or anything to remember who I am or what we discussed. She, I feel like she knows me as an individual and remembers things that we’ve talked about.”*

*Feelings and Experiences - Communication:* Interestingly, experiences of good communication with DWS was specifically named by 49 respondents. One important aspect of good communication was feeling listened to.

- *“My worker made me feel comfortable, you know, like I could talk to her about anything and she would listen and you know, and if there was a different approach I could take, she would give me that feedback.”*
- *“I think the best thing that stood out to me from DWS was the level of compassion that the worker had and the amount of time that she took to listen to my needs.”*
- *“Just their general approach to our issues. They ask a lot of questions and were willing to listen to what we had to say about it so we can kind of nail down what would be the best way to move forward. Just kind of their analysis and smart questions I think was the best.”*

Several respondents talked about how much they appreciated a worker reaching out to them for a multitude of reasons. They expressed this sign of care as follows:

- *“Their communication has been great, like they reach out to me a lot. It’s usually me having to call them back. I’ve worked with two different case workers. One of them was out for a little bit so I got transferred but both of them have just, like, surpassed my expectations on, like, when they’re calling me about that. They’re always on top of it.”*
- *“My employment counselor has been amazing and caring. I enjoy that she calls me weekly. She shows interest and she’s been absolutely awesome. I love her. She calls me weekly. She just called me today. We touch base on a routine basis and when I when I need her she’s always available for me. I love it. Best experience I’ve had working with DWS. I told her boss and she’s like that’s not normal and I was like well I want to make sure they know how awesome you are. I don’t know how long she’s done it. I can’t remember but she’s definitely devoted to what she’s doing and I don’t know you don’t see that often. She cares.”*

Between the many rules, timelines, documents, forms and DWS lingo, there are many opportunities for miscommunication. Worker efforts to explain things clearly were generally appreciated.

- *"They are so caring. I wasn't expecting that. They take time to explain things to me. I feel that I need to have that, to have things explained slowly so I can understand."*
- *"That they stay in contact. That's like, with my worker he stays in contact, and that's the best part because I never forget an appointment, I never don't have the information that I need, and if I have a question he always looks into it while I'm on the phone with him. He doesn't call me back so he's good."*
- *"Cause they listen to you. If you have any concerns umm comments you know, they'll sit down and talk to you about it. And if you don't understand it, they'll help you understand it."*

At times, regular communication channels are not available and extra efforts to stay in touch were also generally appreciated.

- *"My employment counselor went above and beyond like when my phone was turned off of coming and telling me you need to come be in at this time otherwise...we've worked and you've finally been approved but if you don't do the drug test it will close."*
- *"Their communication just their, they have good communication, you know, like especially my employment counselor, just willing to like meet up with me if I need to talk to her, you know? So yeah, the communication I would say."*
- *"Communication, because if you don't communicate with anybody there, nothing's gonna get done. So you have to talk to them, they have to talk to you, and you have to make sure whether email, phone, snail mail, or getting your butt in the office... that you're communicating with somebody."*
- *"The most helpful part? I guess the whole...like, texting with the phone and stuff. Communication is a lot...it's nice that you could do email, text, or call, whereas other places I've lived it's just call. You know, leave message and then hope when they call you back, you get on the phone. The communication has actually really been good."*

Good communication often starts off with connecting first as people and then as worker – customer. As one person noted:

- *"Just her understanding. My case worker, she's very understanding and she's very personable with me and she talks to me like I'm a person. When I talk to her, she's like...you know, her first thing is like, "so last time we talked, I know you were going through things with your kids. How is your kids?" And it starts off personal and it makes a big difference when it's...you know. I know she's there for a purpose, but when you don't start the conversation off as that purpose, it makes a big difference."*

*Feelings and Experiences – Support:* Many of those who come to DWS do so because they have lost their support systems or there was never one to start. Feeling supported by a DWS worker was a much appreciated aspect of working with DWS and was experienced in different ways.

For some, DWS literally serves as their only safety net. Should they experience difficulties beyond their ability to manage, DWS provides tangible resources available to help. As some individuals noted:

- *"Mostly just knowing that if I really need something, like even though I barely know that guy, he will help me if I need it and if I need to call him, he'll call me back."*
- *"Just that even if it takes a little while, at least I know that something that helps is there. Just knowing that there's something to fall back on. Not really fall back on, but it's there. It's better than not having anything at all. Because it could be pretty scary if there was nothing at all."*

- *"I would say that it has been the ongoing confidence and reassurance that I have someone in my corner at all times. That I know I can go and spend time speaking to my DWS contacts and they will always stop to listen. I never get a "I don't have time right now, come back later." They always want to make themselves available as difficult as that is for them in completing their own jobs. It's just very very valuable to know that as questions and issues come up they will always be there as a resource."*
- *"What's the best part of working with the agency? Well the best part of working with the agency I think is finding comfort and knowing that our needs are going to be... My daughter and my...our needs are going to be taken care of for the month. Getting that notification in the mail stating that we remain eligible for food stamps and for the financial assistance, I sleep better at night, I guess, not worrying about how am I gonna pay this bill or how am I going to feed my child? You know? And then knowing she has a safe place to go while I'm at work, which is her preschool, her childcare, and I know that she's somewhere safe and she's learning while I'm working."*
- *"She made me feel like everything was going to be okay. And that was huge! I mean, both the times that I've seen her, and all of it, she's made me feel very comfortable and that this is really what's supposed to happen, and you're supposed to ... another door will open, and it'll all be okay. I ... I don't know. Again, I think she's so amazing."*
- *"I mean, I think for me personally, it just helps me to be able to feel like I can take care of my child and my family with the support that I do get from them. That I don't feel like I'm completely drowning, that I'm not having anything to offer to the table. Because I've worked and I've paid taxes and I've, you know, done my part for a long... for the most part of my life. Up until the last 5 years. But I feel like having that extra crutch helps me hugely to feel like I'm taking care of my child. And not just having nothing. When they do work with you and you have that support... like someone there to kind of guide you along, it does help."*

In addition to tangible supports, emotional supports were also named as very important in being able to move forward in what is often a very difficult time in participants' lives. Some shared the impact of this type of support:

- *"Probably the encouragement that I've received and cause it was getting me to agree to file for financial aid and the Medicaid have to file ORS was really scary cause I knew it was gonna make my ex really mad and just everybody there was so encouraging and helpful and so that's been the biggest thing."*
- *"I think one on one times with our employment specialist are the most important because I'm able to ask questions and have that personal one on one with somebody who actually cares about your success. That's the most important thing is knowing that you're not alone."*
- *"I just ... just the support from the female case workers there was very much needed. I think that's what stands out the most, just having ... they just hired really decent people to work there. That makes all the difference, cuz you can tell if someone really, you know, is just doing their job but they actually care, you know?"*
- *"The fact that they did not want me to continue to endure emotional abuse at work and to actually like getting started on things that would actually help me change my life. I went in there and I was like "I want to quit my job but I don't want to because I don't want to lose my benefits because I know I need them." She was like "you can just quit" she was like "you don't have to take that, it's just \$8 an hour, you should really go to school cause you're so close to finishing your associates anyway." And she was like "we're allowed to help you so." And I was like "I didn't know that so thank you." I told her the things going on at work and she was like "No no no, that's because it's not professional and it's basically slave labor."*

One experience of support that, while unique, reflects many experiences of support at DWS was as follows:

- *"The compassion that I get from my employment counselor. That women is absolutely amazing. I came out as a high probability for on my drug test that I am required to do to see if they can just close the drug testing or if I have to continue to do more requirements so I can stay on the TANF. I missed it, just because I'm human, it was a legitimate mistake. I went in to old behaviors I called up the guy that's over it and I said I had a really big trauma that's going on and he said okay just get the proof, and I said uh oh I went to an old behavior, I haven't been thinking here, I'm in big trouble. So I went to my employment counselor and I said, you know what I made a mistake and I lied because this is important to me, it's important that I'm able to support my child, so I admitted to her that I lied. I took accountability. I am human and I do have a lot of stuff on my plate and with all the emotion that comes with that. So I sat down with her and with her being so involved and knowing my case, she was able to say "okay, I'm going to advocate for you the best that I can. I am going to talk to my boss and let's see if we can get another drug test to be taken." And she said, but don't miss another drug test, and I said oh don't worry I won't. So fortunately because she was so compassionate, and not only that she was determined to advocate for me and to be in my corner so she can see me succeed and that meant a lot. And those are the things that just, so far, have made it great about it. It's that they truly advocate for you, and she said even if your case does manage to be sanctioned for 3 months, don't worry about it, I'll still keep emailing you, I'll keep asking you if there's anything I can do for you, and I'm here for you. And with everything I've been going through, and worry about finances and worrying about being strong, not just physically, but emotionally and being there for my daughter, I realized I had another support system that was beyond my family and friends and that really meant a lot."*

*Feelings and Experiences – Self-Worth:* As respondents experience positive support, respect and kindness, their feelings about themselves can also change. Respondents shared how they saw this shift happening within themselves:

- *"I don't know, just kind of keep going. They kind of like encourage you to keep going so you can get out of this help and then you can feel more independent and therefore giving you better like confidence in yourself. So it's just good feelings that comes with it. I think the feelings I'd take with me is the feelings they gave you to give you confidence in doing things you needed to do. So they do kind of just like give you a boost."*
- *"Yeah like going back, going there and getting the help for counseling to get away from everything that I was like in as a whole, it helped me come out again and build my confidence to go back to work just because I haven't worked for so long so it's like it was like a scary step for me to take."*
- *"Probably just their willingness to help me in general. So I don't really feel like I necessarily need their assistance in searching for a job. Like I have all the skills necessary. I'm computer literate. I'm literate. I know how to type. I have the jobs skills for the jobs I'm looking for. But just their willingness to help me in general and giving me the confidence to go out and do it is helpful."*
- *"The best thing doing with them so far is just having the support that I need to get myself the steam up there to where I feel better and feel confident to get the job I want because before this I couldn't have even done this. I would've been scared. Now that I've been working with (worker), I feel more at ease and feel like I can go to a place and say hey, this is what I've got to offer you."*

This increase in confidence can be a key element in building self-respect. The participants take the respect shown by the worker and begin to believe that they can also believe in themselves and accomplish more. They expressed these changes as follows:

- *"I would say my last like job. She was a lady in Ogden she gave me my assistance and stuff and she gave me super she just made me feel super confident and know that I could get a job and she's like you can do this and like. And she made me feel real positive about myself."*
- *"My employment counselor has been involved and great. I could tell they care for me and my family. It's kind of nice going in there and not feeling like just another person off the street looking for a handout."*
- *"Knowing that I can get help with school and knowing that you know that they're here for me to help me and they're here to help you accomplish your goals even when you think you can't do it for yourself you know there's someone out there to believe in you, to help you push yourself."*
- *"You know, they've started to get me more social again. That's a big thing because I've shut down and working with them, it's been pretty easy as long as you can go in and you're on line but they're helping me kind of gain a little bit of self-confidence as well being able to get things done on my own. And I'm starting to pick up and being organized again I guess you can say because I completely lost that too. So it's helped me a lot within just the little bit of time I've worked with them."*
- *"The best experience I've had is when I met carmen. Because she was amazing and she was immediately like, "wow you have really good goals and as long as you stick to that, you can move forward." I really liked meeting with Greg too because I don't feel like he was harsh or mean. He was just very understanding and wanted to more set aside things for me to help myself and so I like that. That they try to help people help themselves instead of just being along for the ride."*

*Feelings and Experiences – Maturity:* Support and self-confidence allow some to begin to take more personal responsibility and become more independent. This was an important step for some who had not had this experience in the past. They described these changes:

- *"I don't know, just kind of keep going. They kind of like encourage you to keep going so you can get out of this help and then you can feel more independent and therefore giving you better like confidence in yourself. So it's just good feelings that comes with it. I think the feelings I'd take with me is the feelings they gave you to give you confidence in doing things you needed to do. So they do kind of just like give you a boost."*
- *"Everything to be honest with you. Like when I just moved here, I didn't have nothing and now it's like I have a job that I can support my kids, I have a car where they have an appointment I can take them, I don't have to call people and take transportation. So it's been better. They helped me make that happen because if they didn't give me the cash assistance, how am I going to get enough money to add it on to what I have and add it on to a down payment?"*
- *"Like growing up and just kind of like having more responsibility and having more...I guess learning how to cope with my responsibilities that I have been doing, because at first and I was such a mess. I was so used to being spoiled and everyone doing everything for me you know."*
- *"I went there with absolutely nothing, and they've helped me get a baseline, you know, a foundation to actually build on which, again was incredible because everything was shaky and after 15 years of having this particular lifestyle, and then having the rug ripped out from kinda under you. It was a very unstable situation. And they are, that's been the biggest*

*thing for me. Is that they, cause I've already said that they're helping me kind of gain that independence."*

- *"I don't know how to explain this, you get out of high school and your fresh out of high school, you don't know anything, and basically these people kind of help you like figure that all out. And that's awesome because I didn't know anything about like interviewing or resumes and stuff or like how to find a daycare because I mean like you don't get taught that. That's helpful."*

*Feelings and Experiences – Goals:* There is a common misperception that FEP customers are generally unable to or resist setting goals. In this sample, 31 respondents mentioned goal setting as the greatest aspect of being connected with DWS. Their comments were in relation to both goals in general and the specific work done with creating and using the employment plan:

- *"I guess just the fact that there's someone willing to help me and help me look at my life in the long-term aspect instead of just saying oh this is just short term and we're just helping you right now, they're saying no we want you to succeed and help you figure your life out."*
- *"Setting goals, that's the thing that was really good, giving me the direction and the push that I needed."*
- *"Respondent: Just having a goal set, you know. She sets goals for me for what I need to do this week and what I need to get done and what I was doing, it was helping me because I wasn't even setting goals for myself."*
- *"Just how supportive they are with everything. Going there with certain goals and you come out of there having those goals completed. So it's like they show you how to set a goal and complete that goal."*

One important aspect of goal setting involved ensuring it was the participants goals that were driving the decision-making and plans, and not the EC's personal or professional agenda.

- *"Just the simple fact that whether it be, so again, my feelings, you know, anyways, I just kind of feel like, whether it be their job or not, they are honestly helping me and everybody else do or accomplish what, you know what I mean? They, they want to accomplish. So that kind of stands out to me is like they, you know, they're helping me accomplish my goals as, as far as in finishing school, getting through school, you know, even getting into school. They're kind of like that mom outside of being your mom that's kind of like, you know, they don't have to do it and you're adult enough to do it yourself, but they're kind of like on the sidelines like hey let's do this next."*
- *"I did appreciate how my counselor created goals with me rather than creating goals for me. So I definitely appreciated feeling like it was a team effort and not just him telling me what he thought I should do. And I like that they include there are a certain amount of hours you're supposed to be working toward your employment plan and that job search is just a part of it it's not the entire thing. So like looking for childcare is part of it going to therapy is part of it so it's a little more inclusive or broad."*
- *"When she calls and checks on me, the goals we set and then she'll...you know...calls and makes sure, like, if we... You know, what goals or what...how far I'm moving on, what's my next goal. And so she's helped me set my goals, but then also she's calling to see how I'm doing on them. If...what...you know, "Let's set up a new one now." So it's not that, you know, she wants to help and then just forgets about me. Like, she's...and I know she has to have a lot of people..."*
- *"Just the planning together. Just the working together to accomplish the overall goal that I am trying to, you know, achieve. And making sure that I achieve what I'm going for in the*



*best manner that makes the most sense and that is, you know... 'Cause sometimes you just get all excited and you're trying to bounce of all kinds of different ideas of school this, school that, or this and that, but actually trying to get a set plan that will...is achievable."*

Obtaining and maintaining the employment plan was one way to manage participants' goals.

- *"The most important thing was doing an employment plan. Also, like I mentioned before, they have opened doors for me for information about program that I didn't know existed before that have helped me with my needs [like the H.E.A.T. program]."*
- *"Just getting an employment plan in place so I kind of have like an idea like on paper of what I need to do. So kind of just having the structure."*
- *"The best...Being on the same page with your employment counselor. I've never had an argument with mine at all, you know? He listens to me, my ideas. I listen to him and we come up with a plan together, you know? So it's...what he's doing there now is pretty excellent."*
- *"Getting the plan, like spelled out, all the milestones and markers and getting on course and grinding away towards that goal. Because on my own, there's so many things I want to do and wish I could do, and they're good at kinda separating it all out and you know, saying let's do one thing and getting to the end."*

*Feelings and Experiences – Kids and Family:* One of the main components of FEP Refocus was Family Focused Case Management. In the past, few respondents commented on the interactions and impacts of DWS upon their children. In this study, several respondents made specific comments regarding the impact of DWS on family members beyond the participant. They expressed these feelings in some of the following ways:

- *"They're super oriented on what's best for me and my family. Within reason, because obviously what I think will be best for my family, is for me to be able to stay home and be a stay home mom for my girls. But we need the income so we're compromising where I'm working part time and I still get to spend a lot of time with my girls. They're in a place where they're taken care of while I'm at work and working and I get money to go to school and have a long-term career that I'll be to support them hopefully without any help."*
- *"You know, I don't know. The only thing honestly, right now, the only thing that comes to my mind right now is: I was having a really hard time with my son while I was, I was talking to my worker and one of the other ladies in the desk next door offered to take her and go water some flowers outside. And I mean, seriously, that's like the best thing that ever happened to me when I went there. And that probably doesn't have anything to do with your stuff."*
- *"They actually care. When I first met my DWS worker she was like really hands on and like she gave me all these pointers, resources and wanting to know like, you know, a great amount of stuff and we were just open and like she even helped me with the backpacks for my daughter's, school supplies, like shows her involvement. And so I felt like that was caring because most workers will just do what they, their job and not have a compassion for it or like any sort of, you know, they just do it and not care, you know, she had, she was passionate about and she wanted to help me."*
- *"So the first gentleman I met with this time when I was applying for the cash assistance, he, I had my six year old with me, he just interacted with her a lot and seemed to really care about like my feelings towards everything. He kept asking, you know does this seem okay with you as he was explaining the program to me and everything he just genuinely seemed concerned and like he cared. It was nice."*
- *"Well I really do like my caseworker. She's super nice. I just think she's really understanding like so my daughter she's normally not ever bad but like last time I was in there she was*

*freaking out and I kept apologizing was like “I’m so sorry” and she’s like “no I have kids it’s totally fine” and then she like helped calm her down and tried to get her coloring books and trying to do other stuff to where we could get back to what we were doing but it wasn’t like she was pushy about it she’s just being nice and super helpful and that was really nice. Cause most people don’t do that, they just roll their eyes at a screaming kid.”*

- *“DWS gave me support so I could leave my abusive partner. We could get away from the abuse, I mean my kids and I were almost dead with him. It helped me get through that. So that way I could get on to something better. Because I was independent before him, and then he came along and just wreaked havoc on us.”*

One final respondent included nearly all of the aspects of this question in one response:

- *“My employment counselor. She’s, I don’t know, I just feel like she cares about me as a person and this isn’t just a job to her. She’s super, she’s just really really great and, that’s been the best thing. She just, she listens to me and every, like the first day I went in there I was just a mess. I was crying and just, my rent was due, and what am I going to do, I’ve got these kids and I don’t have a job and I just need some help with this. And she, it’s not like she can just say that I’m going to pay your rent because they can’t do that. But she just listens to all my problems and she helps me figure out, okay so this is the next smart move, this direction, and she like, it sounds so stupid, but she gives me a hug every time I leave. She holds my baby and she has coloring things for my daughter and she just, she’s just, she just really cares. You can tell. She just really cares. And that makes all the difference in the world.”*

## **GOING DEEPER – EDUCATION AND MONEY MANAGMENT**

At the end of the interview, all respondents were invited to engage in a semi-structured interview, which was recorded and transcribed. Data analysis methods included content analysis and theme development. In addition to several open-ended general questions, respondents reflected on questions about their experiences growing up and the messages they received from adults in their lives around the value of education and money management. The summaries below present the findings of these conversations.

### **Education Messages and Values**

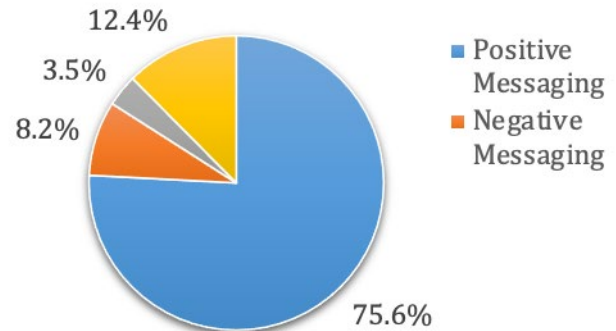
Knowing a person’s views about education can provide valuable insights into the educational messages they received during childhood, their current views about the value of education, and their personal educational goals. It can also inform us about the types of educational messages that they might share with their children. Refocus 2018 study participants were asked several open ended questions about their sentiments regarding education. While all participants were invited to share on each applicable question, sample size associated with different questions will be explicitly stated as there can be variation from the total. Certain questions were not addressed with some participants either due to non-applicability and/or the participant not mentioning the topic during the recording.

First, participants were asked to describe the messages they received (or did not receive) about education during childhood. As will be discussed, respondents often elaborated about the specific messages they received, including the overall tone of the messaging. Next, respondents were asked to explore what barriers and supports impacted their pursuit of educational goals. Finally, those with children were asked what messages about education are being shared with their children.

## Childhood Education Messaging

A total of 958 respondents spoke with researchers regarding the messages they received about education during childhood. As displayed in Figure 28, the majority of respondents, 724 (75.6%), described the type of messaging they received as positive. These positive messages were classified by the specific type of messaging received. Interestingly, 497 (68.9%) received messages telling them that education was important; 259 (35.9%) were told that education would lead to better pay and career options; 97 (13.5%) received messages stating that education would improve their quality of life; 90 (12.5%) learned that education was essential for success; and 80 (11.1%) heard that education was valuable for its' own sake. Of this group, 373 respondents shared from whom they had heard these educational messages. Most participants, 323 (86.6%), said they heard these messages from their family, with 44 (11.8%) saying they heard educational messages from school, and 6 (1.6%) stating that they heard them from their friends.

**Figure 28: Type of Educational Messaging**

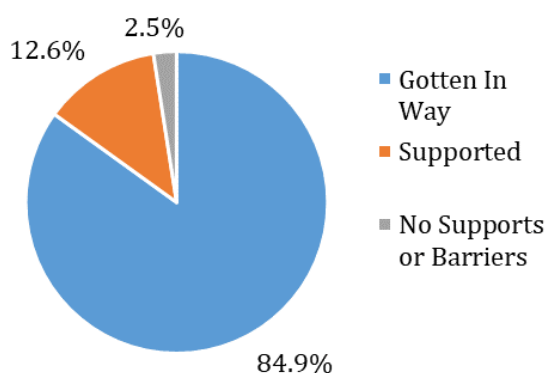


With a vast majority of respondents reporting that they received positive messaging about education, the other types of messages were far less prevalent. The group with the next largest proportion of participants was the 119 (12.4%) individuals who received no messaging about education at all during childhood.

The third-largest group, 79 (8.2), comprises those participants who received negative messaging about education. These negative messages were separated into the following groups: 35 respondents reported that they were not supported in their academic aspirations; 28 said that they were told that education was not important; 16 were constrained by gender roles and expectations; 10 were told that work was much more important; and 6 were told education was too expensive. Of the 57 respondents who said where they received negative educational messages from, most (54) said that they received these messages from their families.

The final and smallest group of respondents were those that received mixed messages about education. Only 34 (3.5%) respondents reported that they received this type of messaging. The majority of these respondents (22) reported they received ambiguous or ambivalent messages during childhood, and 10 said they received multiple, conflicting messages. All 13 respondents who received mixed messages, said it came from family.

**Figure 29: Educational Barriers and Supports**



## Education Barriers and Supports

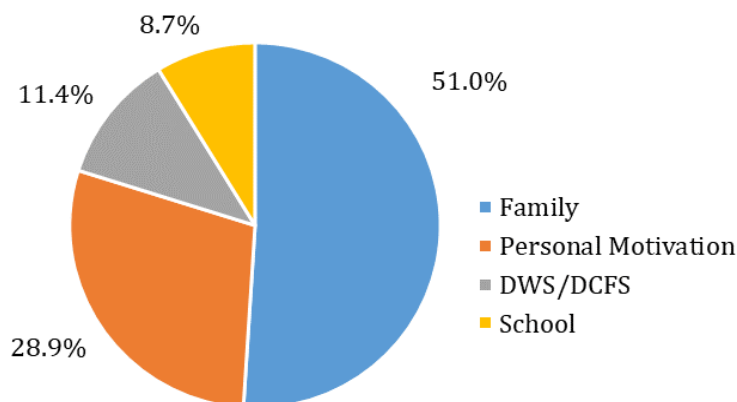
Respondents were asked to describe what factors supported and/or have gotten in the way of pursuing educational goals. This information was gathered to better understand customer experiences which could influence future decisions for involvement in educational activities. As reflected in Figure 29, only

about 13% of the sample (122) reported feeling supported in pursuing education, while 824 (89.3%) identified barriers. Only 24 respondents reported “no supports or barriers.” Those that reported either supports or barriers provided further insight into this question.

**Supports:** Of the 122 individuals who identified educational supports (Figure 30), 76 (62.3%), stated that the primary support came from children and family. These respondents spoke of wanting to provide a better example/life for their children. Many also spoke about the support and encouraging words they received from immediate and extended family members. As noted by these customers:

- *“My family support has been huge. The fact that I have a really great family and they’ve helped me with my kids and stuff is really a big deal.”*
- *“When I had my first son, I went to school. I wanted to get all the training I could, to get the best job to take care of him with. So I tried to get into everything that I possibly could get into.”*
- *“‘Cause I wanna show my kids there’s a different way to life.”*
- *“Well I knew, because, my dad, he’s always telling us about school, school, school.”*

**Figure 30: Educational Supports**



The next largest group of respondents were those 41 (35.2%) individuals who reported their own internal ambition as the primary source of support for pursuing educational goals. Respondents described their intrinsic motivation for academic success:

- *“I think it’s just determination, self-motivated. I know it is important without someone telling me.”*
- *“Oh well, what got me through nursing school is...I mean as a medical assistant, I was working for an OBGYN office and I actually went with one of the midwives to delivery of a baby and I was in there and that’s when I realized, “you know what? This is what I want to do. I want to do what this nurse is doing right now.” So it’s that goal that I had that really got me through college, you know? That drive, you know?”*
- *“Self-motivated to just do better. I’ve always been a highly self-driven person.”*

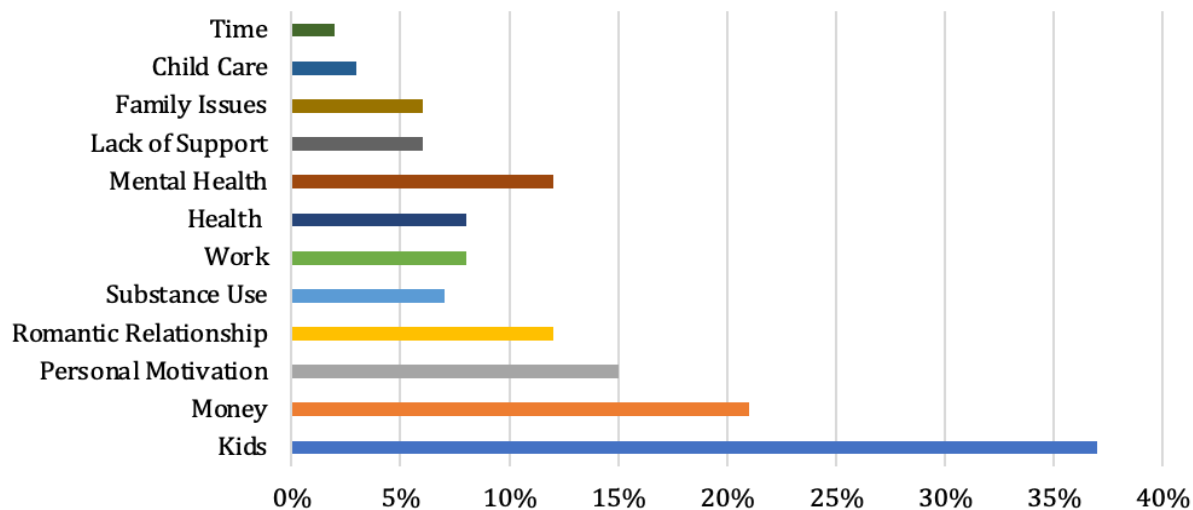
The third largest group of respondents was comprised of 17 (13.9%) individuals who saw DWS and other service providers as significant supports for their educational pursuits. They characterized these supports in some of the following ways:

- *“Because I give up before I even finish or start. I have all these goals but I don’t have the necessary, I want to say not necessarily people or self-dedication, but the necessary tools to get there. That’s where my caseworker comes into place. She kind of grills me and I appreciate it.”*
- *“And then DWS helping me with, you know, the basic needs. At the start going to school, I was stressed about finding daycare before I got accepted to the UVU daycare. So that made me concerned if I will be able to do it, but I mean everything’s working out so far.”*
- *“I’d say DCFS, and then just having the time to go and managing it in my day with work and kids.”*

In addition to these larger groups, some respondents reported that they were supported by teachers and administrators, 13 (10.6%); friends, 3 (2.5%); and their employers, 1 (0.8%).

**Barriers:** Of the 824 respondents that reported educational barriers (Figure 31), 307 reported “children” as the most significant challenge. These responses centered around having children too early, being a single parent, and having to stay at home to provide support for their kids.

Figure 31: Barriers to Education



Child related barriers were described in these ways:

- *"I guess is having children maybe instead of really pursuing education. I just went straight to work and just try to support my family. Kept me busy. I guess."*
- *"Main thing was with my son senior year. He got in the way. We both stopped going to school. We only had like 5 or 6 months left, but we just stopped going to school."*
- *"Um I think doing it on my own, being a single mom has been pretty rough."*
- *"Being a full time dad. Single father and work. There really was not time for school."*
- *"Having a kid. Cause I played softball in high school and I had a lot of scholarships, but I got pregnant my senior year....so I lost all of them."*
- *"Like I said, 6 kids, my first two are 13 months apart. The rest are 1 ½ years apart. So just, getting them into school, making them successful. It's just hard to do school full time and take care of kids."*

The next most commonly reported barrier (173) focused on finances. Financial barriers and limitations were described as:

- *"Financial, so I have loans out and I can't pay on them right now, so they won't accept me back into my master's program unless I have my loans being paid regularly. So I'll get there, but you know, I've had to defer a couple of times and it's been tough."*
- *"Um, the only thing that has ever gotten in the way is financial. I can never get financial aid for things or any time I've had to do something I had to pay out of pocket and sometimes it could be \$150 for one book. So it was always financial."*
- *"Lack of financial. I was the only support for my 3 children. So no child support no anything like that. To support them I worked 12 hours a day."*

Another challenge to educational attainment was in relation to personal motivation. Several respondents (122) stated that they struggled to find the internal drive to continue their education. Some of them described these difficulties in the following ways:

- *"No I was wanting to, I think I just wanted to wait a year and then it turned into two years and then it kept turning into years after years."*
- *"I just haven't had any goals. I didn't want to pursue more school."*
- *"I just wasn't up for it."*

Mental health, abuse, and trauma related issues were a significant barrier for 97 (11.8%) participants. They described their difficulties as follows:

- *"I guess my trauma too from the past things that have happened and me not being able to handle it emotionally without support."*
- *"Oh yeah probably just mostly the anxiety. Just I think it's mostly for me. If I could take care of that I would be good."*
- *"A big thing for me is my mental health. I don't know why over the last little over a year it's just progressively gotten worse. So I know that's a big hindrance because with my depression and anxiety I feel unworthy. I feel like a burden."*
- *"I think mainly my mental illness. Cause I've attempted suicide a couple times then I was always in like mental health facilities and kind of stopped me from going to school in a way. And then last year no the year before I was kidnapped and so it after I was kidnapped I just didn't care to go to school or to do anything so."*
- *"Back then it was physical and sexual abuse and then when I got married it was the fact that my husband was very racist and very controlling and it was not an option. I didn't feel safe and I never felt safe enough in the marriage to just focus on myself or on my future. So it was never an option."*

Another educational barrier involved current and previous romantic relationships (96). As some described this issue:

- *"Then my spouse, that I'm divorcing right now, he has some views that women should really just be at home and that's just not me. I really want a career. So that's been a big problem."*
- *"Probably my childhood and just people that I've been involved with, like ex's and people I've dated."*
- *"Um, I've had like my ex-husband was not very supportive of me going to school telling me how stupid I was and that I would never finish etc. etc."*
- *"Just.... everything that's gone on between me and my husband, or what I've let go on between us."*

Challenges with substance use/abuse issues were noted by 72 individuals. Here are some ways they expressed these difficulties:

- *"Honestly, drugs and alcohol, yeah. And I don't, I'm clean now, but yeah, destroyed my life."*
- *"I'm an addict in recovery, and alcoholic in recovery, so that got in the way, I almost lost my life."*
- *"Up until this point? I had a drug problem for a long time. I've been sober over a year now but that was, that's been my biggest hurdle for ten years. In everything, that's been my biggest hurdle in everything for the last ten years."*
- *"Um, drugs and alcohol. Just being honest. It's a huge step back and it's such a huge issue at the same time because its everywhere and so easily to access and to get addicted and to get into that mindset and so once you're in that mindset you're like I don't care, screw college, I've got my dope, I've got my whatever, I've got my alcohol. So, it's a huge setback."*

The last large group of respondents (66) reported that their personal disabilities and physical health were the main barrier preventing them from continuing their educational goals. Some barriers they faced were described as follows:

- *"My MS. It's 100% stopped me from doing those things."*
- *"Currently it is my disability and the schools not really wanting to work around it. But like when I do something that I enjoy I will do it to my best I can. I love school it's just hard to accommodate with my disabilities."*
- *"My auditory processing, because I can't, I've forgotten a lot of things."*
- *"Um, I guess health. I was half way through my masters when, well, I was struggling with chronic migraines at the time and so that was holding me back."*
- *"Just the health issues. I just recently, cause the semesters about to end, I had an assignment online for the next semester cause it was getting to the point where I couldn't even go to an*

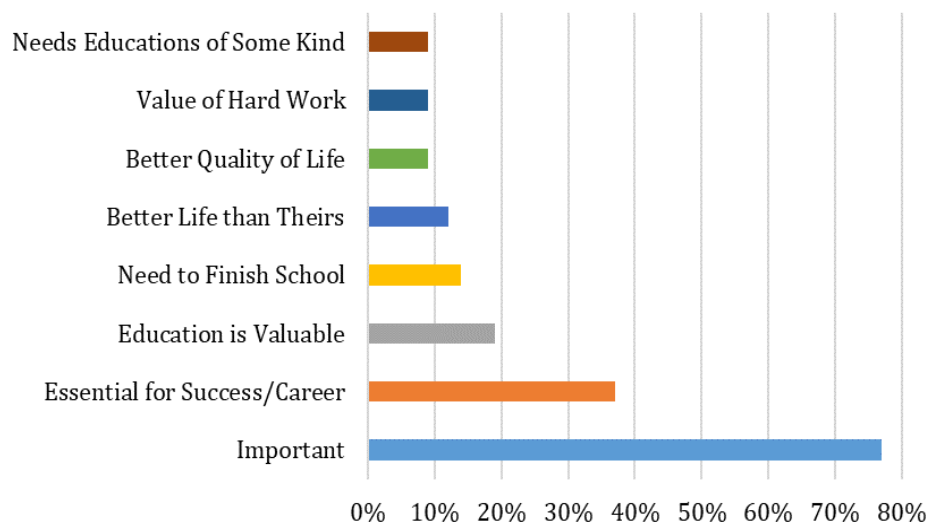
*hour class. Which was too hard. I would get really busy and couldn't drive my car or being sick and throwing up so I couldn't go."*

Other barriers noted included work (61); family issues (48); a general lack of support (50); child care issues (24); and a lack of time (21).

### Educational Values and the Next Generation

With the hopes of better understanding intergenerational messaging about education, all study participants were asked to describe the educational values they want to pass on to their children. Nearly all respondents (924) spoke of wanting to share positive messages about education with their children. This messaging could be done in a variety of ways.

**Figure 32: Educational Messaging to Children**



As shown in Figure 32, a majority of these positive messages (708) focused on communicating to children the importance of education in their lives and futures. They described this messaging in the following ways:

- *"I want him to know that it's important and like I want to be somebody to show him like this is why you don't prolong it, you know and like you want to start your career and go for your goals the sooner you can."*
- *"I want them to hold it like in high regard, you know, I want them to know that it's important. I want to push them to where they realize that it is important cause I don't want them to be struggling like how it is now."*
- *"This is a big one for me. Just that it's important. I feel like kids nowadays, they don't take schooling important. Like we had to learn cursive, we had to learn certain things. They don't have books, they have computers. It's weird because we're told computers are bad for our eyes so just imagine how our kids' eyes are going to be in the future, you know what I mean? I will definitely be pushing my kids a lot more and be hoping and praying that they would go to college."*

One of the most common positive messages shared with children (344) was that education will lead to greater success and career opportunities in their lives. Examples of this messaging include:

- *"That it can get him far in life. That's the only way to go, then to rely on you know the state and everything that he can accomplish things on his own when he has the ability to do so. The better education you have the better job or pay you might have."*



- *"Um, that it's the most important thing he can have right now, because if he doesn't have his education I can almost guarantee that he isn't going to succeed. Not very many people do succeed, really if they don't graduate, in my eyes."*
- *"That education can help you be successful in many different ways. It can help you accomplish what you want in life. For example, if you want to work with computers or want to be a doctor, whatever they want to do and be happy because they studied what they wanted to do."*

A number of parents (176) share with their children that gaining knowledge is intrinsically valuable in itself. They shared some of the following messages:

- *"They already got it installed that they need education to be somebody. Education is key, it's power."*
- *"Go for it. Education. The more you learn, knowledge is power. That's the way I've always been."*
- *"Oh God. It's way important. You've gotta have knowledge about everything. Take in all you can, you know? I wish I'd paid attention more in science and in history and all kinds of other subjects. Just...yeah, really focus and find what you like and focus on it, you know?"*
- *"Never stop learning; it's a joy."*

One group of respondents (110) sought to emphasize the value of educational achievement by providing a current example of what to do or not do for academic success. As some individuals noted:

- *"I tell them, well look, look at that. Dad's almost like 40 years old. I'm still going to school. Just because you finished school after high school doesn't mean you're finished for the rest of your life. I tell them, I say, you know, maybe there's something else I want to learn. You know, you guys know that and they know I've worked all my life. They've hardly see me at home. I say what I do, just education will help me stay at home, will help me ensure I have a job to where I can always come home every night."*
- *"I want them to learn from me. Because I didn't finish school and I'm having a hard time getting a good job."*
- *"I told my kids it's very important. Don't be like me. School's very important and number one. I want them to have more than what I did."*
- *"I want them to learn from my mistakes and see that what I'm saying you know, I know how to teach them to do better."*
- *"I want them to know that an education is good and hopefully they see me as an example and not go towards the path that I did when I was younger cause it'll just end up where I'm at right now."*

The need to stay focused and engaged was another message some respondents (126) shared with their children. This strong sense of urgency was shared in these ways:

- *"To just stick it out, to stick it out in school and really go to college and don't worry about relationships. Be careful when it comes to being intimate with people so you can wait to have kids and to deal with issues head on when they come and get it out of the way so it's not an ongoing thing like distracting them."*
- *"Just like, they need to graduate haha. Um, yeah that's pretty much it. You can't go anywhere without a high school diploma. You can't."*
- *"Stay in school. Finish school all the way through. Have goals, set dreams. Yeah."*
- *"The sooner you get through your education and college and everything, the quicker you can move on. And I think it makes life easier."*

Some parents (84) wanted their children to continue their education because it would improve their overall quality of life, including their family life. They described these improvements in some of the following ways:

- *"I want them to know and believe that education is good for, well, it's helpful in all types of. I need them to know that the education is important for them to be able to live their life and live it to the*



- fullest.”*
- *“Just that I think it’ll not only encourage her quality of life but her mental well-being. I think you just feel better about yourself when you’re educated.”*
  - *“I definitely want them to understand how important education is and just being able to give them the freedom that’s necessary to live a good healthy life. Just having knowledge or having connections, having, you have education in any subject, right, education, coping skills, education physical education, you could have, I just want him to know all the educations and know how it affects his life, you know.”*

One interesting message reported by some participants (80) was that they did not necessarily expect their children to attend college, but they did expect them to attend schooling of some kind post high school, such as an apprenticeship, trade school, or a technical certification. These feelings were expressed the following ways:

- *“Definitely finish your diploma. I want to just let them know that if they don’t want to go to college, that trade schools are a great option um and military is a great option. You know there are other options, they don’t have to go to college.”*
- *“That it’s very important, I mean you don’t necessarily have to go to college, because some people are just gifted or you can go to a trade school or you can just become an apprentice, but it’s important to have education and knowledge. And education never stops.”*
- *“I want them to understand that it’s important to graduate high school but a trade school or a trade is just as good. You know, you don’t absolutely have to go to school. If you want to be a mechanic or you want to be a plumber or be an apprentice or an electrician or whatever, you can do it that way instead of actually going to school, it just depends. Some people do it traditional some people do it nontraditional but as long as you’re setting a goal for what you want to do and what you want to be I don’t really care.”*

Some additional parental messages included: the importance of working hard in school (83); that they will be supported emotionally/financially in their academic pursuits (63); and that their children should study what they are passionate about (26).

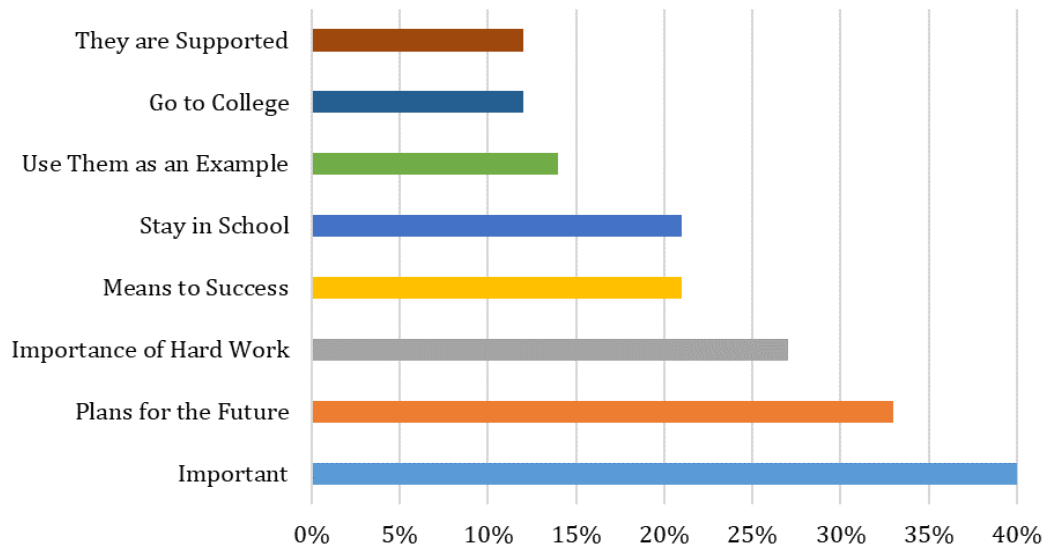
## **Education Conversations**

Parents of older children (10 and up) were asked to describe the conversations that they have had with their children about education. These responses often mirrored the ideas already expressed, but while the previous question asked what they wanted their children to *understand* about education, this one asked about the specific messages they were communicating. The range of messages shared is presented in Figure 33 below.

As in the previous question, the most common conversation participants were having with their children involved the importance of education for their lives (112). Some thoughts that were shared included:

- *“I think education is important and I think the right education is important. Teaching him like principles and stuff.”*
- *“Education is important and you’re nothing without it basically. And knowledge is power and soak up anything from anywhere you can get it.”*
- *“He needs to know or anymore kids I have they need to know you go to school. It is so important. He knows that when he can learn how to spell properly he can get a phone so I know I’m safe for like 5 years. Cause it’s a process. But that’s his like... He needs to do that. Like you can’t drive if you can’t read. You need to know what things say and you will never find your way around if you can’t read. So he needs to know that education is very important.”*

**Figure 33: Types of Conversations With Children**



Some participants (93) reported having conversations that were centered on planning for the child's academic and professional futures. Parents discussed various topics, including future career choices and collegiate aspirations. Such conversations included:

- *"We just talk about what she wants, she wants to be a marine biologist, so I told her that I'd like to move when she's in high school to an area where she can possibly go to high schools where they have those programs, even in Spain they have a program where you can go to a high school and study marine life."*
- *"We discuss it a lot actually. We, just conversations about what she wants to do and how she's going to accomplish what she wants to do and what steps she needs to take to be able to accomplish certain things."*
- *"We talk about the different skills they have and the things they enjoy and what occupations have those skills and try to figure out what they would enjoy."*
- *"Yeah. It's constantly "what do you want to do? Well how do you think you can do that?" And goal setting, because that's part of education too. You can't get education if you don't have a goal. If you don't set goals...and small goals first, and then long-term goals for those small goals."*

As part of these educational conversations, 75 individuals said that they spoke with their children about the necessity of working hard in their academic pursuits. These quotes reflect such messages:

- *"They can't expect people to pay their way. If they want things in life, they're going to have to work for it. It's very important to me that my kids aren't homeless or I don't want my kids living off the state. I don't want to be. So that's my thing is, for my kids to have goals."*
- *"That exact same thing. Like I want him to do his best. Like we don't expect perfect grades. We expect 100% of effort. That's what we expect. And if you put the effort in and you turn all of your assignments that's all we can ask. If you're giving your best you're going to get your best."*
- *"That they just need to keep trying the best they can. No matter what, just always try the best you can."*

Another common message, similar to that in the previous question, reflected education as an essential step towards career and personal success (60). They described their messages as follows:

- *"I just tell them. Well, if you're going to have to go to get some kind of schooling for some kind of degree because you're going to want to make enough money to get in this world and if you're not going to make enough works getting at Walmart."*

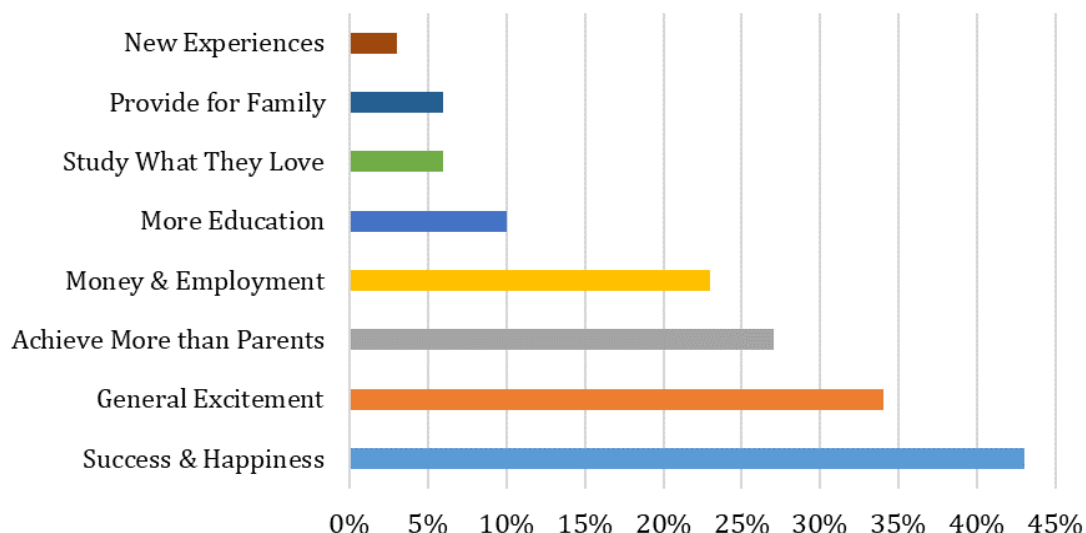
- *“Really just the more you study and the more you learn about stuff the farther you’ll get in life.”*
- *“Well I’ve told him you know, do you want to end up flipping burgers for your future or do you want a job where you can actually get your own place and get your own car and support yourself and actually have a life.”*

In addition to these themes, other common conversations regarding education included: stay in school (58); use them as an example of what to or not to do (40); go to college (34); and general support for academic pursuits (33).

## Parental Hopes

Again, parents of older children (over age 10) were asked to share what made them hopeful or excited about the possibility of their children pursuing education or training after high school. As shown in Figure 34, most responses (252) were overwhelmingly positive about their children’s future potential. Only 11 individuals indicated that they were not excited about their children pursuing further education post high school.

**Figure 34: Parental Hopes**



The most common reason parents were excited about their child’s future academic aspirations was based on the opportunities for success and happiness this would bring (109). These desires are reflected here:

- *“Especially with my son, he is really smart. He learns about everything. He knows. He can have a conversation with a paleontologist about different dinosaurs and how big they are. I can kind of see, pushing, over-succeeding with that. My daughter is just so hopeful, she just has that high spirit of “things suck right now, but if I keep trying, I’m going to be successful” so it gives me hope.”*
- *“I’m excited to see how they grow up and become productive and also serving our country, that makes me proud mom. That they even want to do that is pretty cool.”*

Another group of respondents (86) reported general feelings of excitement about their children pursuing further education. Some statements reflecting this excitement included:

- *“That there’s so many options for him and that hopefully I’m teaching him the right ways to go about doing things and setting him on the right path and you know there’s a lot of exciting things happening...”*
- *“I would be so proud and I wouldn’t be surprised because my kids are very smart and they can do*

*anything but I would be surprised that they came from me. I would just be astounded. I would have no words for it."*

As was the case in other education related questions, parents (68) expressed excitement related to the possibility of their children achieving what they were not able to. These sentiments are reflected here:

- *"Doing better than me. That's my hope. I'm like, at least finish high school. This one, she's got big plans."*
- *"I just like them achieving more than I did. I guess resources aren't meaning work force or anything but just be able to do it.. like the skills and stuff. My situation was harder with my dad and stuff so I wasn't able to graduate at the time but right now there's no more excuses. So I'm going to try. And then my kids, school is number one."*
- *"Oh, so he doesn't suffer like we do. I don't want him to be in the same situation where he has to constantly rely on the government and no offense DWS, I don't want him to need that. I want him to be able to support himself and hopefully a family. And higher education would help that se he can get a better job."*
- *"That they can have what I couldn't."*

Some respondents (59) were also excited about the employment and financial opportunities attached to educational attainment. As was noted:

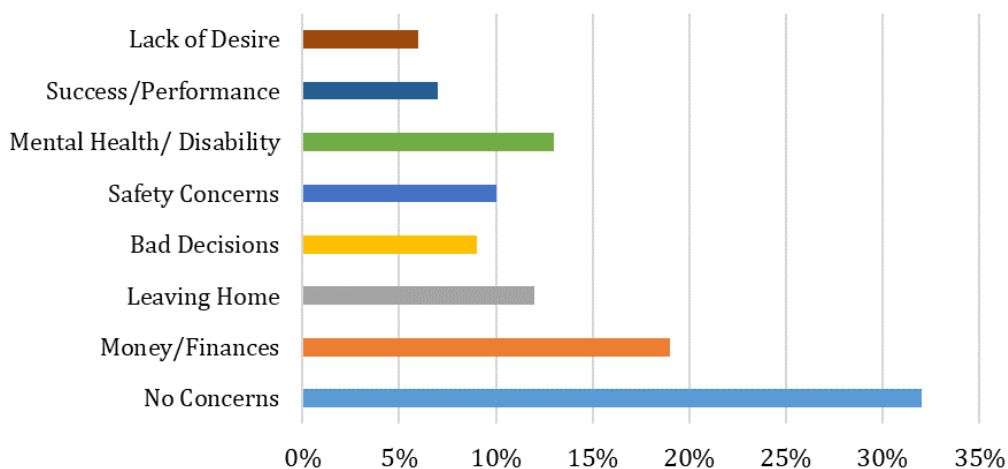
- *"Just that they'll be able to get a good job and provide for themselves."*
- *"That when she's done she'll feel successful and make money and have a good life!"*
- *"The possibility of my kids taking over my parents' business one day that would be awesome. Because my brother was supposed to do that and he isn't around anymore so that's a huge thing-if my kids took over grandpa's company that would be cool."*

Additional reasons for parents' excitement about their children pursuing further education were: a general excitement about their children obtaining more education (25); that their children could study what they love (15); the ability to provide for their future families (14); and the chance their children would have to experience new things (8).

## Parental Fears

Following questions about their excitement, participants were asked to share any fears or concerns they might have regarding their children pursuing more education and training (Figure

**Figure 35: Parental Fears**



35). Consistent with the responses in the previous question, participants were extremely positive about their children's educational prospects. Of the 258 responses, 84 (32.6%) reported that they had no fears or concerns related to their children's future educational pursuits.

Some did express concerns for their children's educational future. A group

of 48 participants noted money related concerns regarding their children's future education. These worries were primarily related to their personal inability and/or their child's inability to pay for school, and concerns about acquiring student debt. These fears can be seen here:

- *"I don't think college is a good idea, giving our current political and financial environment. I think that college might be a good idea for some careers if you can avoid going in debt for it, but it's not worth student debt in our current environment. It's just. The subsidies have caused the cost of college to go through the roof. It's just not worth it."*
- *"Well it's just so expensive. I want to be able to support him, but I hope I can."*
- *"I guess maybe if they don't have the resources or maybe I, when I finally find a career maybe I can't afford college for them. I mean I have eight kids, so, it's kind of hard to pick and choose which one I want to go to college."*
- *"Student loans, they're a killer. And that's probably the biggest thing, you got to outweigh it."*

Some participants (33) responded that they were concerned about their children's ability to succeed moving forward due to personal issues, such as mental health concerns, learning disabilities, and social issues. These concerns included:

- *"For my oldest, no. I feel that if she can overcome her trauma, I think that she will be just fine. The twins, yeah that will be another issue because their comprehension is very very low." We are about to have another assessment at the end of the year with Wasatch Mental Health to see where they stand after three years of the treatment and see what we should plan for or plan for them. Perhaps college might not be an option. Perhaps a technical school, or a smaller career might be an option for them."*
- *"Yeah, his disabilities. He has bipolar and ADHD so that makes me really nervous. And he, like his spur of the moment I'm going to do this, that makes me really nervous."*
- *"Oh just with his disability, with his autism. I'm nervous that it will stress him out to the point where he will freak out and give up. Overstimulated because that's a situation that's happened before. Like he can get so worried that the stuff he's doing is not good enough."*
- *"Only because, it's actually the youngest boy. He doesn't really have good social skills. He doesn't really know how to associate what other people."*

Other parents (31) expressed concerns about being apart from their children and the difficulties that they might experience due to the separation. These worries included:

- *"Um, I guess I don't know, just to choose to go out of state or something. And, you know, go farther away. I've been lucky and they've all been close, and we're a close family, it would be hard for them to do that. For me! I'm sure they'd probably love it, but I'd sure miss them."*
- *"That they are going to move away and leave me here alone."*
- *"I'm fearful that they'll move away and go to a college far away from me. Yeah, that's the only fear actually. I just want them close to me."*
- *"The only thing that makes me nervous is that they are homebodies. They aren't used to living in the real world much. They've all been homeschooled just because of violence. I started because I was concerned for safety. They enjoyed that and that's what they do. And just violence. Shootings and campus rapes. Those kind of things."*

A number of respondents (25) reported that they were worried about the safety of their children as they pursued more education and training. They shared some of the following safety concerns:

- *"...my daughter is going to Berkeley. Which is an amazing school but not the greatest part of town. And when she, she's probably not going to live right on campus. And it's pretty, you know. The campus itself is amazing and beautiful, but the surrounding area, and school shootings worry me, she has been sexually assaulted before and I worry about that happening again, but I worry about that all the time no matter where she is."*

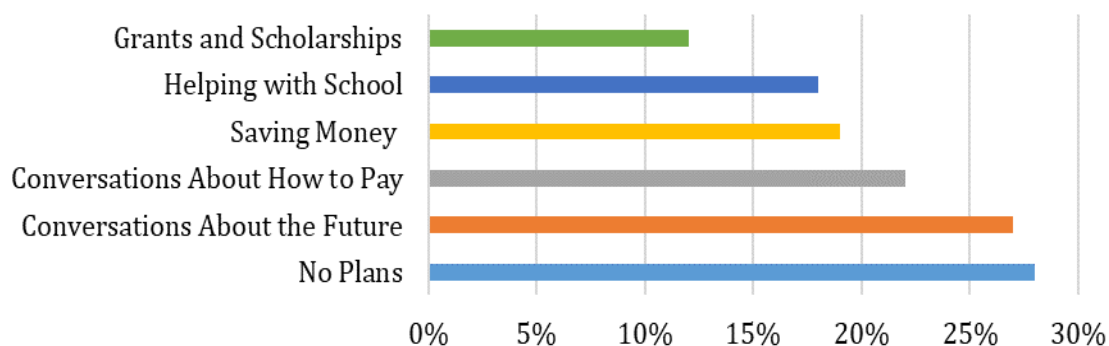
- *“Yea, just because the world is changing. I’m concerned like any parent. A lot of things happen in colleges and things like that as far as parties and violence and things like that. So I’m a little worried, but not too concerned that they won’t know how to protect themselves.”*
- *“Like the world how it’s getting now, so messed up, just them experiencing this world and how cruel and evil it is. Like my daughter just got out there, just like really opened her doors and spreading her wings and she don’t like it that much but she’s alright.”*

Additional reasons participants offered as to why they have concern about their children’s future educational pursuits were: worries about their children’s abilities to use good judgement (24); their children’s lack of desire (16); school performance issues (17); the educational system itself (12); and their inability to help their children succeed (9).

### Preparatory Steps

Again, participants with older children were asked a final question about preparations they had made for their children pursue more education in the future (Figure 36). While most of the 254 parents responding to this question had expressed earlier that they believed education is important, a large proportion of them 72 (28.3%) reported that they had not yet made plans or preparations for their children’s educational futures.

**Figure 36: Preparatory Steps**



Of the remaining participants, a common step that had been taken to prepare their children for further education was to have conversations about their future aspirations and how they needed education to achieve their dreams (70).

As they described:

- *“I’ve talked about it, about college. My kids are like “I want to be a doctor, I want to be a dentist”- Well you have to go to college for that. So I’m trying to make them more excited for it. And I know working at McDonalds, of course it’s a job but I tell them there’s so much more out there. You know? So certain jobs, you have to go to college for. And those are the jobs I’m getting them excited for.”*
- *“Um, we’ve actually started talking about, because he graduates in 4 years, we’ve started talking about what he wants to be when he grows up like the path that he needs to take and what things he needs to focus on. We’ve already started talking to his teachers about programs that could help boost his chances about maybe getting a scholarship or anything like that. But we’ve mainly been talking to him about what he wants to be because he keeps changing his mind, he is 14 so. Do you want to do this, do you want to do this? Okay well if you want to be this type of thing you have to do these classes. If these type of classes scare you now then that’s maybe not the best path.”*
- *“I sit down with them and talk to them a lot about it and tell them they have to work hard and ask them what kind of careers they want to have.”*

Other participants discussed how they were preparing themselves and their children financially to pursue further education and training. One group (55) noted they had started to discuss how

to pay for further education with their children, while others (31) had discussed scholarships and grants with their children. There were others (48) who said they (or their family members) had actually saved or are starting to save money for the children's educational futures.

The final group of participants (47) said they were helping their kids prepare for future educational pursuits by supporting their current educational activities. They described the help they provided for their children in the following ways:

- *"Just getting her to school takes a lot of work, I have to, she requires additional support for almost everything. So I have to get her up and ready and she just requires additional support which I provide for her."*
- *"Nothing besides really monitoring his school work and homework and stuff like that."*
- *"We all help each other here. Like my sister lives across the street and we are always helping each other with the babies and homework and like reading and taking them to school."*

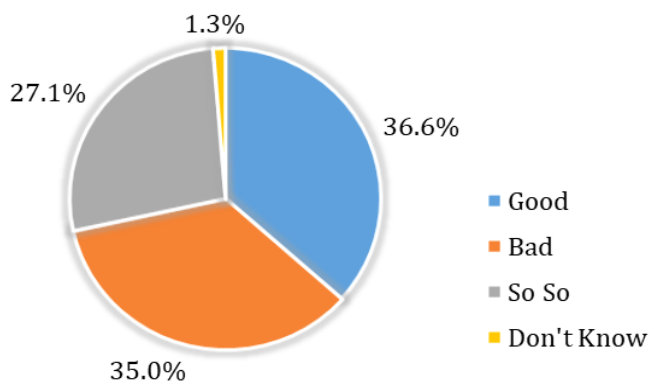
### Financial History, Money Management, and Next Steps

Respondents were also asked questions related to attitudes towards money management and their aspirations regarding the family's financial future. This series of questions examined: their financial situation growing up, the lessons they were taught regarding money and its uses, how those childhood lessons affect them today, what they would like to do next to change their financial situation, and what they would like their children to know about money. In the following sections, each of these questions will be discussed and select quotations provided.

#### Childhood Financial Situation

To explore how a person's childhood situation might affect their attitudes and opinions later in life, respondents were asked to describe what their familial financial situation looked like growing up. The 934 responses to this question were generally classified as "positive", "negative", "so-so", or "don't know/can't remember." As shown in Figure 37, the majority of responses met the criteria of the first three classifications, with only 12 (1.3%) respondents stating that they did not know or could not remember.

Figure 37: Financial Situation Growing Up



**Positive:** About one-third (339) of the participants described their childhood financial situations as generally good; indicating they felt they had enough money to pay for their needs and a few wants and that, in some cases, their families were doing quite well financially. Some individual situations were described in the following ways:

- *"They were always, they were well off, they always had money. I always had...I would say always, but I had benefited more than most of my friends. I had a TV, I had some of the new, coolest electronics and the nicest bikes and everything else."*
- *"Well, we had money for the bills and food, but we didn't have money for extra. Yeah, all that stuff."*
- *"It was always good. Yeah we, I mean, as far as I know they never really struggled. My dad had a good government job and my mom most of my life growing up was a real estate agent."*



*So of course as years went on she made more. And, I grew up in the same house until I was 18. So we did good I mean we did okay.”*

- *“It was stable I guess, my dad was in the military so it was pretty stable. A lot of times we ate hamburger helper for dinner and the kids didn’t get a lot of clothes, you know, like the school clothes and stuff, but we didn’t have to go to thrift stores or anything like that.”*

**Negative:** Nearly another one-third of participants described their childhood financial situations in more negative terms (324). Some described how they lived in poverty or how their families were never able to make ends meet. Others described how their parent’s difficulties, such as addiction, prevented them from having their needs met. Some difficult financial situations included:

- *“It sucked. I’m not gonna lie (laughter). Not so good. We were always struggling and asking for help.”*
- *“We were always broke, (inaudible), we struggled a lot, and we had, like my grandparents were always bringing over groceries because we never had food or anything. Um, and then when my mom was a single mom she got a lot more help from the state. And then when we were a family, we didn’t. So we still struggled a lot.”*
- *“Bad. Before my mom got divorced. That’s all I can really remember is my mom struggling. We were always moving. She took whatever kind of job she could get.”*
- *“When I was young I lived with my mom and dad and my mom didn’t work. My dad worked a lot but he drank a lot. When I was young I often ate food out of the garbage or stole it.”*

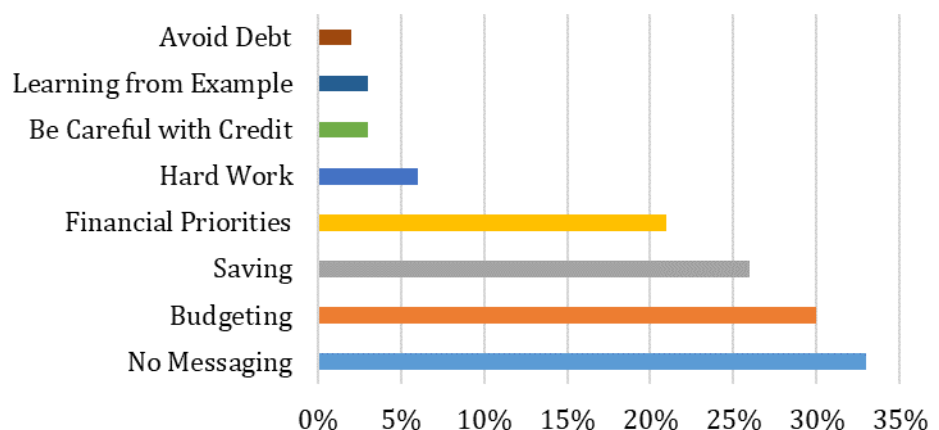
**So-So:** Most of the remaining one-third (259) described their situations as either both good and bad or neither good nor bad. These respondents discussed how they experienced both feast and famine, and how they may have had enough to survive, but not necessarily thrive. They described their childhood situations as follows:

- *“We were poor, but we had what we needed.”*
- *“It was pretty good when I was younger, but then my parents got divorced and my mom was kind of on her own and my dad was the one with the degree and most of the money and stuff like that.”*
- *“Uhm, it was probably medium. Just average income, nothing amazing. I mean, meeting the needs but never like anything above and beyond.”*
- *“We weren’t very poor. But we weren’t rich. So we were in between.”*
- *“Like I didn’t get everything I wanted. But I had a roof over my head and stable family.”*

## Childhood Financial Messaging

After discussing their childhood financial situation, respondents were asked to describe the lessons they learned from their parents regarding money management and financial habits (Figure 38).

**Figure 38: Childhood Financial Messaging**





In response to this question, participants (912) identified a number of essential financial skills and priorities, however one-third (300) reported they did not receive any messaging or that they did not learn anything from their parents/caregivers. As was noted:

- *"I didn't learn anything from them. I lived a privileged childhood when it came to money, so when I got out on my own it was just "have fun." They didn't teach me nothing, they didn't teach me how to balance a check book or how to budget money."*
- *"Uh, I didn't. My mother was terrible with money. So I didn't learn any of that."*
- *"Uhm, my parents tried to sit there and teach me but it didn't stick, hahaha."*
- *"I didn't learn that. I didn't I had no actual idea of what that was or how to do it because I didn't have to do it."*
- *"My mom didn't really do a lot in the way of teaching me budgeting or financial stuff. Like I said, she kind of kept me out of that and I think that she, I think that she did that, she felt that that was to my benefit, to not be aware of what our financial situation was, but I don't think it ever occurred to her that I might need to know how to budget or any of that."*

The most common financial skill participants were trained on during childhood was budgeting. Nearly one-third (273) of the respondents reported that they learned this skill in one form or another. They described their training as follows:

- *"Uh I learned a lot about budgeting. And um, just the. Yeah. Basically, just budgeting."*
- *"I learned about money management easily especially with my grandma but also because my mom when she started getting disability living off a fixed income, money management was crucial because I watched them and with the tiny portion of money they got from the state, the rent, the lights and gas and so budgeting was... so I watched from a young age and they didn't realize I was watching it because they are taking their check and you know stretching it out for a whole month, so I learned budgeting was key from a young age."*
- *"Oh, I learned lots. My mama taught me well. I didn't realize how much she taught me until I became an adult myself and had to put it to use because I was like, oh man, how am I going to do this, how am I going to buy groceries with \$20 for two nights? And you're going to Walmart or Smiths and going, this is on sale, this is on sale, finding the sales and you just nitpick. And that's what I do with all my budgeting skills."*
- *"Um the only thing that I really learned from my parents about money management was just making your money stretch, so learning ways to buy things on sale or getting coupons for certain things or, you know just stuff like that..."*

Another financial skill respondents learned growing up was saving (236). Respondents described lessons about prioritizing saving and how saving was a key to success and financial stability. They described their feelings about saving as follows:

- *"I guess they didn't really teach me anything about money or managing it, but my grandparents taught me that always have just a back-up. Always put some money away from every check into savings. Always have a savings just in case."*
- *"That it's really good to have savings and use it wisely, I guess."*
- *"My mom always said to save your money because anything can happen."*
- *"Just always to save and then, you know, you go to family first and... yeah. Spend a dollar, save a dollar."*

Some participants remembered discussions surrounding financial priorities (189). They described the lessons they learned about priorities as follows:

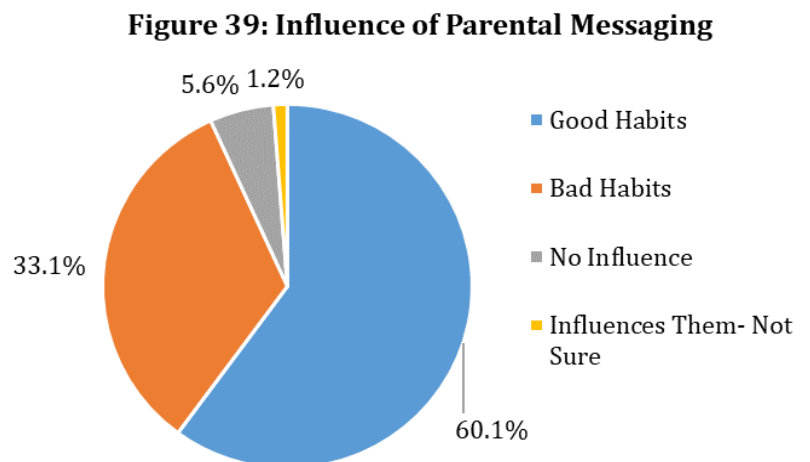
- *"My mom, I learned a great deal from her, as far as, make sure that bills are paid first. And*

- tend to what needs to be tended to.”*
- *“That you’re always supposed to take care of what’s important first, and then if you have anything left over you could use it.”*
- *“I didn’t learn a lot, but to pay my bills. To my bills so that I can be successful at least by paying my bills.”*
- *“Umm that delayed gratification is a wonder. You don’t need everything right now. You can get it when you saved money. Putting money away is so much better than just spending it all at once. And umm that you can’t just go job to job. Because that’s no how life works. And so if you go job to job you end up not having, you end up having periods of time when you don’t have money and it’s hard.”*

Other common messages that respondents received growing up were: the importance of working hard (56); being careful with the use of credit (28); learning from their parent’s/caregiver’s examples (28); and avoiding debt (18).

### Parental Messaging Outcomes

Participants were then asked to describe how they believe early financial situations and parental messaging influenced their current financial behaviors and decisions. Respondents had numerous ways of describing the effects parental messaging had on their lives today. These 816 responses were categorized and are presented in Figure 39. These categories include: developing good habits and/or learned financial skills, bad habits and/or experienced financial hardships, and neutral or no impact of the messaging.



**Good Habits and Skills:** A majority (494) of participants reported learning good habits and/or developing essential financial skills due to the training and examples of their parents/caregivers. They described how the support that they received informs the positive financial decisions they make today. Some examples of the positive effects of this messaging include:

- *“Well, I’ve had say I’ve had my savings and everything, but with the time being here I did deplete my savings. I’m glad I had the savings. Otherwise I would probably be in a worse situation, a far more worse situation than I am right now. So with how everything’s going right now, I’m okay with where I’m at right now. I feel I’m doing a good job. And I just, I show it to my kids. I showed them, you know, this is no matter what, I always strive.”*
- *“It’s nice to be good with money. I don’t know if it’s made a negative impact. I know that you can make a little bit of money go a really long ways if you really try so that’s a good thing to know. I know people with like a lot of money that didn’t know how to do that, so I’m kind of thankful that we were kind of poor you know because, I don’t know, it teaches you things that you wouldn’t know if you did have a lot of money.”*

- *"I don't take any risk, I listen to my dad. I don't take any risk, I just save. My thing is, if it's a risk then it's not worth it so I just save it. My budget is pretty good. Even with welfare I can still have \$150 left even when I'm going to get my cash assistance within a week or the same week. And people are in awe. I'm just not a spender..."*
- *"I can actually save up to get a car now. Like right now I just opened up a savings account, I'm working. Helps me with the needs and the wants of course. So you know we all want ice cream but we need to have this for dinner or we want to have a toy but instead we need toilet paper. So just doing the right budgeting and the reasons why and having a wise decision about your money. Every little bit of change throw in a change jar. Cause it all adds up."*
- *"It influences the choices I make as far as you know what needs to come first. So if my kids need something, they're going to get it first out of anything. If rent needs to be paid, then that's gonna come first so that my kids have a house and water and needs they have so I mean my kids will always come first. That's what influences my money. So yeah."*

**Bad Habits and Difficulties:** While most respondents received positive financial messaging from their parents/caregivers, about one-third (272) reported that the messages they received led to bad financial habits and/or financial difficulties in their current lives. They discussed difficulties saving, incurring too much debt, and not knowing basic budgeting skills. Such challenges were described as follows:

- *"Um, I haven't really had spending problem. I have troubles managing my money because of it I think."*
- *"It's terrible. Not being good with finances kinda affects my self-esteem. I'm getting a lot better. I started working on my credit. Because I don't have whole lotta things on my credit. But like when we didn't have insurance, every time we went to the hospital you know, it would all, all my stuff is medical bills. And so, but I started working on it last year. Trying to get my credit up. There's a lady at New Horizons who I plan on working with. Because I need skills like budgeting and things like that. I really do."*
- *"Well I didn't really know about budgeting like I said the credit part and how your credit can be ruined from not paying bills or outstanding student loans or hospital bills or anything can affect your rental your housing, your jobs, like now they do credit checks for jobs some places."*
- *"Paycheck to paycheck. I want to learn how to create that savings. And not have to be in constant worry."*

**No Influence/Does Not Affect Them:** Only 46 respondents reported that the messages they received earlier in life had no lasting effect. They described the effects of their parent's/caregiver's messages in some of the following ways:

- *"Not really, because I learned on my own."*
- *"I don't feel like it really has influenced me like I said I have a hard time budgeting money as it is so I'm not very good at it. So it hasn't really influenced me that much."*
- *"I mean, I don't think that it influences me today really because I make my own choices and I'm so bad with money. My mom was really good with money, so her influence...I guess I didn't really pick up on it."*

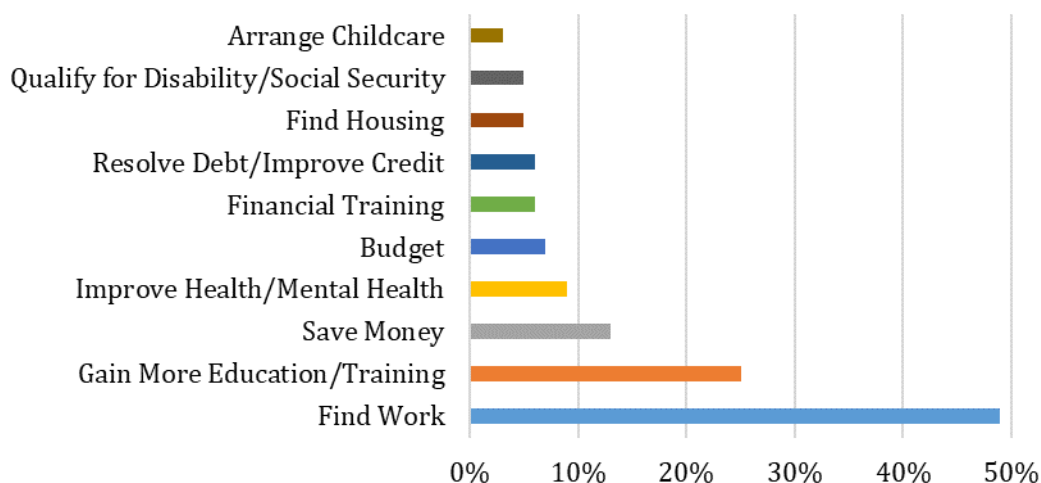
Only 10 respondents did not identify whether the financial messages they received had positive or negative effects.

## Financial Next Steps

Participants were then asked to describe their “next steps” in pursuing personal financial goals (Figure 40). Most of the 771 responses focused on immediate needs, with 589 describing steps that would help resolve current issues in their lives. The next largest group of respondents (232) expressed a desire to develop financial skills and resolve financial issues. A final group (191)

expressed a desire to gain further training and education.

**Figure 40: Financial Next Steps**



**Immediate Needs:** Of the respondents expressing a desire to take care of some sort of immediate need, most (375) wanted to find employment. They described this desire in the following ways:

- *“I want to work again! That would extremely improve things. When I was working and was self-reliant. I did quite well. I just want to get back to that.”*
- *“Um, I most likely am looking into a job and getting off benefits and hopefully providing more for my son.”*
- *“Umm to find a good job. A good paying job. A good company to work for where there’s not a lot of drama or conflict or stuff like that.”*
- *“I really need to get a career going. And that’s another thing that digs into my self-esteem. I mean I’m 40 and don’t have a career yet.”*

Additional immediate needs included: better health/mental health (72); find housing (36); qualifying for Disability/Social Security payments (35); arranging childcare (26); and resolve pressing legal issues (11).

**Financial Skills and Issues:** After resolving immediate needs like employment, housing and better health, the next largest set of priorities focused upon developing financial skills and resolving financial concerns. Among these priorities, the aspiration to save money was the most common (102), followed by others (52) who wanted to learn budgeting to make financial progress. Another group expressed a desire gain more financial education and training (48) and others who wanted to resolve preexisting debts and improve their credit (44). Finally, a few respondents (15) who wanted to start their own businesses.

**Training and Education:** A final large group of respondents (191) wanted to gain more training and education in order to achieve greater financial stability and freedom, describing these desires in the following ways:

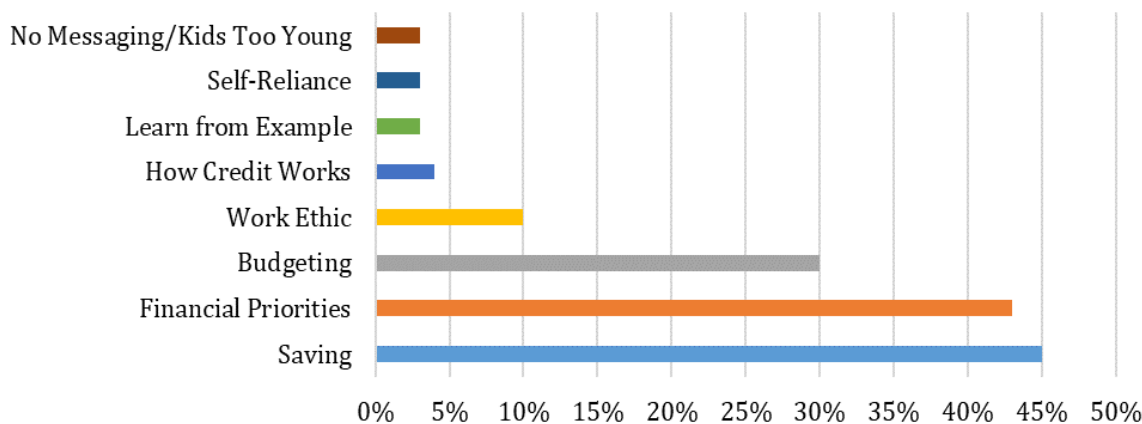
- *“I just want to get done with school. Once school is done, then I’ll be able to get a job again and start saving up money. And put money aside for my son. Investing money. Basically, doing all the things you should have been doing at 18.”*

- *“Honestly, the one thing that’s been on my mind for a while now is being able to get help from the workforce to be able to get my CDL, just because I know that from my background and everything like that, that would open up a lot of doors and everything. And that’s one thing that I’m good at is driving so that’s one thing that’s been on my mind is being able to get that schooling.”*
- *“Getting school to get a better career so I’m not having to do mediocre jobs or you could say fast food jobs or the warehouse ones. I mean they’re great and they could have good pay but I want something that would help me out with the 401k for retirement and benefits and paid sick days things like that that other people should deserve but I have to get education for all of that.”*
- *“Get back, again back to school. Because who knows what all, there’s all these doors that will be open for a diploma, you know, instead of just the basic like back to get your house, you know, so.”*

## Parental Messaging

Once participants had finished discussing their financial histories and aspirations, they were asked to share what lessons and messages they wanted their children to understand about money management (Figure 41). Participant responses reflected a desire for children to possess basic financial skills that would help them achieve stability and freedom later in life.

**Figure 41: Financial Messaging to Children**



**Saving:** When asked what they wanted their children to know about money, the largest group (406) said they wanted their children to know how to save. Examples of this wish included:

- *“I want them to learn to save. Save. Because they don’t... because they have this... when they’re with their mom, they’d get money and they’d want to spend it. It’s like why do you want to spend it? Well, I got 20 bucks, let’s go spend it! It’s like, save it till you can save more and then you can get something that you really want. So trying to teach them to save has been good.”*
- *“Whenever you have a dollar always save a quarter. Always save a quarter, or fifty cents. Since she’s like the third generation, I save a quarter but you gotta save half...”*
- *“I would like to teach them how to save. And how to not spend, so that they don’t think they can get whatever they want.”*
- *“That same aspect of always keeping the buffer, always saving, always have some sort of a plan for savings.”*
- *“I want them to understand how important education is and the saving is huge because your vehicle breaks down or something, if you don’t have money saved, you now have a hard time getting to that job which supports everything in your life.”*

**Financial Priorities:** Another common desire of parents regarding their children's financial futures (393) involved teaching them to understand the importance of financial priorities. These desires were described as follows:

- *"Just that you don't have to have it just to have it, you know materialistic tendencies you know are not the best."*
- *"Prioritizing. That's just, we all prioritize, even my 13 year old. If we're going somewhere or we are eating something and we are going to eat out, he's like do you have enough money, did you pay the bills already and we laugh, and it's like yea don't worry about it. So it's just we all learn, you have to prioritize."*
- *"Basically like, you don't have to live a lavish lifestyle to be happy. But you have to have enough to pay your bills."*
- *"I don't know probably just...you know what I said...just... You gotta manage your things and pay your bills and don't be late on anything."*
- *"Don't waste it on the stuff that they don't really need, use the money wisely..."*

**Budgeting:** It is not surprising that another common desire parents had for their children was that they learn how to budget (274). They expressed a strong desire for their children to learn how to manage their money effectively and find ways to save. As some noted:

- *"Learning about finances, how to budget money, not beg mom and dad for money."*
- *"I want them to know how to budget and everything, I think a lot of people don't know how to budget whatsoever, which is really weird to me. My first job out of high school I was a teaching aid and I was paid only once a month so you learn how to budget really fast, because you have to budget for a month instead of two weeks. I really like budgeting and I want my kids to enjoy it just like I do in a really weird way."*
- *"Again that it is important to budget and spend your money on wise things and to have a savings and save your money for something you really want. My kids get a dollar and then want to go to the store right then and there and spend it you know and then they want to turn around and ask me for a 10 dollar toy."*
- *"The same that my mom taught me, organize, know how to be in control, and don't spend money on things you don't need. Enjoy money when you have it but not when you don't."*

**Work Ethic:** The final parental desire, shared by 89 respondents, was for their children to understand the value of hard work and recognize that success and stability required effort.

- *"I want to teach...that just cause mom's got money doesn't mean it's yours. You gotta earn your money. You've gotta do chores and not just say mom I want this. Every once in awhile, I'll go down and buy her something a little extra if she's been good. But other than that, I want her to learn that money isn't always give to you. You have to work for it. You won't get it just for sitting there and looking pretty your whole life."*
- *"I want to teach him how to earn, earn what he gets and respect people that help him out and know that things aren't just handed to you. That If you want something, go get it."*
- *"That they have to work for it and they don't just get handed it. Stuff like that. How we talk about how many hours it takes to earn something and how much something costs and how much you have to work to get it."*

Other financial lessons and messages that parents wanted their children to know were: how credit works (40); the importance of learning from their example (31); and the value of self-reliance (27). There were 24 respondents who did not know what they wanted children to learn or believed they were still too young to teach.

## **DISCUSSION**

This portion of the report will be created following discussion with DWS staff so that it might focus on areas of particular interest to DWS as an agency.

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## **APPENDICES**

### **Appendix A: STUDY SUMMARY**

DEMOGRAPHICS

HOUSING AND HOUSEHOLD COMPOSITION

CHILDREN

EMPLOYMENT (CURRENT AND HISTORY)

CHILD CARE

INCOME

USE OF COMMUNITY RESOURCES

EDUCATION

FAMILY BACKGROUND

CASH ASSISTANCE

EXPERIENCE WITH DWS WORKERS

EXPERIENCE OF EMPLOYMENT PLAN

WORK SUCCESS EXPERIENCES

SOCIAL SUPPORTS

TRANSPORTATION/TELEPHONE/CRIMINAL RECORD BARRIERS

PHYSICAL HEALTH

ALCOHOL AND OTHER DRUG USE

MENTAL HEALTH

PTSD SCREEN

DEPRESSION SCREEN

ANXIETY SCREEN

ACCESS TO HEALTH CARE

DOMESTIC VIOLENCE

BARRIERS TO EMPLOYMENT

ADVERSE CHILDHOOD EXPERIENCES (ACES)

## Appendix B: NON-RESPONDENTS

Characteristics	Non-Respondents N = 470	Respondents N = 1001
Age ( $p \leq .000$ )	30.3 years	32.2 years
Sex		
Female	414 (88.1%)	882 (88.1%)
Male	56 (11.9%)	119 (11.9%)
Race/Ethnicity		
Missing from DWS database	171 (36.4%)	410 (41.0%)
	<b>N = 299</b>	<b>N = 591</b>
Native American	11 (3.7)	25 (4.2%)
Asian	1 (0.3%)	5 (0.8%)
African American	12 (4.0%)	31 (5.2%)
Pacific Islander	6 (2.0%)	9 (1.5%)
White	189 (63.2%)	397 (67.2%)
Hispanic	75 (25.1%)	112 (19.0%)
Mixed	4 (1.3%)	10 (1.7%)
Household Size	2.73	2.75
Number of Months on FEP	4.03	4.02
Marital status		
Common Law marriage	1 (0.2%)	2 (0.2%)
Divorced	69 (14.7%)	177 (17.7%)
Legally separated	9 (1.9%)	17 (1.7%)
Married	51 (10.9%)	138 (13.8%)
Never married	273 (58.1%)	485 (48.5%)
Separated less than a year	31 (6.6%)	109 (10.9%)
Separated more than a year	34 (7.2%)	68 (6.8%)
Widowed	2 (0.4%)	5 (0.5%)

### Service Area Cluster distribution of non-respondents:

	WF South	Northern	Mountainland	Eastern	Western
Non-Respondents	224 (47.7%)	133 (28.3%)	63 (13.4%)	23 (4.9%)	27 (5.7%)
		Bear Riv. - 20 WFN - 113		Uintah - 19 Cast. Co. - 3 So. Est - 1	Central - 7 So. Wst - 20
Respondents	445 (44.5%)	278 (27.8%)	147 (14.7%)	71 (7.1%)	60 (6.0%)
		Bear Riv. - 31 WFN - 247		Uintah - 51 Cast. Co. - 10 So. Est - 10	Central - 19 So. Wst - 41

## Appendix C: Within Group Comparisons Redesign

<b>GENDER</b>	<b>Female N = 884</b>	<b>Male N = 117</b>
<b>Personal/Family characteristics</b>		
Age ( $p \leq .000$ )	30.9	39
Single never married ( $p \leq .000$ )	418 (47.3%)	35 (29.9%)
Age 18 or under when had first child ( $p \leq .000$ )	298 (33.9%)	19 (16.4%)
Married when first child was born ( $p = .003$ )	240 (27.4%)	47 (40.5%)
Total number of children ( $p \leq .000$ )	2.4	3.1
Youngest child in household is under the age of six ( $p \leq .000$ )	626 (70.8%)	41 (35.0%)
Married now or in the past ( $p \leq .000$ )	466 (52.7%)	82 (70.1%)
<b>Skills and personal resources</b>		
“Not very” to “Not at all” confident in using computer to job search or submit applications ( $p \leq .000$ )	49 (5.6%)	21 (18.0%)
“Not very” to “Not at all” confident using a computer to write letters and resumes ( $p = .001$ )	123 (13.9%)	31 (26.5%)
Is currently in school ( $p = .031$ )	143 (16.2%)	10 (8.5%)
Criminal record has prevented work in past 12 months ( $p = .004$ )	159 (18.0%)	34 (29.3%)
Physical health is “fair” or “poor” ( $p = .046$ )	240 (27.1%)	44 (37.6%)
Worked more than half the time since 16 ( $p \leq .000$ )	722 (82.4%)	108 (93.1%)
Diagnosed or screened positive for PTSD ( $p = .027$ )	390 (44.1%)	39 (33.3%)
Diagnosed or screened positive for depression ( $p = .016$ )	548 (62.0%)	59 (50.4%)
Child care was a problem in the past 12 months ( $p = .001$ )	369 (46%)	23 (26.7%)
Housing problem was work barrier ( $p = .038$ )	91 (10.3%)	5 (4.3%)
<b>Personal experiences</b>		
Was physically abused after age 18 ( $p \leq .000$ )	501 (56.7%)	21 (17.9%)
Was sexually abused after age 18 ( $p \leq .000$ )	275 (31.1%)	7 (6.0%)
Was emotionally abused after age 18 ( $p \leq .000$ )	672 (76.0%)	59 (50.4%)
Has experienced domestic violence in past 12 mo. ( $p = .003$ )	241 (27.3%)	17 (14.5%)
Spouse/partner prevented from working in the last 12 months ( $p = .005$ )	194 (22.6%)	12 (11.0%)

<b>GENDER</b>	<b>Female N = 884</b>	<b>Male N = 117</b>
Mother has at least HDS/GED ( $p = .011$ )	679 (76.8%)	102 (87.1%)
Father has at least HDS/GED ( $p = .040$ )	597 (67.5%)	90 (76.9%)
<b>Attitudes and beliefs</b>		
Prefers to be stay at home parent than work outside home ( $p \leq .000$ )	308 (46.0%)	15 (15.6%)
My circumstances are different than other on welfare ( $p \leq .000$ )	273 (30.9%)	58 (49.6%)
Single moms can bring up a child as well as married couples ( $p = .038$ )	668 (75.6%)	78 (66.7%)
Rather have a job outside of the home, than be a stay at home parent ( $p \leq .000$ )	362 (54.0%)	81 (84.4%)
<b>DWS experiences and resources</b>		
Age first received cash assistance ( $p \leq .000$ )	29.0	37.2
“Not at all” comfortable using computer to manage DWS case ( $p \leq .000$ )	40 (4.6%)	15 (12.8%)
Good/Excellent Relationship with EC ( $p = .043$ )	795 (89.9%)	112 (95.7%)
On FEP because of own job loss ( $p \leq .000$ )	344 (38.9%)	55 (47.0%)

<b>EMPLOYMENT HISTORY (Since age 16)</b>	<b>Has worked ½ the time or less N = 162</b>	<b>Has worked more than ½ the time N = 830</b>
<b>Personal/Family characteristics</b>		
Age ( $p \leq .000$ )	29.8	32.3
Total number of children ( $p = .047$ )	2.8	2.4
Youngest child in household is under the age of six ( $p = .002$ )	125 (77.2%)	533 (64.2%)
Dependent needs of a child prevented employment ( $p = .026$ )	37 (22.8%)	130 (15.7%)
<b>Skills and personal resources</b>		
“Not very” to “Not at all” confident in using computer to job search or submit applications ( $p = .001$ )	17 (10.5%)	51 (6.1%)



"Not very" to "Not at all" confident using a computer to write letters and resumes ( $p \leq .000$ )	35 (21.6%)	115 (13.9%)
Has high school diploma/GED ( $p = .008$ )	79 (69.3%)	438 (80.5%)
A learning disability or problems with reading, writing or both interfered with work, education/training activities ( $p = .002$ )	24 (36.9%)	58 (19.3%)
Lack of job skills is a barrier to finding a job ( $p \leq .000$ )	23 (14.2%)	43 (5.2%)
Transportation was problem in past 12 months ( $p = .029$ )	64 (39.5%)	255 (30.7%)
Currently has regular access to a computer ( $p = .004$ )	108 (66.7%)	641 (77.2%)
Diagnosed or screened positive for PTSD ( $p \leq .000$ )	91 (56.2%)	336 (40.5%)
Diagnosed or screened positive for anxiety ( $p \leq .000$ )	49 (30.2%)	148 (17.8%)
Barrier to employment: Lack of good jobs available ( $p = .004$ )	4 (2.5%)	76 (9.2%)
Housing problem was work barrier ( $p = .016$ )	24 (14.8%)	72 (8.7%)
<b>Personal experiences</b>		
Was physically abused after age 18	93 (57.4%)	427 (51.4%)
Was sexually abused after age 18 ( $p \leq .000$ )	69 (42.6%)	212 (25.5%)
Was emotionally abused after age 18 ( $p = .032$ )	132 (81.5%)	597 (71.9%)
Grew up in two parent home ( $p = .001$ )	84 (51.9%)	503 (60.6%)
Saw abuse of someone else as an adult ( $p = .031$ )	104 (64.2%)	498 (60.0%)
Has experienced domestic violence in past 12 mo. ( $p = .017$ )	54 (33.3%)	202 (24.3%)
Spouse/partner prevented from working in the last 12 months ( $p = .019$ )	45 (28.5%)	161 (20.1%)
<b>Attitudes and beliefs</b>		
Prefers to be stay at home parent than work than work outside home ( $p = .002$ )	66 (55.0%)	253 (39.6%)
Rather have a job outside of the home, than be a stay at home parent ( $p = .002$ )	54 (45.0%)	386 (60.4%)
<b>DWS experiences and resources</b>		
Age first received cash assistance ( $p = .002$ )	28.4	30.4
On FEP because of own job loss ( $p \leq .000$ )	31 (19.1%)	368 (44.3%)

EDUCATION BACKGROUND	No HSD/GED N=211	Has HSD/GED N=790
<b>Personal/Family characteristics</b>		
Age ( $p \leq .000$ )	28.6	32.7
Single never married ( $p \leq .000$ )	136 (64.5%)	317 (40.1%)
Age 18 or under when had first child ( $p \leq .000$ )	100 (47.6%)	217 (27.6%)
Married when first child was born ( $p \leq .000$ )	27 (12.9%)	260 (33.2%)
Youngest child in household is under the age of six ( $p \leq .000$ )	164 (77.7%)	503 (63.7%)
Race other than Caucasian ( $p \leq .000$ )	101 (47.9%)	264 (33.5%)
Married now or in the past ( $p \leq .000$ )	75 (35.5%)	473 (59.9%)
<b>Skills and personal resources</b>		
Attended special education classes or resource ( $p = .040$ )	71 (33.6%)	199 (25.2%)
Has problems reading or writing or both ( $p = .003$ )	49 (23.2%)	107 (13.5%)
“Not very” to “Not at all” confident in using computer to job search or submit applications ( $p \leq .000$ )	25 (11.9%)	45 (5.7%)
“Not very” to “Not at all” confident using a computer to write letters and resumes ( $p \leq .000$ )	63 (29.9%)	91 (11.5%)
A learning disability or problems with reading, writing or both interfered with work, education and training activities ( $p = .007$ )	28 (33.7%)	56 (19.6%)
Lack of education was a barrier to employment ( $p \leq .000$ )	77 (37.6%)	137 (18.1%)
Worked more than half the time since 16 ( $p \leq .000$ )	154 (75.5%)	676 (85.8%)
Currently has regular access to a computer ( $p \leq .000$ )	134 (63.5%)	619 (78.4%)
<b>Personal experiences</b>		
Experienced homelessness as a child ( $p = .004$ )	47 (22.3%)	104 (13.2%)
Was sexually abused after age 18 ( $p = .018$ )	43 (20.4%)	239 (30.3%)
Was emotionally abused after age 18 ( $p = .048$ )	140 (66.4%)	591 (74.8%)
Grew up in two parent home ( $p = .009$ )	106 (50.2%)	485 (61.4%)
Has history of welfare growing up ( $p \leq .000$ )	103 (51.0%)	249 (32.2%)
Mother was a teen when her first child was born ( $p \leq .000$ )	107 (52.5%)	275 (35.9%)
Mother has at least HDS/GED ( $p \leq .000$ )	142 (67.3%)	639 (80.9%)
Father has at least HDS/GED ( $p \leq .000$ )	109 (51.6%)	578 (73.2%)
Parents were not involved in their education ( $p = .002$ )	89 (42.2%)	230 (29.1%)

Attended special education classes or resource ( $p = .040$ )	71 (33.6%)	199 (25.2%)
<b>Attitudes and beliefs</b>		
My circumstances are different than other on welfare ( $p = .006$ )	53 (25.1%)	278 (35.2%)
Single moms can bring up a child as well as married couples ( $p = .009$ )	172 (81.5%)	574 (72.7%)
<b>DWS experiences and resources</b>		
Age first received cash assistance ( $p \leq .000$ )	26.8	30.8
“Not at all” comfortable using computer to manage DWS case ( $p = .003$ )	18 (8.7%)	37 (4.7%)
Has met with LCT – individually or group ( $p = .035$ )	74 (35.1%)	331 (41.9%)

<b>PUBLIC ASSISTANCE (PA) HISTORY</b>	<b>With PA history N = 352</b>	<b>Without PA history N = 624</b>
<b>Personal/Family characteristics</b>		
Age ( $p \leq .000$ )	30	32.7
Single never married ( $p = .001$ )	185 (52.6%)	259 (41.5%)
Married when first child was born ( $p \leq .000$ )	211 (34.3%)	71 (20.2%)
Youngest child in household is under the age of six ( $p = .004$ )	259 (73.6%)	394 (63.1%)
Race other than Caucasian ( $p \leq .000$ )	152 (43.2%)	191 (30.7%)
Married now or in the past ( $p = .001$ )	167 (47.4%)	365 (58.5%)
<b>Skills and personal resources</b>		
Attended special education classes or resource ( $p = .042$ )	111 (31.5%)	465 (74.5%)
“Not very” to “Not at all” confident using a computer to write letters and resumes ( $p = .035$ )	66 (18.7%)	78 (12.5%)
Has high school diploma/GED ( $p \leq .000$ )	158 (69.0%)	345 (83.3%)
A learning disability or problems with reading, writing or both interfered with work, education and training activities ( $p = .012$ )	38 (30.6%)	45 (18.9%)
Transportation was problem in past 12 months ( $p = .003$ )	134 (38.1%)	179 (28.7%)
Currently has regular access to a computer ( $p = .020$ )	252 (71.6%)	488 (78.2%)

<b>Personal experiences</b>		
Experienced homelessness as a child ( $p \leq .000$ )	93 (26.4%)	56 (9.0%)
Experienced homelessness as an adult ( $p = .018$ )	193 (54.8%)	291 (46.6%)
Grew up in two parent home ( $p \leq .000$ )	150 (42.6%)	431 (69.1%)
Mother was a teen when her first child was born ( $p \leq .000$ )	171 (50.0%)	198 (32.8%)
Mother has at least HDS/GED ( $p \leq .000$ )	249 (71.8%)	518 (83.0%)
Father has at least HDS/GED ( $p \leq .000$ )	191 (54.3%)	481 (77.1%)
Saw abuse of someone else as a child ( $p \leq .000$ )	239 (67.9%)	290 (46.5%)
Generally satisfied with social supports ( $p \leq .000$ )	287 (81.5%)	517 (82.9%)
Parents were not involved in their education ( $p \leq .000$ )	141 (40.1%)	172 (27.6%)
Attended special education classes or resource ( $p = .042$ )	111 (31.5%)	156 (25.0%)
Attended religious services in the past month ( $p \leq .000$ )	97 (27.6%)	241 (38.7%)
<b>Attitudes and beliefs</b>		
My circumstances are different than other on welfare ( $p \leq .000$ )	88 (25.0%)	238 (38.1%)
Single moms can bring up a child as well as married couples ( $p = .021$ )	279 (79.3%)	453 (72.6%)
<b>DWS experiences and resources</b>		
Age first received cash assistance ( $p \leq .000$ )	28.0	31.0

<b>Service Area Clusters</b>	<b>WF South N = 444</b>	<b>North N = 278</b>	<b>Mntland N = 147</b>	<b>Eastern N = 71</b>	<b>Western N = 61</b>
<b>Personal/Family characteristics</b>					
Age	32.1	30.9	32.6	32.8	30.9
Single never married ( $p = .010$ )	215 (48.4%)	133 (47.8%)	51 (34.7%)	26 (36.6%)	28 (45.9%)
Married when first child was born ( $p \leq .000$ )	118 (26.8%)	69 (25%)	65 (45.5%)	20 (28.6%)	15 (24.6%)
Race other than Caucasian ( $p \leq .000$ )	187 (42.2%)	94 (33.8%)	50 (34.0%)	19 (26.8%)	15 (24.6%)
Married now or in the past ( $p = .023$ )	229 (51.6%)	145 (52.2%)	96 (65.3%)	45 (63.4%)	33 (54.1%)

Skills and personal resources					
“Not very” to “Not at all” confident in using computer to job search or submit applications ( $p = .017$ )	26 (5.8%)	15 (5.4%)	16 (10.8%)	7 (9.8%)	6 (9.9%)
Diagnosed with or believes has learning disability ( $p = .017$ )	138 (31.1%)	94 (33.8%)	68 (46.3%)	28 (39.4%)	22 (36.1%)
Lack of education was a barrier to employment ( $p = .001$ )	87 (20.6%)	50 (18.9%)	29 (20.6%)	28 (39.4%)	20 (32.8%)
Lack of job skills is a barrier to finding a job ( $p = .006$ )	30 (6.8%)	10 (3.6%)	16 (10.9%)	10 (14.1%)	3 (4.9%)
Barrier to employment: Lack of good jobs available ( $p \leq .000$ )	15 (3.4%)	18 (6.5%)	17 (11.6%)	19 (26.8%)	12 (19.7%)
Housing problem was work barrier ( $p = .022$ )	53 (11.9%)	30 (10.8%)	8 (5.4%)	2 (2.8%)	3 (4.9%)
Low wages work barrier ( $p = .045$ )	48 (10.8%)	23 (8.3%)	22 (15%)	3 (4.2%)	3 (4.9%)
Personal experiences					
Mother has at least HDS/GED ( $p \leq .000$ )	341 (76.8%)	225 (81.0%)	116 (79.0%)	54 (76.0%)	45 (73.8%)
Father has at least HDS/GED ( $p = .002$ )	296 (66.7%)	193 (69.4%)	111 (75.5%)	50 (70.5%)	37 (60.7%)
Attended religious services in the past month ( $p = .042$ )	156 (35.2%)	88 (31.7%)	67 (45.6%)	22 (31.0%)	18 (29.5%)
Attitudes and beliefs					
Prefers to be stay at home parent than work than work outside home ( $p = .003$ )	122 (36.7%)	88 (40.6%)	65 (54.6%)	22 (42.3%)	26 (56.5%)
Single moms can bring up child as well as married ( $p = .004$ )	322 (72.5%)	215 (77.3%)	97 (66.0%)	62 (87.3%)	50 (82.0%)
Rather have a job outside of the home, than be a stay at home parent ( $p = .003$ )	210 (63.3%)	129 (59.4%)	54 (45.4%)	30 (57.7%)	20 (43.5%)
DWS experiences and resources					
Age first received CA ( $p = .019$ )	30.2	28.8	31.0	31.7	29.3
“Not at all” comfortable using computer for DWS case ( $p = .018$ )	24 (5.5%)	9 (3.3%)	14 (9.5%)	7 (9.9%)	1 (1.6%)
Has met with LCT – individually or group ( $p = .002$ )	179 (40.3%)	91 (32.7%)	61 (41.5%)	38 (53.5%)	36 (59.0%)

ACEs	0 ACEs N = 91	1 – 3 ACEs N = 312	4+ ACEs N = 598
<b>Personal/Family characteristics</b>			
Age ( $p = .004$ )	34.2	32.1	31.2
Age 18 or under when had first child ( $p = .017$ )	22 (24.4%)	112 (28.4%)	183 (35.8%)
Youngest child in household is under the age of six ( $p = .035$ )	59 (64.8%)	250 (63%)	358 (69.8%)
Race other than Caucasian ( $p \leq .000$ )	43 (47.3%)	155 (39.0%)	167 (32.6%)
<b>Skills and personal resources</b>			
Attended special education classes or resource ( $p = .007$ )	16 (17.6%)	91 (22.9%)	163 (31.8%)
Has problems reading or writing or both ( $p = .016$ )	4 (4.4%)	54 (13.6%)	98 (19.1%)
Criminal record has prevented work in past 12 months ( $p = .008$ )	8 (8.8%)	71 (17.9%)	114 (22.2%)
Physical health is “fair” or “poor” ( $p = .033$ )	16 (17.6%)	113 (28.4%)	155 (30.5%)
Has high school diploma/GED ( $p = .042$ )	79 (86.8%)	320 (80.6%)	391 (76.2%)
Diagnosed with or believes has learning disability ( $p \leq .000$ )	19 (20.9%)	124 (31.2%)	207 (40.4%)
A learning disability or problems with reading, writing or both have interfered with work, education and training activities ( $p = .039$ )	-0-	30 (22.6%)	54 (25.0%)
Lack of education was a barrier to employment ( $p = .006$ )	12 (14.0%)	73 (19.1%)	129 (26.2%)
Transportation was problem in past 12 months ( $p \leq .000$ )	16 (17.6%)	111 (28.0%)	195 (38.0%)
Fair or poor mental health ( $p \leq .000$ )	11 (12.1%)	121 (30.5%)	224 (43.7%)
Diagnosed or screened positive for PTSD ( $p \leq .000$ )	16 (17.6%)	113 (28.5%)	300 (58.5%)
Diagnosed or screened positive for depression ( $p \leq .000$ )	34 (37.4%)	208 (52.4%)	365 (71.2%)
Diagnosed or screened positive for anxiety ( $p = .012$ )	13 (14.3%)	65 (16.4%)	120 (23.4%)
Child care was a problem in the past 12 months ( $p = .029$ )	31 (39.2%)	140 (39.7%)	221 (48.5%)
Housing problem was work barrier ( $p = .006$ )	5 (5.5%)	27 (6.8%)	64 (12.5%)
<b>Personal experiences</b>			
Experienced homelessness as a child ( $p \leq .000$ )	1 (1.1%)	17 (4.3%)	133 (25.9%)

Experienced homelessness as an adult ( $p \leq .000$ )	24 (26.4%)	153 (38.5%)	314 (61.2%)
Was physically abused after age 18 ( $p \leq .000$ )	29 (31.9%)	168 (42.3%)	325 (63.4%)
Was sexually abused after age 18 ( $p \leq .000$ )	11 (12.1%)	92 (23.2%)	179 (34.9%)
Was emotionally abused after age 18 ( $p \leq .000$ )	45 (49.5%)	261 (65.7%)	425 (82.8%)
Grew up in two parent home ( $p \leq .000$ )	86 (94.5%)	256 (64.5%)	249 (48.5%)
Has history of welfare growing up ( $p \leq .000$ )	18 (21.2%)	95 (24.6%)	239 (47.3%)
Mother was a teen when her first child was born ( $p \leq .000$ )	28 (31.5%)	125 (32.3%)	229 (46.4%)
Mother has at least HDS/GED ( $p = .015$ )	80 (87.9%)	316 (79.6%)	385 (75.0%)
Father has at least HDS/GED ( $p \leq .000$ )	72 (79.2%)	296 (74.5%)	319 (62.2%)
Saw abuse of someone else as a child ( $p \leq .000$ )	5 (5.5%)	115 (29.0%)	418 (81.5%)
Saw abuse of someone else as an adult ( $p \leq .000$ )	32 (35.2%)	182 (45.8%)	390 (76.0%)
Experienced domestic violence in lifetime ( $p \leq .000$ )	45 (49.5%)	234 (58.9%)	405 (78.9%)
Has experienced domestic violence in past 12 mo. ( $p \leq .000$ )	17 (18.7%)	77 (19.4%)	164 (32.0%)
Spouse/partner prevented from working in the last 12 months ( $p \leq .000$ )	10 (11.1%)	57 (14.8%)	139 (28.2%)
Generally satisfied with social supports ( $p \leq .000$ )	88 (96.7%)	346 (87.2%)	393 (76.6%)
Parents were not involved in their education ( $p \leq .000$ )	2 (2.2%)	79 (19.9%)	238 (46.4%)
Attended special education classes or resource ( $p = .007$ )	16 (17.6%)	91 (22.9%)	163 (31.8%)
Attended religious services in the past month ( $p = .019$ )	44 (48.4%)	137 (34.5%)	170 (33.2%)
<b>DWS experiences and resources</b>			
Age first received cash assistance ( $p = .003$ )	32.4	30.3	29.3
“Not at all” comfortable using computer to manage DWS case ( $p = .038$ )	2 (2.2%)	21 (5.3%)	32 (6.3%)
Has met with LCT – individually or group ( $p = .024$ )	25 (27.5%)	152 (38.3%)	228 (44.4%)
On FEP because of own job loss ( $p \leq .000$ )	35 (38.5%)	167 (42.1%)	197 (38.4%)

**APPENDIX D**  
**Employment Comparisons - Three Groups Redesign 2012**

<b>Employment: 2012 Redesign</b>	<b>Current Employment N = 261</b>	<b>Employment in past year N = 457</b>	<b>Employment more than 1 yr ago N = 323</b>
Average hours worked per week (median):	27	35.5	36
Hours per week breakdown:			
10 hours a week or less	29 (11.1%)	17 (3.7%)	13 (4.0%)
11 - 20 hours	64 (24.5%)	77 (16.8%)	40 (12.4%)
21 - 30	57 (21.8%)	86 (18.8%)	52 (16.1%)
31 - 40	104 (39.8%)	199 (43.5%)	154 (47.7%)
more than 40	7 (2.7%)	78 (17.1%)	64 (19.8%)
Average length of time at job - (median)	5 months	16 months	23 months
Time at job breakdown: Less than 3 months	190 (73.1%)	106 (23.3%)	42 (13.1%)
3 - 6 months	34 (13.1%)	155 (34.1%)	87 (27.1%)
7 - 12 months	13 (5.0%)	79 (17.4%)	65 (20.2%)
More than 12 months	23 (8.8%)	115 (25.3%)	127 (39.6%)
Average hourly income	\$9.39	\$10.05	\$10.74
Job is temporary or seasonal	61 (23.4%)	137 (30.0%)	62 (19.2%)
Main source of transportation to work:			
Own car	154 (59.0%)	270 (59.1%)	169 (52.3%)
Partner/family/friends	51 (19.5%)	81 (17.7%)	72 (22.3%)
Public transportation	28 (10.7%)	48 (10.5%)	34 (10.5%)
On foot	14 (5.4%)	33 (7.2%)	26 (8.0%)
Worked from home	9 (3.4%)	7 (1.5%)	9 (2.8%)
Boss/co-worker picked up	4 (1.5%)	11 (2.4%)	6 (1.9%)
Degree of opportunity for advancement to a higher position that pays more:			
A great deal of opportunity	68 (26.1%)	56 (12.3%)	43 (13.5%)
Some opportunity	73 (28.0%)	97 (21.3%)	65 (20.4%)
A little opportunity	45 (17.2%)	111 (24.4%)	74 (23.3%)
No opportunity	75 (28.7%)	191 (42.0%)	136 (42.8%)
How respondent found out about job:			
A friend / relative	61 (23.4%)	113 (24.8%)	94 (29.2%)
Help wanted notice in paper or in window	7 (2.7%)	23 (5.0%)	39 (12.1%)
DWS or other government agency	47 (18.0%)	37 (8.1%)	9 (2.8%)
Job placement/career counseling in school	3 (1.1%)	4 (0.9%)	3 (0.9%)
Inside contact at the job site	37 (14.2%)	105 (23.0%)	64 (19.9%)
Walk in to job site to submit application	45 (17.2%)	59 (12.9%)	61 (18.9%)
Staffing agency (Temp. Service)	12 (4.6%)	46 (10.1%)	11 (3.4%)
Online posting	35 (13.4%)	38 (8.3%)	21 (6.5%)
Other:	14 (5.4%)	32 (7.0%)	20 (6.2%)



<b>Employment (Con't)</b>	<b>Current Employment N = 261</b>	<b>Employment in past year N = 457</b>	<b>Employment more than 1 yr ago N = 323</b>
Benefits available at job site:			
Paid sick days	84 (34.7%)	156 (35.5%)	105 (33.9%)
Paid vacation	98 (40.3%)	168 (38.3%)	111 (35.4%)
Paid holidays	98 (40.2%)	171 (39.0%)	114 (36.8%)
Health insurance	112 (46.1%)	205 (46.4%)	137 (43.4%)
Retirement program	72 (31.4%)	140 (33.8%)	98 (32.8%)
(5% did not know if benefits are/were available)			
Respondent HAS NOT job searched in past mnth	100 (38.3%)	147 (32.2%)	131 (40.6%)
Main reasons WHY not looked for work:	<b>N = 100</b>	<b>N = 147</b>	<b>N = 131</b>
Satisfied with current job	84 (84.0%)	---	---
Lack school, training, skills, experience	3 (3.0%)	5 (3.4%)	7 (5.3%)
Child care problems	---	5 (3.4%)	10 (7.6%)
Family responsibilities	5 (5.0%)	16 (10.9%)	24 (18.3%)
In school or other training	10 (10.0%)	20 (13.6%)	19 (14.5%)
Physical or mental health issue	9 (9.0%)	91 (61.9%)	74 (56.5%)
In drug treatment	---	10 (6.8%)	17 (13.0%)
Maternity leave	---	19 (12.9%)	6 (4.6%)

**Table 29: Unemployed: Why not currently employed**

<b>Redesign 2012</b>	<b>Unemployed but worked in past year N = 457</b>	<b>Unemployed more than 1 yr N = 323</b>	<b>Never worked N = 34</b>
MOST IMPORTANT reason for not currently working / never worked:			
Need more education	17 (3.7%)	12 (3.7%)	- 0 -
Need more work experience	10 (2.2%)	12 (3.7%)	3 (8.8%)
No jobs available	71 (15.5%)	30 (9.3%)	- 0 -
Criminal record	21 (4.6%)	17 (5.3%)	- 0 -
Transportation problems	11 (2.4%)	19 (5.9%)	- 0 -
Paying for or finding child care	20 (4.4%)	14 (4.3%)	- 0 -
Prefer/need to stay home with children	27 (5.9%)	16 (5.0%)	- 0 -
Pregnancy/Maternity leave	43 (9.4%)	10 (3.1%)	- 0 -
Own ill health; disability	103 (22.5%)	68 (21.1%)	- 0 -
Depressed/overwhelmed, mental health	36 (7.9%)	43 (13.3%)	3 (8.8%)
Other family responsibilities	23 (5.02%)	30 (9.3%)	3 (8.8%)
In school or other training	23 (5.0%)	23 (7.1%)	12 (35.3%)
Wages too low	3 (0.7%)	- 0 -	- 0 -
Jobs don't offer health benefits	2 (0.4%)	- 0 -	- 0 -
In drug treatment	12 (2.6%)	17 (5.3%)	- 0 -
No need – others provide support	- 0 -	- 0 -	11 (32.4%)
Other (Specify):	51 (11.2%)	29 (9.0%)	2 (5.9%)

**Table 30: Self - Report Barriers Redesign 2012**

N = 1075	Barrier	BIGGEST barrier	Frequency as greatest barrier
Needs of a dependent child	81 (7.5%)	40 (3.7%)	49.4%
Need of dependent family members	36 (3.3%)	14 (1.3%)	38.9%
Lack of child care	202 (18.8%)	77 (7.2%)	38.1%
Lack of education/training	228 (21.1%)	64 (6.0%)	28.1%
Alcohol or other drug issues	49 (4.6%)	28 (2.6%)	57.1%
Physical health issues	317 (29.5%)	185 (17.2%)	58.4%
Mental health issues	265 (24.7%)	126 (11.7%)	47.5%
Transportation problems	250 (23.3%)	58 (5.4%)	23.2%
Language barrier	17 (1.6%)	5 (0.5%)	29.4%
Lack of job skills	133 (12.4%)	40 (3.7%)	30.1%
Housing problems	93 (8.7%)	21 (2.0%)	22.6%
Problems reading or writing	26 (2.4%)	2 (0.2%)	7.7%
Criminal record	137 (12.7%)	61 (5.7%)	44.5%
Spouse or partner objects to me working	104 (9.7%)	32 (3.0%)	30.8%
Wages too low	45 (4.2%)	12 (1.1%)	26.7%
Caring for an infant	45 (4.2%)	5 (0.5%)	11.1%
Going to school	112 (10.4%)	50 (4.7%)	44.6%
Choose to stay home / care for children	139 (12.9%)	61 (5.7%)	43.9%
Lack of good jobs available	206 (19.2%)	84 (7.8%)	40.8%
In drug treatment	25 (2.3%)	8 (0.7%)	32.0%
No barriers	69 (6.4%)	69 (6.4%)	---
Other:	114 (10.6%)	36 (3.3%)	31.6%

### Appendix E: Attitudes Towards Public Assistance Vs Employment\*

	Refocus 2018		Redesign 2012		N = 1075	
	Generally Agree	Generally disagree	Generally Agree	Generally disagree	Generally Agree	Generally disagree
My children benefit from having me employed outside the home.	666 (66.5%)	160 (16.0%)	937 (87.2%)	132 (12.3%)	806 (70.5%)	273 (23.9%)
I would rather have a job outside the home than be a stay at home parent.#	443 (44.3%)	323 (32.2%)	619 (57.6%)	449 (41.8%)	569 (49.7%)	502 (43.9%)
It is good to require people on welfare to find a job.	834 (83.4%)	39 (3.9%)	1005 (93.5%)	63 (5.9%)	1017 (88.9%)	60 (5.2%)
When children are young, single parents should not work outside the home.#	229 (22.9%)	365 (36.5%)	353 (32.8%)	703 (65.4%)	649 (56.7%)	418 (36.5%)
Single parents can raise a child as well as married couples.	746 (74.6%)	139 (13.9%)	914 (85.0%)	155 (14.4%)	832 (72.7%)	241 (21.1%)
A single parent who gets a job to help support her/his children is being a responsible parent.	934 (93.4%)	16 (1.6%)	1048 (97.5%)	22 (2.0%)	1053 (92.0%)	26 (2.3%)
I feel confident that I can manage my own finances and resources.	768 (76.8%)	93 (9.3%)	941 (87.5%)	130 (12.1%)	925 (80.9%)	155 (13.5%)
I would prefer to stay home and raise my children rather than work outside the home.#	392 (39.2%)	320 (32.0%)	533 (49.6%)	534 (49.7%)	590 (51.6%)	470 (41.1%)
My circumstances are different than most others on assistance.#	331 (33.1%)	213 (21.3%)	488 (45.4%)	510 (47.4%)	584 (51.0%)	433 (37.8%)
I feel torn between DWS demands and my family.#	158 (15.8%)	635 (63.4%)				
Balancing my DWS activities and the needs of my family feel impossible.	111 (11.1%)	695 (69.5%)				
If I could not get into the DWS office, I would welcome my EC scheduling a t time to meet with me outside the DWS office.	834 (93.4%)	82 (8.2%)				

\* - number sets with less than 100% indicate neutral/don't know response

# - Indicate "neutral response" greater than 20% in 2018 sample