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A PILOT STUDY ON THE
COMPREHENSIVENESS OF THE
MINNESOTA FAMILY INVESTMENT PROGRAM

TRACY L. NORSTAD

Submitted in partial fulfillment of
The requirement for the degree of
Master of Social Work

AUGSBURG COLLEGE
MINNEAPOLIS, MINNESOTA

2001

MASTER OF SOCIAL WORK
AUGSBURG COLLEGE
MINNEAPOLIS, MINNESOTA

CERTIFICATE OF APPROVAL

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ABSTRACT

A PILOT STUDY ON THE
COMPREHENSIVENESS OF MINNESOTA
FAMILY INVESTMENT PROGRAM

AN EXPLORATIVE QUALITATIVE STUDY

TRACY L. NORSTAD

2001

The Minnesota Family Investment Program (MFIP) is Minnesota's version of the welfare reform mandated by the federal Personal Responsibility and Work Opportunities Reconciliation Act of 1996. This exploratory qualitative study looked at the comprehensiveness of MFIP by interviewing parents who were using a local Crisis Nursery drop-in center and were receiving MFIP. This study explored whether the parents perceived that being on MFIP influenced their need for crisis nursery services or the decision to use the crisis nursery drop-in service. The interview focused on MFIP resources, the parents' need to be on MFIP, and their need to use the Crisis Nursery.

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CHAPTER 1

Introduction

Our society has come to believe that individuals do not deserve to be receiving public assistance if they are able-bodied persons. Individuals should be able to support themselves without depending on government stipends. On August 22, 1996, President Bill Clinton signed into law the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 (P.L. 104-193) (Ozawa & Kirk, 1996). This law encompasses many different areas of public assistance, some of which are: welfare, health care, Supplemental Security Income, child support, child protection, child care, child nutrition programs, Food Stamps, and immigration laws. One of the biggest changes that this law introduces is Temporary Assistance to Needy Families (TANF) which replaces Aid to Families with Dependent Children (AFDC) (Ozawa & Kirk, 1996). Focusing on "personal responsibility and individual accountability" (Keigher, 1996, p. 304), TANF restricts to 60 months the time parents can receive income and other benefits to help support their children (Ozawa & Kirk, 1996). According to Poole (1996), PRWORA almost eliminates the federal government as a partner in welfare reform. Before PRWORA was implemented, the federal government paid

about 55% of all AFDC benefits and it did not place a ceiling on the number of recipients. With the new law (TANF), the states receive a fixed amount of funding from the federal government. Keigher (1996) and Poole (1996) estimate that this will save the federal government nearly \$55 billion in the next six years. These savings are due to reductions in the Food Stamp program, Supplemental Security Income (SSI), and assistance provided to legal immigrants.

States are now responsible for providing for their residents. Ozawa and Kirk (1996) point out that under PRWORA the states have the power and the authority to develop and administer their own welfare programs. According to Keigher (1996), each state decides how to use the TANF cash grant each month. Since the money may not last throughout the whole fiscal year, each state must use its own discretion in restricting eligibility and coverage. Poole (1996) believes that since states now fund their own programs, they will be more likely to cut the welfare rather than raise the state's taxes. If a state does not have adequate funding, then more people than originally estimated will fall between the cracks and into poverty. Poole (1996) estimates that with this new law, 26 million more people will fall into poverty.

In the literature review, an analysis of the new welfare law and its rules is discussed. As stated earlier, there are so many components of the reform, and it affects many different families. Because it is new, there is not an adequate way to evaluate its comprehensiveness. It will be difficult to know if it is helping families to become more self-sufficient within the next few years. This study begins to explore how the reform is affecting families in Minnesota. There are few ways to get accurate data on how Minnesota families are adjusting to the reform. The researcher interviewed parents who used the drop-in center of an urban county Crisis Nursery to try to evaluate the comprehensiveness of Minnesota's welfare reform.

CHAPTER 2

Literature Review

History

Mothers' pensions were the beginning of public funding for the "worthy" poor (Katz, 1989). Local governments were unable to bear the sole responsibility of their poor neighbors and therefore requested the federal government to step in with public funds. At the White House Conference of 1909, the need for a new strategy for the children of widowed mothers was brought to light (Bremner, 1983 and Goodwin, 1995). It was believed that mothers should stay home to adequately raise their children. It was more economically frugal to keep the children of single mothers at home instead of placing the children in institutions and family foster care, as had been previously done (Bremner, 1985).

The control of the mothers' pension programs was the purview of local governments, not the federal government. According to Abbott (1934), paying for the mothers' pension was the county's responsibility, not the state's. She writes that many of the local administering agencies used a high degree of discretion when deciding who should receive aid, such as excluding women with only one child, excluding those with disabilities, and making distinctions over race.

Perhaps the strongest indicator of some counties giving aid to their widowed mothers was the female's "ability to earn," decreasing their chances of receiving aid if they were viewed as able-bodied and able to work (Goodwin, 1995). More than half of the women receiving pensions were earning a wage to supplement their aid (Goodwin, 1995).

According to Cauthen & Amenta (1996), after the Depression, many of the counties had stopped their mothers' pension programs because of limited funding. In 1934, the Federal Emergency Relief Administration (FERA) took over the administration of mothers' pension (Cauthen & Amenta, 1996). In 1935, Congress passed the Social Security Act, which was to provide a safety net for American workers and their families (Goodwin, 1995). Title IV of the Social Security Act established Aid to Dependent Children (ADC) and specifically allowed funds to support children who had been deprived of parental support (Goodwin, 1995). ADC expanded on mothers' pension in two distinct ways. First, "a state's acceptance of the program and its federal funds obligated it to implement the program in every county in the state, share costs with counties, and coordinate the program from one central agency" (Goodwin, 1995, p. 259). Second, ADC's coverage expanded eligibility to deserted, separated, and unmarried mothers (Goodwin, 1995).

In 1962, President Kennedy envisioned both parents supporting the family, so he created Aid to Families with Dependent Children (AFDC) to allow states to add unemployed fathers to receive AFDC benefits (Goodwin, 1995). The new strategy was to "minimize dependency and promote independence" (Bremner, 1983, p. 89). The government believed people would turn to social workers for assistance with the new social service plan and become self-sufficient. Kennedy believed that childcare was a large barrier for single mothers finding employment, so the national government put millions of dollars into it. Many employment programs were also created to help families become more self-sufficient (Bremner, 1983; Goodwin, 1995).

Then, as previously noted, in 1996 AFDC was repealed by PRWORA and replaced by TANF.

Disability Income

Many different family types will be affected by welfare reform. Now, there are more stringent guidelines to follow in order for children with a disability to receive SSI. According to the Assistant Secretary for Planning and Evaluation in the US Department of Health & Human Services (1996), "a child will be considered to be disabled if he or she has a medically determinable physical or mental impairment which results in marked and severe

functional limitations, which can be expected to result in death or which has lasted or can be expected to last for at least 12 months" (p. 8). The Prior Law stated in the same document "children with disabilities who did not meet or equal the Listing of Medical Impairments were determined to be disabled (thereby eligible for cash benefits if all other criteria were satisfied) if they suffered from any medically determinable physical or mental impairment of comparable severity to an adult. Comparable severity was found if the child was not functioning at an age appropriate level as measured by the Individual Functional Assessment (IFA) and evaluated by SSA" (p. 8). As shown in the descriptions of the requirements, this law eliminates the IFA and changes other criteria in ways that in the next six years could deny SSI benefits to over 300,000 children (Keigher, 1996). As cited in Poole's (1996) article, the American Hospital Association predicted that hospitals will absorb an additional \$10 billion in uncompensated care over the next seven years. Most of this increase is due to the federal government no longer providing any compensation for prenatal care and other treatment to immigrants.

Effects on Immigrants

Legal and illegal immigrants may also be negatively affected by PRWORA. According to Keigher (1996), most immigrants will be ineligible for any federally means-tested programs (including Medicaid) until they become United States citizens. Espenshade, Baraka, and Huber (1997) state that under the new law legal immigrants are ineligible for Food Stamps and SSI unless they become U.S. citizens. Refugees are eligible for these programs only during the first five years in the U.S. After the five-year time limit, the state determines whether to continue these programs or not. Another factor affecting immigrants and their sponsors is the new rules regarding sponsorship. Espenshade et al. (1997) believe that potential sponsors, who would become financially liable for the immigrants that they sponsored, may be more hesitant to sponsor poorer immigrants because they might be sued for support. In addition, with higher minimum-income standards, fewer U.S.-based households are able to sponsor new immigrants. Poole (1996) states that the border states and their communities will bear a disproportionate share of this expense.

Childcare

According to the Assistant Secretary for Planning and Evaluation in the US Department of Health & Human Services (1996), PRWORA "provides no child care guarantee, but single parents with children under 6 who cannot find child care may not be penalized for failure to engage in work activities" (p. 13). Hagen and Davis (1996) discuss how welfare reform eliminates provision of childcare assistance. According to Duncan and Brooks-Gunn (1997), school readiness for children depends on the quality of the care that they receive outside the home. If the childcare is poor, then it may not be providing the necessary structure for preparing the children for school. A low-income single parent is more likely to look for child care at the lowest cost or the most accessible instead of considering the quality of care, especially if s/he faces being sanctioned or losing a job. In Ewalt (1997), Blank (1997) is quoted as stating "...yet without adequate child care, the future capability of children to contribute to a stable work force is threatened" (p. 221).

Ending the Entitlement

Not all scholars predicted worsening conditions for children due to PRWORA. In Accordino's (1998) article on the two different types of poverty, it is stated that

welfare reform will reduce the cost of government, lead to tax cuts, and free up enough private capital to create the jobs needed for those on the rolls. The new law will awaken entrepreneurship and vitality in the inner city, say proponents of PRWORA, because the reform will abolish welfare for adults by repealing the minimum wage laws. PRWORA supporters believe that the sanctions and the time limits will force welfare mothers into the labor force and end entitlements (Grigsby, 1998). The reform will produce:

- "higher family income;
- more regular family routines;
- greater maternal self-esteem;
- more positive role models for children;
- and, in the long run, declining out-of-wedlock teen births as children learn that welfare no longer provides a viable alternative to marriage" (Duncan & Brooks-Gunn, 1997, p. 67).

Duncan and Brooks-Gunn (1997), report that PRWORA advocates believe that the five-year time limit will not deepen poverty, because the law allows states to exempt up to 20% of their families from the time limit, creating a safety net. They believe the time limit adds the motivation needed for recipients to get jobs.

Financial Benefits

Welfare reform supporters state that the federal government will save \$22 billion over the next six years (Poole, 1996). In 1996 AFDC accounted for .37% of the US's gross domestic product (GDP), constituting a fraction of the GDP. In addition, Medicaid and the other 79 means-tested programs account for only 4.91% of the GDP, which is equal to the amount of money spent on Social Security (Ozawa & Kirk, 1996). Even with the Contingency Fund increased from \$1 billion to \$2 billion (Berner, 1996), many suggest that this is about \$12 billion short of what is actually needed to meet the bill's work requirements in five years (2002) (Accordino, 1998; Poole, 1996).

Job-Training

Although there is support for PRWORA, some things could be done differently to ensure a better transition from working in the home to working in the labor market. According to Hardina and Carley (1997), PRWORA does not require states to use human capital-oriented jobs programs. The human capital-oriented jobs programs help "welfare recipients complete their high school education, gain basic literacy skills, and obtain vocational training" (p. 107). These assets provide the individual with the skills

necessary to obtain better-paying jobs and to end receiving welfare permanently. According to the Assistant Secretary for Planning and Evaluation in the US Department of Health & Human Services (1996), in order for the hours to count toward the work requirement, the family can be in "unsubsidized or subsidized employment, on-the-job training, work experience, community service, up to 12 months of vocational training, or provide child care services to individuals who are participating in community service" (p. 3). The individuals can be participating in a job-training program or job seeking, but they can only do this after they have already completed the 20-hour per week work requirement (30 hours per week for two-parent households).

According to Hardina and Carley (1997), research shows that immediate job placement does not decrease welfare rolls if these jobs are in the low-wage sector. Cited in Hardina and Carley (1997), Friedlander and Burtless (1995) found that human capital-oriented programs are more successful in helping people find better paying jobs; however, they also stated that there is a higher cost involved (and there are limited effects on welfare savings) than "low-cost programs that emphasize immediate job placement" (p. 108). It is going to take money and

investment in people to make sure all parents get the income support they need to raise children; therefore, it is essential to identify which is more important in the long run, increasing people's self-sufficiency or immediate job placement to remove people from public assistance. However, some may still be in need of some service, such as quality childcare, transportation, housing, and access to affordable professional clothing. Even in Minnesota, these programs can vary widely, depending on where the recipient lives. According to Fremstad (1998), most counties estimate that fewer than 15% of their Minnesota Family Investment Program (MFIP) caseloads will participate in post-secondary education. Many counties do not plan to support families who want more than one year of education.

Current research on the effectiveness of PRWORA

There are a few components to evaluate when researching former welfare recipients. Between March 1994 and September 1998, the national caseload of TANF decreased by 43% (Brauner & Loprest, 1999). To what should we attribute this decrease? Is it because the former recipients who are now not on welfare have found jobs and they are earning a high enough wage that they are able to support their families without the aid of public assistance? Or, is it because these former recipients were

sanctioned and did not comply with the new rules and they terminated the assistance themselves, but still live in poverty and are in need of some form of public assistance?

Brauner and Loprest (1999) researched and compared several states' research on their welfare reforms' differences within employment, hours and earnings, type of work, and other sources of support.

Employment

They found the employment rate amongst leavers is indicative of the leavers' own economic well-being and their movement toward self-sufficiency. They divided the welfare leavers into two categories: all leavers and continuous leavers. All leavers include anyone who has left welfare, regardless of his/her welfare status at the time of the study. Continuous leavers are those who had remained off welfare at the time of the study. They found continuous leavers were more likely to be working than those who had returned to welfare. The employment rate for families of all leavers was higher (between 65 and 80%) than the employment rate of current welfare recipients (28% during the 1997 fiscal year).

Hours and earnings

The studies Brauner and Loprest (1999) researched found that although over half of employed leavers were

working 30 or more hours per week, they were still not earning enough to rise above the poverty level. According to Brauner and Loprest (1999), "in 1997, the poverty threshold for a three-person family with two dependent children was \$12,931, the equivalent of full-time (35 hours per week), full-year (50 weeks a year) work at \$7.39 an hour".

As the poverty level is calculated on a 50 work week year, Washington state leavers reported working an average of 34 weeks in the last 12 months. This indicates an overestimation of hours worked each week.

The authors looked at whether post-welfare income was higher than their income while receiving benefits. South Carolina was the only state in the study in which the majority of leavers (66%) were earning more post-welfare than when they were receiving it. Almost half of Wisconsin and Iowa's leavers (40% and 47%, respectively) said they had less income after they left the rolls. Brauner and Loprest (1999) stated South Carolina's benefits are lower than Wisconsin and Iowa's, which would account for the higher post-welfare earnings.

This research shows that most leavers have lower post-welfare income than pre-exit earnings and cash benefits. Single-child households reported earning up to 49% higher

cash incomes after they were off welfare, but as the number of children per household increases the amount of post-welfare income decreases. For households with three or more children, only 38% of leavers reported higher earnings than pre-exit earnings.

Type of work

In correlation of the earnings of leavers, is the type of work leavers generally are employed in. Most of their jobs seem to be concentrated in low-wage industries and occupations, such as wholesale/retail trade. Brauner and Loprest (1999) stated "Wisconsin found, in the first quarter after leaving welfare, 40% of leavers employed in the industries with the lowest median earnings for that quarter" (p.7).

Other sources of support

The authors stated that the leavers' use of other government programs is one indicator of their self-sufficiency and continued need for safety net assistance.

The percentages of use for Medicaid and Food Stamps vary between states and the length of time since getting off welfare. The trend for receiving other government programs seems to be that the first year after leaving welfare, they are highest and respectively decrease the longer a family is no longer receiving welfare. For

example, in Wisconsin the Food Stamp receipt was between 45% and 66% in the first year after exiting the rolls. In the fifth quarter after leaving the rolls, Wisconsin leavers received Food Stamps at about 31%.

There has been no research on why there is a decline in participation in other governmental programs. It could be that families are now doing well and no longer need the assistance from the other programs, they may have lost connection with their workers, or they may no longer think they are eligible for these services.

Indicators of well-being

Most leavers state they are better off now than when they were receiving cash benefits and are confident they will not need to return to welfare. They also believe they have less income than before leaving the rolls, but most do not report having trouble providing their family with food or paying bills.

Minnesota Family Investment Program

Bringing welfare reform to the state level, Minnesota began a pilot project with the current TANF requirements in 1994. According to Fremstad (1998), it was one of the most successful welfare reforms in the country. The program combined AFDC and cashed-out Food Stamps into one program, which allowed families to combine welfare and work earning

until they reached over 140% of the poverty level, and it guaranteed direct payment of childcare expenses. The pilot project's 18-month results were as follows:

- increased employment, 52% of long-term urban welfare recipients were working, an increase of almost 39% over the control group
- increased earning, earning for MFIP-P recipients were 26.9% higher than those for the control group
- reduce poverty rates by 16% in urban counties among long-term recipients
- subsidized housing seemed to provide stability for families who entered the work force; those in subsidized housing increased both employment rate and earning; whereas, those who did not live in subsidized housing only increased their employment rate.

The results also implied that the pilot program was not as successful for rural residents, probably due to lack of human capital program-type activities, such as parents completing their high school education or obtaining some type of vocational training.

The new MFIP is different than the pilot program in that the state cut back on many of the features that made MFIP-P so successful. One of the new requirements of MFIP is that the benefits end when the family reaches 120% of

the poverty level, instead of the 140% in the pilot program. Because of this, the community and non-profit agencies will need to provide programs that are more extensive and of assistance to families in need. The pilot program provided many of the essentials that the human capital-oriented program discusses, but at this time, MFIP does not provide most of those essentials, although the families still need those safety nets.

CHAPTER 3

Theoretical Framework

Ecological theory is the conceptual framework for this study. This approach is concerned with "individuals' ability to negotiate and compromise with their social environment as they seek to adjust and survive" (DeHoyos & Jensen, 1985, p. 492). Many of the families that are receiving MFIP will probably need to adjust their way of living in order to become self-sufficient. This theory uses the general systems theory's assumptions that "systems and environments have mutual feedback processes that monitor what is going on so they can stay within an optimal range of variation" (Germain, 1978, p. 536). Systems Theory works on the knowledge that all systems (person and environments) work together and they are balanced until one of those systems changes. When a system changes, then all of the other systems change to gain equilibrium again.

The ecological theory "deals with the web of life, at the interfaces between systems and subsystems, so that it relates to 'open, self-organizing, self-regulating, and adaptive complexes of interacting and interdependent subsystems'" (Siporin, 1980, p. 509). It is concerned with the processes that families go through to achieve what they need in order to have a self-sufficient life. According to Siporin (1980), the ecological theory is involved in person-

in-environment relationships. Siporin (1980) believes through this theory, there is an exchange that takes place with resources, causing equilibrium and balance for the individual. The exchange between the resources needs to be a good fit with the individual, maintaining a complementary balance.

Application of Ecological Theory

There are many different family stressors that each of these families receiving MFIP is feeling. Some of these stressors can be positive. The families may be having feelings of hope, personal and professional satisfaction, and family and peer support. This positive change can also be "good because it provides for variability, change, and innovation" (Germain, 1985, p. 546). This type of stress can lead to "perceptual and transactional forces affecting growth, development, health, and social functioning" (Germain, 1991, p. 18). The families may also experience a negative type of stress which "harms the actual or perceived capacity for dealing with" stress (Germain, 1991, p. 19). This negative stress "arouses negative and often disabling feelings, such as anxiety, guilt, rage, helplessness, despair, and lowered self-esteem" (Germain, 1991, p. 19).

With the ecological theory, Germain (1985) points out that if people do not take care of themselves within their environment, then entropy will occur. "Biological,

cognitive, emotional, and social development may be retarded, functioning may be impaired, and disorganization may ensue" (Germain, 1985, p. 540). The more that the families who are on MFIP try to adhere to the strict rules and regulations, the more they may find themselves "fighting the system." The families may begin to feel defeated and hopeless if they are unable to find work that pays well and supports their families. This can also happen when a family is sanctioned for not adhering to their worker's case plan. If a family is sanctioned (where 10% of it's grant is taken from them), they may feel anger toward the government or their worker and not work toward self-sufficiency.

According to De Hoyos and Jensen (1985), the ecological approach deals with "the goodness of fit of people with their surroundings, because when people and their environment (ecosystem) are not able to adapt reciprocally, either or both are damaged" (p. 493). The authors also believe that using this theory to understand human interactions is especially valid when there are changes in the environment, status, and crises. Individuals will struggle to maintain some sort of equilibrium within their ecosystem.

According to a study conducted by the Minneapolis Crisis Nursery in December of 1998, compared to the general population Crisis Nursery clients have great stressors and

very few resources to help them with their feelings regarding the situations they are in. If MFIP is comprehensive, the situation will change, hopefully for the better, changing the parent's behavior, cyclically. Seventy percent of the Minneapolis Crisis Nursery population in their study has serious financial difficulties. If MFIP is able to increase their employment potential, it will change the person-in-environment interaction, which could increase their earning potential. The more resources available to the families, the more likely they are to thrive.

Theory Limitations

A limitation of the ecological theory is that it does not have a moral aspect. It tends to overlook moral "agency"—our responsibility to make decisions and act based on ethical principles. The theory does not take the person's ability to make decisions. Although achieving balance in one's life is desired, the person may not understand or know how to achieve that balance.

With MFIP, the parent needs to actively seek out resources in order for the program to be successful. What happens if the parent does not seek the resources? That parent's life may be negatively affected by remaining in the same situation, but ecological theory does not consider this.

CHAPTER 4

Methodology

Overview

This section discusses the research design and methodology selected for this study. Important concepts and variables, data collection and analysis are also presented.

This study used in-depth interviews to explore whether or not MFIP is providing the comprehensive services that the legislators claim it does. In particular, are MFIP recipients who use the services of crisis nurseries finding their needs met through MFIP? Evaluative data on the effects of the welfare-to-work reform since the program began are just beginning to be collected, so this study is exploratory.

Research Questions

Research Question #1: Does MFIP actually provide the intended essential resources for study participants?

Research Question #2: Could a resource be added or improved?

Research Question #3: What aspects of the program (if any) do the parents believe are forcing them to rely on the nursery's drop-in center?

Conceptual & Operational Definitions of Key Concepts

Minnesota legislators state that MFIP is a comprehensive program, unlike the previous AFDC. Essential resources are defined as the resources necessary to financially survive. Many recipients of welfare claim to have a difficult time affording childcare, transportation, housing, food, and medical care. MFIP was created to help eliminate those financial barriers.

Research Design

This pilot study used a cross-sectional in-depth interview research design. The interview included both open- and closed-ended questions. Because MFIP is a new program, a cross-sectional design was used. To measure the same effects of MFIP in the future, one could use a longitudinal study.

Study Population

The study population consisted of parents who used a local crisis nursery's drop-in center between February 22, 1999 and March 6, 1999 and were receiving MFIP-S at that time.

Sample

The parents chosen for the study needed to visit the drop-in center within the two weeks. The study used quota

sampling, in which the requirements are already set for participants to be included in the study.

The intended sample size was ten to twelve, requiring the distribution of 100 letters of invitation and anticipating a 10% response rate. The sample size of ten to twelve was thought to be sufficient to have theme saturation and reduce random error.

Procedures

Data Collection

The letters of invitation were personally given to parents at the crisis nursery. The two Intake Workers routinely ask parents as they drop-off their children if they are receiving MFIP. When the parents answered "yes" to this question, the Intake Workers would offer the parent an envelope with a letter of invitation to the study (Appendix A), a consent form (Appendix B), and a self-addressed, postage paid, return envelope. The parent could refuse to take the material if s/he did not want it. If the parent accepted it, s/he read in detail what the study is about and could then return the signed consent form in the envelope to the researcher's Augsburg College mailbox.

The Intake Workers distributed 12 envelopes in the two-week period. The date to return the consent form was one-week from the date the parents used the drop-in center.

The researcher was able to contact two of the four potential participants who mailed back the consent form.

The parents were contacted by telephone, since that is the method they requested on the consent form. When contact was made with the parents, they decided where to meet, what day, and at what time. Parents who use the drop-in center may have many stressors in their lives and this study may have added to them. The researcher wanted to make it as convenient for them as possible; therefore, they were able to choose a day and time that worked best into their schedules. A \$5 honorarium was also provided to compensate for their time. There was one interview per family and each took 30-60 minutes.

The questionnaire (Appendix C) used was not pre-tested, increasing the possibility of random error. It consisted of eleven questions geared toward the parents' need to use the drop-in center while being on public assistance. The questions revolve around the parent's participation of MFIP and the drop-in center. Most of the questions were open-ended, so the parent could explain to the researcher, in detail, if s/he felt that being on public assistance has influenced his/her decision to use the drop-in center. If a parent did not feel comfortable answering any of the questions, s/he could abstain from

answering them. The interview was audio taped, in order to be transcribed at a later time.

Data Analysis

The interviews were transcribed and the themes from the interviews were coded for qualitative analysis. The themes were coded by reading each of the transcriptions twice and writing down themes/categories covered during the interviews. The researcher then compared the notes and put together common themes shared between the two parents. These themes were used as headings in Chapter 4. Themes that were not shared between the parents were addressed under individual headings.

Protection of Human Subjects

The letter of invitation and the consent form informed participants of the purpose of the study. The participants' confidentiality and anonymity were ensured by not stating their names on the audiotapes used for their interviews.

Augsburg College's Institutional Review Board (IRB) (Appendix D) reviewed the research proposal. The number assigned to the study by the IRB was 99-08-3.

CHAPTER 5

Results

This chapter discusses the interviewees' answers to the researcher's questions. The chapter is outlined by three categories. The first is answers that both of the respondents had in common. The second and the third categories discuss the two respondents' answers that are independent to each other.

Both Respondents' AnswersSupport Systems

A common theme that both parents mentioned repeatedly was that they and other parents they knew did not have an adequate support system upon which they could rely.

Parent #1 responded to the interview question "Do you have other alternative resources similar to the Crisis Nursery that you have used, like family and friends?":

"There's one lady who does keep the children like on weekends or in the evenings. My schedule is usually from 5:00 to 10:30 or 11:30. She'll keep them, but if she doesn't, Crisis Nursery is like my back up.

They're the only ones who will basically help me. I have a girlfriend in the (apartment) building, but she's busy too. She works and she has two kids, as

well. The Crisis Nursery, they have been very helpful."

Parent #2 was talking about the lack of support systems for families, in particular about some politicians who do not seem to comprehend that not all families have other family members to help them with daily and emergency needs. This woman has adopted her two grandchildren from her son and the children's mother. She commented with fervor:

"I am Grandma and I am taking care of them, Jesse (Governor Ventura)! Thank you very much! And, Jesse, while you're on the subject, maybe you should look into the fact that there are an increasing number of grandparents who are getting custody of their grandchildren or taking care of them without custody. Grandma is working nowadays, Jesse. That's why she's not taking care of them. Both of the grandmothers in this situation were working at the time and I don't have a Grandma. I have no support system... I'll tell you what, Jess, I'll bring them over to your house and you can watch them for me. I have no support system. I just recently went to a focus group at the Crisis Nursery and it turned out that most of the people in the focus group for differing reasons have no support

system. I have no support system. The only blood relative I have in the state of Minnesota is my son who is the children's father who is obviously not reliable, because that's why I got custody of his kids to begin with. You know, their mother isn't reliable either. Her life is in shambles and I can't rely on them and I have nobody else. My nearest relatives live in Indiana and my daughter lives in Georgia. I don't have anybody else, you know, I just recently moved from, well, not that recently now, but I don't know many of my neighbors, you know, most all my friends I've met at work. They're all working and I don't have anybody else to watch them and so that's why I was in the Crisis Nursery and they have been most supportive of, you know, taking care of the kids."

Government System

The two women commented on the government system, with regards to welfare, childcare, and employment.

Parent #1 thinks the government asks welfare recipients to jump through many hoops in order to receive MFIP. She believes recipients are asked to do things that could easily be done more simply on their own. When the

researcher asked "Did MFIP provide any education for you?"

She responded:

"No, now they had sent letters and stuff. They've sent, since she's not one yet (referring to her youngest child), so that kind of takes me off the hook of going through what they want me to go through. They had these things where they say it's like education counseling, job counseling, careers like that, so I really haven't gotten into it yet because she hasn't made one yet, but I like doing things on my own. I mean it just don't seem like theirs resources, are not really all that helpful, I mean, what they do, I could do that on my own, a person, other MFIP mothers can do that on their own, you know, all the resources like in newspapers, you know, ads, advertisements, you go up to the jobs and ask them why they hiring, so I mean, I don't see what they're doing. I don't see it."

She also does not agree with how the welfare system regulates the grant amount. She is working over 25 hours per week, in order to get her childcare paid, and she is required to submit her paycheck stubs to her county caseworker. Her monthly income determines her monthly MFIP grant amount, but her complaint was that:

"It's not really all that wonderful because they say you have to hand in monthly reports, okay, because I'm working, trying to get completely off of the MFIP program and they go according to you all have to send in paychecks stubs like once a month, send them closer to the end of the month, and it's like the 8th of the month and it's like they do it like a month behind. For instance, I send in paycheck stubs for this month, which will be March, that will go for May. See, it's crazy because that month is already spent, you know, and if they go, they may come and tell you to save your money. How can you do that?"

She also made this comment in regard to the government and MFIP:

"A lot of people depend of MFIP, it's like they, you know, I can see them, they fix it like this so we can't depend on it, can't leans on it because some people they you know, have MFIP, they go look for a job or they're going to try to do better, but what about the people like us, you know, who really need that even after the 60 month period is up. What are they going to do?"

Parent #2 expressed the same feelings in regard to the employment aspect of MFIP. She is talking about employment

workshops her county requires all MFIP recipients to attend. If she complied with these requirements, then the county will pay her child support, even if the workshop is beneath her skill level:

"every single person in every workshop I have ever attended has had numerous jobs, but they have you do things like they teach you how to fill out a job application. Well, obviously, I successfully filled out job applications in the past since I have been hired and have worked you know quite a bit in my adult life, but that's the kind of, so I attended my job skills workshop so that I could say that I have worked successfully on complying with their program and as long as I do that, they'll pay child support."

Another experience she had with her job counselor was when she first met with him. After waiting three months to receive a letter stating what her employment center options were, she met with her employment counselor. She complains that he created her objectives for her and that he did not follow through on his tasks:

"My complaint is more specific. When I first got on the program, my job counselor sat down and drew up my objectives and the first one was I was going to get reliable day care and the next one was to go to a job

skills workshop and the third, so on, were several objectives, but I went right out and got a reliable day care and he told me that he had faxed the information to Ramsey County Child Care Unit the same day, you know, that he and I met, February 23. Well, when I went to the day care the following day for my appointment to get the kids registered and enrolled in day care, the person at the day care center called the child care worker right away and she said she had never heard of us and she hadn't received the fax and so my specific complaint about my worker was that I called him back right then and there from the day care center and I informed him that the fax had not been received. Now, at the point, I expect him to refax the material or to call the day care worker unit or to do something at all... He didn't do anything. That's my complaint. I understand, I mean, how long does it take you to refax a piece of paper, you know, it doesn't take that long. Even if you have 60 people on your caseload, you know, what happened was that the receptionist ended up doing it and all the job counselor did was rant and rave at me. It wasn't his job to hand me a childcare application even though he was standing there and he has got them in his hand, he

would not pass one across the desk because that wasn't part of his job description, so his supervisor subsequently told me that they changed that. They're not asking all the job counselors to pass out childcare applications to everybody, because he said I was suppose to receive it when I applied."

In regards to how much money the recipients receive with each paycheck, she said that it is better than during the former President Reagan years:

"I will get a portion of what I'm earning. You don't get all of you MFIP grant and all of your paycheck. You get, they deduct money, back in the old days under the AFDC rules, they had the 30 and a third rule. They took a 30 and a third and then they discounted your childcare and your transportation and a few other things and then they gave you a portion of whatever, you know, but they took almost all of it. I think they took after the 30 and a third and the childcare and the transportation, they took everything else, you know. Well, now they give you more than that, I mean, you do receive a paycheck, but they don't give you the whole thing, you know, they take something from you, so I asked my worker yesterday when I will be transitioning off MFIP... She said...if I earn enough,

you have to earn so much that you finally earn, you have to be at 120% of the poverty level which is like in my lifetime I think at the point of which I was working two jobs, I achieved the poverty level in a year. She said if you have a part-time job where you're earning \$15.00 an hour, you know, you probably would be earning too much and you would go off MFIP and it's like, lady, if I ever get a job that pays \$15.00 an hour, you know, I will be swooning with delight!"

Transportation Issues

Both of the interviewees responded that lack of transportation presented barriers for them. Neither of the women own cars, so they rely on public transportation. The first parent I interviewed had to leave for work one-and-a-half hours earlier than her start time so she could get her children to their childcare on time and get herself to work on time. She was told she only gets two bus cards free and then she is responsible for paying for them. Her reaction to this was:

"You know they provided bus cards for me twice and then after that she (her caseworker) said I couldn't get it anymore. Now, I don't understand that either, you know, if I'm still working, still using you all's

day care, I'm not getting the full MFIP plan, how come I can't still get a bus card, you know."

She would like to get off MFIP and work two jobs, but without a car, it is difficult to transport her children to childcare and get to work on time.

"That's my only problem is a vehicle, you know, and I can pay for my own childcare or either pay partial payment and MFIP pays the other and I can take my kids and drop them off at day care and then get to work on time and rush to another job."

The second parent the researcher interviewed was also relying on the free bus cards.

"They gave me a bus card and they will give you \$40 a month gas money if you drive, but what I have heard from one of the other workshop participants is that they don't tell you this but it only lasts until you've been on the job one month and then that ends, but presumably by the time you have been on the job one month as an employee you can buy your gas or bus card."

Education

The second mother I interviewed was just approved to go back to school to finish her four-year college degree. She only has three classes left before her degree is

completed, but she can only take one class per semester due to the times the classes are offered. She is using MFIP to assist her in obtaining her goal. MFIP will not pay for tuition, but it does cover books, childcare, and transportation needs as long as she maintains a 2.0 grade point average. She will have to pay the tuition out of her own pocket because she is taking less than six credits per semester and the government will not provide student loans for students taking anything less than six credits. She is happy to say that she will be graduating with honors.

She is not concerned with paying the tuition because she is on Section 8 (a subsidized housing program allowing participants to pay no more than 30% of their monthly income for rent) and the University of Minnesota will arrange a monthly payment plan with her. When she wrote her education plan (which is now standard if an MFIP participant wants to go to school), her caseworker notified her of the new MFIP educational rules:

"...she told me I had to do 20 hours of something, you know, a week, while I was going to school and I said, well, if I'm going to be doing 20 hours of something, I would really prefer to be doing 20 hours of employment, you know, paid employment a week... Why can't I work 20-25 hours a week, so that's my idea

right now is I'm out looking for a part-time job with an employer who is flexible enough to let me off the afternoons that I need to go to class and then I can work part-time."

Parent #1 feels that education is being pushed on her: "They feel like we should go to school, all that costs money. School is expensive, because I plan on going back to school, too, and a lot of the funding, people can't get funded, you know, to do these things..."

Childcare

Another topic both women commented on was childcare. Parents need to be working a certain number of hours each week in order to receive the childcare subsidy. As stated earlier, these women do not have strong support systems; therefore, they need to rely on nonfamilial childcare. Due to the high expense of childcare, it is important to some women that they receive the county subsidy for childcare.

Parent #1 does not think parents should have to work a minimum number of hours per week in order to get the subsidy:

"...they pay the childcare but they said, now, I feel like if a job, I basically have a job to make the little money I have but they say you have to work 25

hours or more in order for them to pay the childcare.

I don't think that's right either."

Parent #2 had a different experience with childcare:

"...you know, when I got custody of the kids, I was working full-time at this corporation and I immediately asked them to put me back to part-time hours and they hemmed and hawed around about that, too, and I was paying all of the childcare out of my own pocket, all of it, and it was, you know, there is a nonprofit organization in Ramsey County called Resources for Childcare which is the agency and the one and only agency in Ramsey County that distributes the state allocated funds for childcare and it just so happened that when I put myself on (MFIP), as soon as I got the kids, I actually got them in September (1997), even though I didn't actually get custody of them until it went to the court system, as soon as I got the kids in September, I called Resources for Childcare like the following Monday morning and put myself right on their waiting list. Well, I waited seven months and that was because all of the MFIP people were just, they just hit, you know, the system and all of their money was going to pay for people who were having to go back to work and so they never used

to have that long of a waiting list from what I've heard from the daycare providers that I've talked to, but they did then so for seven months or for part of the seven months, I was paying everything for all the daycare out of my own pocket. I was paying \$65 a week for my grandson at a daycare mom's home and it was something like \$145 or \$150 a week at the daycare center where my granddaughter was going to, so it was \$250 a week. It was \$1,000 a month, which was my entire take-home pay, so I wasn't paying my utilities. I eventually got an unlawful detainer at my apartment which is still on my record and will forever be on my record, but somebody else did pay my rent..."

She was fired from her job in the summer of 1998 due to absenteeism because the children were ill. She applied for Unemployment Insurance, but the county worker told her it would take awhile for her case to be processed. The worker encouraged her to apply for the full family MFIP grant, since at the time she was receiving the child-only MFIP grant. Also, with the child-only grant, the family is not eligible for the childcare subsidy. She was put on MFIP and then taken off the full-family grant while she was on Unemployment Insurance. When the unemployment ran out, she went back on the full-family grant.

"...when I came off unemployment then I put myself on the MFIP grant so I could work my way through their system, whatever their system is and get, they have an alleged guaranteed one year of childcare support and then what the childcare worker told me was that when I waited seven months for Resources for Childcare to pick me up last time that was short compared to the waiting list they have now. It's now up to about 16 months and I can't afford to pay my entire take-home pay for 16 months to pay the childcare so I can't go to work, you know, I couldn't afford to go to work under those circumstances, so I'm looking forward to the one year transitional childcare off the input program and then they try to put you on the waiting list for Resources for Childcare early enough or when you start the transitional year, you automatically go on the waiting list so that you come off the transitional year, you should be ready, they should be just about ready to pick you up and then you can get subsidized daycare and their subsidy is really generous. The families normally pay between \$20 and \$40 a month. You do pay a portion of it, but it's like a co-pay for medical."

Researcher: "So the childcare, the transitional year, you don't pay anything at all?"

Parent #2: "No, you don't pay anything at all. MFIP pays that."

Researcher: "And even right now, MFIP pays all of it?"

Parent #2: "MFIP pays all of the money, that's right, you know, while I'm complying with a job search and everything, they're paying all the childcare, that's correct."

The researcher asked her how being cut from MFIP would affect her childcare subsidy; if she would go right into the transitional year, she responded:

"Well, if I transition, the problem is that I talked to the childcare worker about this because at one time, you know, everybody was making such noises about, well, if you've got to write up an education plan and they've got to approve it, at that time I said, well, then what I'll do is just tell them to kiss off and good-bye and I'll just go back on child-only grant and I'll just work part-time and go to school and the childcare worker told me don't do that because then you'll lose your childcare. You can't just take yourself off the grant. She told me, she advised me to transition off the program, and so I asked her what I would have to do to do that and she

said, just jump through all their hoops. Do whatever they ask you to do and so that's what I'm going to be doing is, you know, just complying with whatever their requirements are, but as far as just going off AFDC, I would lose the childcare, and what my worker did tell me yesterday when we were discussing the education plan was that if worse came to worse, welfare might pay for the childcare while I'm working. They just simply wouldn't pay for the childcare while I was going to school, which is two hours a week, it's like even if I had to pay for that, you know, I could still, considering I'm on Section 8 and I do have a little discretionary income I'm not against it."

Parent #1 Themes

The first parent the researcher interviewed had two themes that the second parent did not mention in her interview. Those two themes were medical issues and emotional issues.

Medical Issues

The mother had pregnancy complications with her second child. Due to her not having any support systems, she used the Crisis nursery to watch her oldest child while she was on bed rest. She also has carpal tunnel syndrome in both hands. She uses the Crisis Nursery for emergency childcare

for doctor's appointments. The doctor and the Crisis Nursery are in the same building, so she can drop the children off and see her doctor at the same time. Childcare is too expensive to leave the children there for medical appointments, so she uses the Crisis Nursery's Drop-In Center when she needs to see a doctor.

Emotional Issues

In talking about using the Crisis Nursery Drop-In Center, she mentioned that she is under a lot of stress:

"...I don't have a car and you can see he just made two and then she's seven months and I have one stroller and when I have errands to run, bills to go pay or you know go to my job or something, it's hard to travel with both of them getting on the bus with the stroller, so I take them and drop them off and it helps. It gets real frustrating and it upsets me and makes me cry everyday, so it gives me the chance to do what I have to do."

Parent #2 Themes

The second parent interviewed had a couple of different themes than the first parent. During the interview, the themes of the motivation and commitment of raising children and the multiple needs of raising them kept reappearing.

Motivation and Commitment

As stated earlier, this parent adopted her two grandchildren from her son. Her son and the mother of the children were neglecting the children and she knew they would have a healthier life if they lived with her.

"I had a responsibility of the next nearest relative to try to do something to improve my granddaughter's living conditions, so it was neglect, not abuse that we were alleging and so I started a custody case which would have been in September of 1996 and so then my son and his girlfriend broke up in the summer of 1997 and, subsequently, the mother decided to ask me to take the kids and I went back into court and got full legal and physical custody of the kids in November of 1997, so at that time since I'm a grandparent, I'm eligible for a child-only grant, so I got child-only from November of 1997, and then I didn't put myself on the grant until November of 1998."

When this parent first started working with the mother of the children, who originally went to her to ask her to take them, a child protection worker became involved. According to this respondent, the child protection worker did not want this parent to have custody of the children

and was trying to fight the birth mother and father about it. She reports that the social worker told her:

"...what we'll do is, we'll take them away from their mom and we'll put them in a shelter and then we'll put them in a foster home and at that point, I said, according to Minnesota state law, if you're going to place them in a foster home, if a relative wants to take them, you have got to place them with the relative first and she said, well, you live in that dinky little one bedroom apartment, that wouldn't pass the foster care licensing inspection and; my understanding of the law and, as I said before, I worked for the State House of Representatives when they passed that law, it just so happened that I was not only sitting in the committee room, when they were debating it, but I was sitting in the House of Representatives when they passed the bill into law and I don't recall if there's any wording in that law anywhere that says that the relative have to pass foster home licensing, but I went out and bought this little dilapidated three bedroom house that has since been demolished. It was condemned by the city. But then was inspired to dash right out and buy this little house. It was a nice little house, too, and it

was repairable. It would have been a cute place for us to live, but I couldn't get any funding, because I had been, when this whole thing started, this was November of 1997, when I found this house and my credit was pretty good then and I was pre-approved for a home rehabilitation mortgage. Well, as I was paying all of this childcare out of my pocket and paying all this childcare, my finances were deteriorating really rapidly and, of course, since I'm a non-traditional borrower, they wanted non-traditional sources. I mean, I don't have credit cards and, you know, all the rest of it and I had a bankruptcy, you know, a few years ago and so they wanted non-traditional sources of, you know, credit references like, you know, perfect payment of your utility bills for the last two years. Well, of course, I didn't have that because I was paying everything for, you know, so I couldn't come up with the money to get the house fixed, so I lost it and I lost a lot of money on it too.."

She talked about how the child protection worker finally decided this woman was the best person to raise the children:

"One of the things I should say about child protection is that when I did go broke paying my childcare,

eventually the child (protection) worker that we had did realize after trying to work with the mother and trying to work with the father and working with me, she did make up her mind that I was after all the best person to have the kids and then she became very cooperative after that and when I got into such a financial bind, Ramsey County paid my childcare form about January of 1998 until Resources for Childcare care through in April, so they paid for, you know, three months, so that's what helped me survive to stay employed. She was very, very helpful after she made up her mind... One of the things that she did do also when I got involved in the whole [recording not clear] situation and that fell through and the house became condemned, was that she did write me a recommendation for Section 8 and so we did find a Section 8 apartment..."

Multiple Needs

Throughout this researcher and participant's interview, the participant indirectly referred to the multiple needs of raising children. She was making a livable wage before she decided to adopt her grandchildren, but as soon as she began caring for them, she realized how insufficient her income was. Her income level needed to be

higher just in order to survive. With the extra expense of childcare and housing, she stated she had difficulty making ends meet. By being a MFIP participant and a Section 8 family, she has been able to provide for her family.

CHAPTER 6

Discussion

The three research questions for this study are: Does MFIP actually provide the intended essential resources for study participants; could a resource be added or improved; and what aspects of the program (if any) do the parents believe are forcing them to rely on the nursery's drop-in center? Did the study answer these three research questions proposed at the beginning of the study? This next section will cover the essential resources that MFIP covers.

Employment requirements

Both of the parents the researcher interviewed mentioned employment being an essential component of MFIP. If a parent is not working, then their grant will be sanctioned 10% for the first sanction and then 30% if they continue to be unemployed. The second mother interviewed enjoyed working and had had several professional jobs prior to adopting her grandchildren. Part of her MFIP contract stated she needed to attend employment workshops. She did not mind doing this in order to receive the grant, but she did mind having to sit through someone telling her how to fill out a job application and how to interview. An essential component of MFIP should be job and employment

training, but the MFIP workers should know their audience. The workers should assess the parent's ability to find employment and then provide the necessary skills to let them go further than where they are currently.

Transportation

It seemed that transportation was a large barrier for both of the parents in the study. Parent #1's employment counselor provided her with only two bus cards and then she was on her own to provide them for herself, at her expense. With two childcare providers to travel to and then a job, the bus system is expensive and time-consuming. Parent #2 had a different account of what the MFIP workers could provide for each family following their MFIP work plans. She was told that she could either have one bus pass per month or \$40 of gas money per month. She was told by one of the other women in the employment workshop that the government only provides the transportation stipends until the recipient has been on the job for one month. She did not say if she asked her worker about that statement.

There are a few programs in the Minneapolis area that target MFIP families who are relying on bus transportation and who are complying with their MFIP work plan. One of the programs, Project Family Car (PFC), is a last resort program for many of the families. PFC sells donated cars,

at zero-interest loans, to provide transportation for families that are working their way off the system. All of the families that are approved for the loan need to have been denied at all other traditional lending resources. The families follow a strict case plan involving budget management, car repair know-how, and on-going support from the staff. Programs like PFC are rare for families who need reliable transportation, but do not have the down payment or good credit that most dealerships require.

The two women in this study live in an urban setting, so finding a bus route may not be as difficult as it is for a lot of parents in the suburban area. There could be more legislation for addition public transportation. More families are moving into the suburbs where there is less public transportation, meaning more difficulty getting to childcare providers and employment regardless if they are in the suburbs or in the inner-city.

Education

MFIP families are allowed to attend school and become certified in something if they desire. Parent #2 embraced being able to finish her 4-year degree and was happy that if she attended full-time, she would have had her education paid by the government. Education is a large barrier to many parents who have been raised in poverty. One program

that is targeting parents who have never held a job is WorksPlus. The program enlists agencies to hire MFIP parents, but instead of the agency or company paying the MFIP parent, WorksPlus pays the parents minimum wage and the agency gets an "employee-in-training" for six months. This program allows parents who do not have any job skills, particularly office skills, the opportunity to follow their work plan, learn job skills, and be paid for their education. It is important that families have the option of receiving education instead of forcing them into the workforce without any job skills.

Childcare

A family who is receiving MFIP needs to be working 20-25 hours per week in order to receive the childcare subsidy. Once a family reaches the 120% poverty level with their paid employment, they are put on a one-year transition period. During this year, they are able to receive the same benefits as those on MFIP, such the childcare subsidy, medical benefits, and Food Stamps. Once the one-year transition period is finished, the family is on a basic sliding-fee scale for subsidized childcare.

Limitations of the study

There are a few limitations of the study design that may have influenced the results.

Greater financial award

This researcher offered a \$5 stipend for the interviewee's time. This amount of money may have seemed minute compared to other obligations they may have had. If the stipend had been increased to \$25, then it may have enticed more responses.

Longer response time offered

In this study, the caseworkers were asked to give the letter of invitation out to parents for two weeks. If the caseworkers were to give the same letter for four weeks, instead of two, then there might have been a greater response because the amount of parents using the nursery would be higher.

Larger agency

The drop-in center sees a specific population of people. During the time of the study, there may have been a drop in clientele; therefore, by using a larger agency, such as an employment center, with a greater diversity of clients, there may have been a greater number of respondents.

A strength of using the drop-in center for this study is the parents who use the center probably have more barriers or fewer resources than those that may use

employment centers. The usefulness of the strength in this study is that the researcher was focusing on the comprehensiveness of MFIP and if the state is not providing adequate resources for the "more difficult" families in finding employment, then the legislators should be aware of that. Minnesota legislators would need to adjust the resources so they are not only placing "easy" families into employment, but also the families that no one thought could make it on their own.

Strengths of study

This pilot study allows for a larger-scaled study to follow the original.

Another strength of the study would be allowing legislators to have the knowledge that this welfare system may not be fair to all families. It comes to the point that if there are hundreds of families receiving welfare after the 60-month limit is up, then there needs to be something done about our welfare system. Legislators and the public need to be aware that there could be something wrong with the system if there is an abundance of families who are unable to make it. There comes a time when we need to look at how the system is failing, not at how the people are failing.

Implications for policy

As there are families who are falling through the system without any assistance from family and friends, case workers need to listen to them and find out what their needs are. We need to be able to stand up for these families.

The media are doing an excellent job of explaining the rules and regulations of MFIP to the general public. Many people seem to know that the new welfare has families working for their keep and they can no longer stay at home to raise their children. The media are not effectively explaining how MFIP is allowing some families, hard to serve families, to fall through the system. The parent often is blamed if s/he is not working and is getting sanctioned; few look to the parent and ask him/her why s/he is not working. Policy-makers and advocates need to alert the public that MFIP is not the most reliable system for everyone.

As I talk to the families I work with, I am finding that many of them have been receiving MFIP for at least three months before they are assigned an employment counselor. They are waiting for someone to guide them and assist them with employment, but since there are too few employment counselors for the number of families on MFIP,

the parent is kept waiting, all while his/her time-clock is ticking toward the 60-month time-limit.

Another implication for policy is that professionals, even those who administer the program, are not aware of the discrepancies and variations in interpretation of the program. The County workers and the employment counselors need to learn the correct version of the program. For instance, consider when the two parents in this study were discussing the amount of bus passes they were able to receive due to complying with their work-plan. Parent #1 said she was only allowed two bus passes and then she was on her own. Parent #2 was told that she was able to receive one bus pass per month. That is a large discrepancy for something that is very important for families getting to and from childcare and work. How can two parents in the same County receive such contrasting information? The County workers and employment counselors need to give the same information to every family so MFIP and the families are able to be successful.

Social work professionals, including professors of Social Work education, need to be aware of the policies that affect the very people they teach students to work with. One reason professionals may not feel equipped to change policy is because they have never been taught.

Social Work schools have the power to teach their students how to change the unchangeable. The future social workers need to be equipped with the knowledge of policy-making and the people with whom the policies are effecting.

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Appendix A

Letter of Invitation

Dear Parent,

I am in the process of completing my graduate degree in Social Work at Augsburg College. One of my final projects is to write a thesis. I have chosen to focus on families who use the crisis nursery's drop-in center and who are on MFIP-S. I would like to find out if your being on MFIP-S has influenced your decision to use the drop-in service.

A part of my thesis project involves interviewing parents who have used the crisis nursery's drop-in center and who were on public assistance at that time. If you meet these qualifications, I would like you to be involved in the study. If you agree to participate, the interview should take about 30-60 minutes to complete. Your participation is voluntary and you are under no obligation to answer any of the questions. The place, day, and time to be interviewed is at your discretion. You will receive a \$5 reimbursement for transportation costs. Your decision whether or not to participate will not affect your relations with this researcher, Ramsey County Crisis Nursery, or Augsburg College. Your name will not be in the final report.

The purpose of this research project is to find out if there is an aspect of MFIP-S that influenced your decision to use the drop-in center. I would like to find out if MFIP-S provides the intended essential resources for study participants and if there is a resource that could be added or improved. Your participation will help expand our knowledge in this area. I will be happy to send you a copy of the final report upon request.

Thank you for taking the time to review my proposal. I hope that you will agree to participate. If you do agree to participate, please enclose the signed consent form in the envelope provided, and send it to me by March 13, 1999. If you have any questions, please contact me at 870-0011.

I greatly appreciate your support.

Sincerely,

Tracy Norstad

Enc.

Appendix B

Consent Form

You are invited to be in a research study to find out if MFIP-S is benefiting your family. You were selected as a possible participant because you used the crisis nursery's drop-in center and are on MFIP-S. I ask that you read this form and ask any questions you may have before agreeing to be in the study.

I am conducting this study as part of my master's thesis in Social Work at Augsburg College.

Background Information:

The purpose of this study is to find out the effects of MFIP-S on families. I would like to find out if being on MFIP-S had an influence on your decision to use the drop-in center of the Ramsey County Crisis Nursery.

Procedures:

If you agree to be in this study, I would ask you to do the following things. I would meet with you personally, at a place and time of your choice, to ask questions about how welfare reform is affecting your family. The interview should last approximately one hour. We will only meet one time. The interview will be tape recorded and transcribed at a later date.

Risks and Benefits of Being in the Study:

This study has a few risks: First, there is possible invasion of privacy of you and your family while answering the questions; Second, there may be probing for personal or sensitive information during the interview. You are under no obligation to answer any of the questions asked during the interview.

You will receive no direct benefit, except that you will receive \$5.00 to reimburse you for transportation costs. You will receive this reimbursement at the beginning of the interview.

The indirect benefits to participating are a chance to help improve MFIP-S or programs that MFIP-S works with.

Confidentiality:

The records of this study will be kept private. In any sort of report I might publish, I will not include any information that will make it possible to identify you. Research records will be kept in a locked file; only the researcher will have access to the records.

Tape recordings of the interview will be destroyed after they are transcribed, with the researcher and the transcriber being the only two people with access to them. The

transcriber is independent of this study and is contracted by the researcher. Raw data (your answers to the interview questions) will be destroyed by April 10, 1999.

Voluntary Nature of the Study:

Your decision whether or not to participate will not affect your current or future relations with the researcher, Augsburg College or Children's Home Society's Crisis Nurseries. If you decide to participate, you are free to withdraw at any time without affecting those relationships. You may skip any question, and still remain in the study.

Contacts and Questions:

The researcher conducting this study is Tracy Norstad. If you have any questions, you may contact me at: Augsburg College, 2211 Riverside Ave, Mailbox #404, Mpls, MN 55454. Phone: 612-870-0011. The researcher's advisor is Tony Bibus, Ph.D., Associate Professor, Augsburg College. You can reach him at 612-330-1746.

You will be given a copy of the form to keep for your records.

Statement of Consent:

I have read the above information. I have asked questions and have received answers. I consent to participate in the study.

Signature _____ Date _____

The best way for Tracy Norstad to reach me is phone _____
other _____

I consent to be audiotaped:

Signature _____ Date _____

Appendix C

Interview Questions

1. Are you currently receiving MFIP-S?
2. Were you receiving AFDC before the reform took place on 1/1/98?
3. How long have you been receiving public assistance? Has it been continuous or periodically?
4. When did you first use this Crisis Nursery?
5. How many times have you used it?
6. Is there an aspect of what is happening in your life, or was happening at the time you used the Nursery, that pressed you to use it?
7. Why did you use it?
8. Do you think you may need to use it again in the future? Would you want to?
9. Is there any part of MFIP that influenced your decision to use the drop-in center, such as lack of transportation, child care, or education?
10. What alternative resources, similar to the Nursery, have you used?
11. Why did you choose to use the Nursery instead of your other alternatives?

Appendix D
IRB Letter of Approval

MEMO

February 5, 1999

TO: Ms. Tracy Norstad

FROM: Dr. Lucie Ferrell, IRB Chair

RE: Your Institutional Review Board Application

Thank you for your response to the IRB outcome of review. You have met the conditions for approval and may now begin your research: IRB approval number 99-08-3. Please use this number on all official documents and correspondence relative to your study.

Your research should prove informative and valuable. We wish you every success.

LF:lmn

c: Dr. Tony Bibus

Augsburg College
Lindell Library
Minneapolis, MN 55454