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**The Economic Status of Women in Maine:  
Focus Group Research**

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## Executive Summary

Four focus groups were conducted in late 1994 as part of a larger study of women's economic issues in Maine. Three of the groups involved women who had been, were currently, or were at risk of being AFDC clients; the fourth group involved employers. The findings of the focus group research are part of a larger study which included two additional components: a mailed survey to a random sample of current AFDC clients (male and female); and an analysis of the status of women in Maine's labor market. The results of all study components will be made available to policymakers seeking to redesign Maine's welfare system.

The overall objective of the focus groups involving women was to determine the kinds of jobs they now hold or have held in the past, the reasons women seek AFDC support, the factors that contribute to or hinder their participation in the AFDC program, and most importantly, their ideas and recommendations for strategies that can help women get off and stay off welfare. For the employer group, the main objective was to determine if employers know their employees are on AFDC, their perceptions about those employees, steps that employers can take to provide jobs for low income women, and more generally, policies or programs that would make it more likely for employers to hire women who are on AFDC or at risk of becoming AFDC clients.

### HIGHLIGHTS OF THE GROUP DISCUSSIONS

#### Former, Current, and At Risk AFDC Clients

Generally, the women who participated in the focus groups voiced a strong preference and desire to be working in "decent, good paying jobs -- that pay more than minimum wage." While the income derived from work was essential (many were single parents and the sole wage-earner in a family), they recognized and discussed the importance of work as a way to enhance and build self-esteem. They identified a number of formidable barriers to working. Most frequently mentioned was the lack of jobs that provided an adequate salary or wage. Several participants stated they had "done the math" and calculated their monthly earnings in minimum wage jobs were less than \$20 after child care and transportation expenses were taken into account. In their view, this is a widespread and serious disincentive to women trying to end participation in the AFDC program. Problems with training and education were mentioned next most often. These ranged from long waiting lists for state programs (such as ASPIRE) to the lack of job counseling. Other issues that merited considerable focus group discussion included child care (affordability as well as access to quality services), transportation (many lacked a dependable car and lived in rural or isolated areas) and health insurance (Medicaid program benefits were viewed as essential, but many women didn't know about transitional benefits).

Participants made a number of recommendations for ways to help women get and

keep jobs. These ranged from low interest car loans to re-engineering the current welfare system to make it more flexible and geared to providing benefits that are geared to the needs of individual clients or families.

### **Employers**

Employers do not, as a rule, know whether or not their employees are clients of the AFDC program, unless they have a specific need to gather this information. Some discover that employees are AFDC clients because they experience problems scheduling work, for example. Employers acknowledged some of the problems experienced by low income women, particularly in the areas of job training and health insurance. They stressed their desire to hire women who possess "presentation" skills in addition to job-related technical skills. The need for employers to help resolve the problem of health insurance was a key issue; they saw themselves working with government and employees to share the financial burden of health insurance. Training programs designed to bring employers together with women were seen as essential, since more and more women will be needed in the workforce, according to these employers. Employers need to work more closely with policymakers and elected leaders to design as well as implement these programs.

## Introduction to the Focus Group Research Project

The Women's Economic Security Project was undertaken by the Women's Development Institute to study the current economic status of women in Maine. The findings of the study are to be used in the development of strategies to improve the economic status of women, particularly low income women who are current AFDC clients or who are at risk<sup>1</sup> of becoming AFDC clients. While the overall project contained several components, including a mailed survey to a random sampling (n=3,000) of the entire population of male and female AFDC clients and a labor market analysis, this report contains the findings of the focus group component.

Three focus groups of women (women in nontraditional occupations who were former AFDC clients, women who were currently AFDC clients, and women who were at risk of becoming AFDC clients) and one group of employers were conducted to gain a better understanding of the contextual issues relative to women, work, and welfare in Maine. Focus groups facilitate an in-depth discussion of multi-level questions in an informal group setting. Deborah Deatrack, Research Associate in the Health Policy Center of the Edmund S. Muskie Institute of Public Affairs at the University of Southern Maine, an experienced focus group leader, directed the project and moderated the groups. Mary Nevin, a graduate student in social work who was completing a field experience with the Women's Development Institute, recruited participants and made all the logistical arrangements. Participants received small cash honoraria or gift certificates for their involvement.

The overall research objectives were to 1) determine and examine the underlying factors that cause women to turn to AFDC for financial support and to 2) identify the most effective strategies to help women enter or re-enter the workforce, terminate AFDC support and gain financial independence. An effort was made to conduct the groups in diverse geographic locations to minimize the potential bias created by variable economic conditions in different parts of the state. Focus groups of women were conducted in Auburn, Farmington, and Ellsworth; the employer focus group was conducted in Portland. All groups were conducted between December 6-19, 1994.

This report documents the results of the focus groups. It includes highlights of the groups, methodology background and research findings. Under the "Research Findings" section, each group session profiles questions posed by the moderator and illustrative participant comments. These comments are presented verbatim, however, in cases where specific references might divulge the identity of a participant, those references have been deleted. The profiles also include moderator comments which are intended to provide a brief analysis of the tone and significance of each group. The final section of the report provides an analysis of the three groups of former and current AFDC recipients and the employer group for dissimilarities, similarities, and major themes.

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<sup>1</sup> As used in this study, the term "at risk" refers to those women whose economic condition matches or nearly matches the criteria for inclusion in the AFDC program but who are not participating in the program.

# Highlights of the Group Discussions

## FORMER, CURRENT, AND AT RISK AFDC CLIENTS

Focus group participants discussed the kinds of jobs they have now or have held in the past and what their lives (and their families' lives) are like. In often passionate terms they described in detail the frustrations and challenges they have faced in "getting off the State" or "staying off the State" and the stress they feel in keeping the threads of family life together. Many, but not all, were single parents. Numerous issues related to the custody of children and the involvement of these women with the judicial system in the areas of child support, custody, or visitation came up during the discussions, however, since these issues were outside the scope of this study they are not reported here.

### Most Women Want to Work

Among women who were currently on AFDC as well as those who were not, the majority indicated that they wanted to work, however, they pointed out that the lack of good jobs and flaws in the welfare system make it difficult to leave the welfare rolls and become financially independent. Work was viewed not only as a source of income but also of self-esteem. Many of the women who were currently on AFDC reported spending long hours on the telephone trying to find out if they qualified for any the special state training programs, such as ASPIRE. Even those who were qualified and "on the list" reported spending months waiting for their name to be called, since the number of slots in training programs was extremely limited.

### Perceptions of the "System"

Although there were no specific questions posed to participants relative to their perceptions of the Department of Human Services and local outreach workers for the AFDC program, comments came up in each of the groups. These ranged from acknowledgement that outreach workers are stressed, overworked, and have caseloads that are too large to manage effectively to observations that the system doesn't treat people "like human beings." Women in these groups expressed the strong belief that a major flaw in the current system is that it doesn't treat them as individuals, and that if their individual circumstances were more carefully analyzed, their needs could be more effectively met.

## **Problems that Limit Work**

When asked to identify the chief issues or problems that prevent or limit their ability to work, participants in all three groups strongly agreed on three factors: training, child care, and transportation. Women in one of the groups had completed specialized training in non-traditional occupations; virtually all of these women were employed at the time of the focus group but stated that low entry-level wages prevented them from real financial independence. They also reported on the rigors of work in the trades (construction, engineering, etc.), from the difficulty of finding childcare that corresponded to their hours on the job (often early in the morning to late at night) to sexual harassment when they're on the job -- and the fear that if they admit to harassment, they risk losing their job or at minimum, diminishing the potential for advancement.

## **Strategies to Get and Keep Jobs**

There was also remarkable similarity among the groups with regard to the question about what strategies would be most effective in helping them get jobs, keep jobs, and end AFDC support. First and foremost among these was the availability of jobs that pay more than the minimum wage. Several women commented that they had "done the math" : when they subtracted the cost of child care and transportation from their minimum or nearly minimum wage jobs, their take home pay was as little as \$20 per month. They pointed out it was hardly worth the effort to work in situations like this, particularly when it was so difficult to find good quality day care.

## **Health Insurance**

The next highest priority need pointed out by participants was health insurance. They told many personal stories about the impossibility of affording health insurance for their families, and their only source of medical care is through the Medicaid program. The difficulty of paying the deductibles, sometimes for multiple family members, on private insurance was mentioned as a barrier by a number of women. In each of the groups, recommendations were made for changes in the Medicaid program that would allow AFDC participants to keep Medicaid benefits after they go to work until they are able to afford or find other coverage. Continuation of full benefits for their children was a concern voiced repeatedly.

## **Training and Education**

Ranking just as high as health insurance was the need for training and education, in the opinion of participants in all groups. Women in several groups complained that they had little success gaining entry into state training programs because their enrollment was so limited, or the programs were not available in their geographic areas. Participants gave high marks to programs that trained women for nontraditional jobs, but noted these programs are also limited by the number of trainees they accept and their location. The necessity for individualized counseling and development of training plans, as well as subsidy of that training, was stressed; several participants told stories of being encouraged by outreach workers to complete training for jobs that were not available where they lived.

## **Child Care and Transportation**

Finally, two other priority needs were identified in all three groups: child care and transportation. With regard to child care, the difficulty of securing affordable, high quality child care was a concern voiced by most of the women with young children. In rural areas, the problem is compounded by the lack of options for child care and other issues such as distance and weather. Access to affordable, dependable transportation was a problem for many of the women interviewed. In fact, there were women in each of the focus groups who admitted that they had to borrow cars from family or friends just to attend the session. They described the difficulties of securing car loans while on the AFDC program "... what car dealer is going to give you a car loan when they find out your major source of income is AFDC?" asked one participant. Even after leaving the program, participants talked about the expense of maintaining older vehicles and the stress that results from not knowing if their cars are dependable enough for transportation to and from work.

## **EMPLOYERS**

There was significant diversity in the nature of the businesses and industries represented in the employer focus group, resulting in a wide range of comments to the questions posed by the moderator, with the exception of the first query: do you currently employ AFDC clients in your business? Focus group participants stated that unless the individual voluntarily provided this information to their employer, they (the employer) would have no way of knowing. One employer stated that difficulties in scheduling sometimes arise with employees who are concerned about making too much money in a certain time period, possibly indicating their participation in the AFDC program. In another example, the employer always knew about employee participation in AFDC because it is a condition for employment (women gain skills in the business, are provided with on-site child care, and groomed to enter the workforce in that particular business).



## **Potential Roles for Employers**

A question about the role that the business sector ought to play in reforming the welfare system generated a wide array of responses. One employer commented that if economic growth is going to happen, more women will be needed in the workforce, and as a result, government has an obligation to support training and retraining programs at least partially. Other necessary services, such as child care, should be provided by the employer, according to that same participant. While several members of the group stated they had to be concerned with the bottom line of their business, they recognized the need for some support (in the form of subsidy or tax credits, for example) of health insurance.

## **The Importance of Training**

Training was another issue that drew a significant number of comments. Many of the businesses represented in the focus group now provide some form of training. Experience, even if the experience was gained as a volunteer, was identified as a key factor in the hiring process. Of equal importance to several of the business representatives was a potential employee's presentation of him or herself. These skills were viewed as critical to securing and keeping a job. Focus group participants expressed interest in programs that address both the technical aspects of employment in a given field as well as the personal skills that are necessary to be members of the workforce.

## **Support for Special Programs**

Finally, several of the employers present said they felt a need to become better acquainted with the programs that have already been put in place to train or prepare low income women for the workforce. Citing initial fear or uncertainty about these newly designed and unproven programs they said it was important for businesses to work more closely with state government, the legislature, and others on the design as well as the implementation of such programs.

# Methodology Background

The purpose of the focus groups conducted as part of the Women's Economic Security Project was to gather relevant information about the opinions, attitudes, and beliefs of women and employers on key issues related to women, work, and welfare in the state of Maine. Findings from the focus groups will be included with data from other aspects of the study and will be made available to policymakers seeking to redesign Maine's welfare system.

## Former, Current and At Risk AFDC Clients

The focus group objectives were to:

- o Identify the kinds of jobs that previous and current AFDC clients hold and the conditions of their employment;
- o Identify the major reasons women seek AFDC support;
- o Identify and examine the most important factors that facilitate or hinder client participation in the AFDC program;
- o Identify strategies that can help women get off and stay off welfare.

## Employers

The focus group objectives were to:

- o Determine if and how employers typically know if employees are supported by AFDC.
- o Determine perceptions about female employees on AFDC versus other employees.
- o Identify steps that employers can take to provide jobs for low income women.
- o Identify policies or programs that would make it more likely for employers to hire women who are on or who are at risk of becoming AFDC clients.

## Methodology

Participants for the three focus groups of women (women in non-traditional occupations who were formerly on AFDC, women who are current AFDC clients, and women who were at risk for becoming AFDC clients) were recruited by the Women's Development Institute based on screening procedures and group composition criteria established by the focus group project director. Approximately 12-15 individuals were recruited for each group, with the presumption that there might be several no-shows. In fact, only two individuals did not show up in all locations combined, resulting in a very low number of no-shows. The following chart shows the number of participants in each location. The groups were held during the late afternoon-early evening hours to accommodate the work, school, and child care commitments of participants.

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Auburn (nontraditional occupations):	9
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Farmington (current AFDC clients):	11
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Ellsworth (at risk for AFDC):	9
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With regard to the focus group for employers, all nine of the individuals who were recruited for the group attended the group session, held during the morning hours of a regular workday. Employers whose business or organization employed a relatively high percentage of women, were of medium size, and located in southern Maine were recruited to participate in the group.

All sessions were audiotaped; the tape recordings were used as a source of direct quotes and other comments that are contained in this report. Each of the focus groups was approximately an hour and a half in duration, after which refreshments were served and in most cases, participants lingered to discuss the issues. A moderators' guide, developed by the project director and approved by the Women's Development Institute was used to structure the group discussions.

# Research Findings

The findings from these focus groups are qualitative as opposed to quantitative in nature. The study was designed to determine the relevant attitudes, opinions, and feelings of participants and to generate hypotheses that could be tested through additional quantitative research. Because they are based on non-random samples of relevant individuals, these findings should not be generalized to larger populations. The findings can be seen, however, as microcosms of certain groups of people (women in nontraditional occupations who are past AFDC clients, for example). As such, they provide helpful insights and valuable information about these groups.

## Women in Non-traditional Occupations Focus Group

**Participants:** The majority were women who were past AFDC clients and lived in the Auburn area. Almost all of the participants were graduates of the Women Unlimited Program.

**Moderator Question:** Discuss what your current job is like and generally, what your life was like when you were on AFDC.

- o ... I was doing an office job, but more complex -- I really did a little of everything and I loved it.
- o I'm doing highway construction now, and using a lot of information from the course.
- o Men were coming in drunk and they were letting them drive; they let them drive and not me because I was a woman and they gave me a hard time. I worked just as hard and showed up on time, which is more than I can say for the guys, but my boss had a history of sexually harassing women.
- o I was the only woman in the truck driving program -- the guys thought I was there to learn how to drive a school bus.
- o The first job I had paid \$5 an hour, and I had to pay \$60 a week for child care; I was on AFDC at the time but they only paid \$40 a week for child care. I left after 7 months because I calculated I was making about \$20 per month. I could make more money sitting home doing nothing. I had no skills, no nothing, and I had to bullshit my way into the next job, but I was a fast learner.
- o Half my paycheck went to the babysitter, since where I live I could only find one by the hour.

- o It's set up to make sure you want to get off it -- you have to. They don't give you enough money to buy your kid a winter coat.
- o When you go off the state, they cut you off everything, like food stamps. They don't care if you eat right.
- o They cut off your Medicaid, too, and right now my kids have no insurance. It causes a lot of stress.
- o ... a worker got my paperwork messed up and it's been two months and it's still not straightened out. My landlord is right down my neck, and I'm working all the hours I can -- I leave every morning a 5 am and don't get home until 7 pm -  
- I'm trying to do it.
- o I have three kids -- if I want to take them to the movies, that's fifteen dollars. I have to save up, make arrangements, and if my car breaks down, I have to say "sorry, kids, but I have to fix it so I can get to work."

**Moderator Comment:**

*Participants discussed the difficulty of getting a good paying job, even armed with a certificate from a training program. For example, entry level construction jobs pay only a little more than minimum wage. Extraordinary child care costs, sexual harassment (covert harassment seemed more of a problem, where opportunities to advance were systematically kept from women), and being centrally responsible for their families' health and welfare created an enormous amount of stress for these women. Their spirit of independence, of wanting to make it, and to free themselves from a system they view as inherently unfair, was clearly articulated. Several participants noted the importance of building self esteem and observed that the education system works against building self esteem in young women. They recommended that intervention programs should begin as early as high school. These women saw themselves as largely able to move beyond the welfare system by virtue of their convictions, augmented by special training from Women Unlimited and employers who have recognized their drive and persistence.*

**Moderator Question:** What do you think are some of the reasons that women who are AFDC clients now or have been in the past don't have jobs?

- o A lot of girls need to be taught they're worth something. We shouldn't have all those old male math teachers who tell us we can't do math.
- o In high school, the girls and the boys were together in shop until it came time to do a project. Then the girls got segregated from the boys. They got to make something real and we had to make a knickknack shelf.

- o Sexual harassment on the job -- you're afraid to speak out or you'll lose your job.
- o It's like walking a tightrope, with your job and trying to raise your kids. And the system makes it tougher. My kids had CD's left to them for their education by their granddad. The State said it was household money and wanted me to use it for groceries, and I'm still fighting with them over it.

**Moderator Comment:**

*Participants enlarged upon responses to the previous question with personal examples. Some form of sexual harassment had been experienced by virtually all group members, although most said they were reluctant to report it, because they feared losing their jobs or reprisals from male co-workers. Since these women seemed particularly eager to prove their abilities to their employers, the latter factor was clearly the most important. As these women described their individual stories to deal with divorce, re-education and training, childcare, and other family matters, their sense of believing in themselves was strongly conveyed.*

**Moderator Question:** What do you think women need most to get back in the workforce?

- o Low interest loans in cars, maybe like the Maine State Housing Authority does for low interest home loans. Through ASPIRE they helped you with insurance, but if you don't have a car, what's the deal?
- o Job sharing, especially with construction companies. It would help with the long hours -- if you're working on a road, you have to finish the job. You can't leave a burst pipe, you have to stay until you fix it, which means it's tough to get home on time some days. Job sharing would mean the days aren't so long.
- o If companies had a program coordinator, someone to help you get the child care and transportation, you could do the rest of it yourself.
- o Really good training programs that will help you get past minimum wage jobs with skills you can use, and more opportunities to get trained after you're on the job.

**Moderator Comment:**

*Participants generated a number of creative ideas about ways in which the system could be improved.*

*The general sense of their suggestions was to help provide transitional benefits to women who want to work, but lack the necessary skills, the means to get a dependable car, or quality child care. Their ideas were quite specific, probably because they had already completed a specialized training program and were already in the workforce. The most forceful message from this group was that more jobs are needed with wages at \$12-15 an hour, if women are ever going to break out of the cycle of poverty created by the current system.*

## **Women Who are Current AFDC Clients Focus Group**

**Moderator Question:** Describe what your current job is like, if you have one, and generally what your life is like on AFDC.

- o I was working fulltime but I had to quit because I needed surgery and didn't have health insurance, so I had to go back on AFDC.
- o The stress of keeping your life together is high -- your AFDC gets cut but the cost of living keeps going up. I went from getting \$360 a month to \$314 and my CMP bill was going up an average of \$25 a month, because I was living in subsidized housing with all electric heat.
- o My electric bill is over \$300 a month and I heat with wood and oil.
- o When I was pregnant I had to work with my doctor to beat the system, I was working fulltime and was in and out of the hospital during the whole 9 months of my pregnancy. My doctor told me I just had to keep my medical card.
- o When I was working, my husband downgraded me because I wasn't home with the kids, and then he used it as an issue in the divorce.
- o Child support used to get paid rarely, now the state is taking it out of his check -- they should have done it a long time ago.
- o You go in for your face to face meeting (with the outreach worker) every six months and they treat you like second class citizen. They should go after the men, but we're the ones who have to be humiliated.
- o The worst thing in the world (about being on AFDC) was that I felt I didn't earn my own way.
- o I wanted to get off the system because I can't stand sitting at home but who wants to work for nothing?

- o I was standing in the grocery store one day and this gentleman with a tweed jacket who was buying lobsters and steak and wine looked down his nose at me when I pulled out my food stamps and said "Why don't you get a real job and stop living off my hardearned money?" right on front of the cashier. I had broccoli, pasta, chicken, and a little box of animal crackers for my child. I looked back at him and said "Why don't you come over and babysit my kid for 5 days a week so I can go out and get a good paying job?"

**Moderator Comment:**

*Although most of the women in this group were currently AFDC clients, several were working, and in fact had been working for some time. They were critical of the system for not providing enough for families to live on. They recognized that a few people need extra incentives to leave the AFDC program. The lack of individualized approaches was seen as a major shortcoming in the system as it now exists. There was a widespread perception that Medicaid benefits are immediately terminated for those who go off AFDC and that was seen as a significant deterrent to getting women off the system. Their principal concern was to continue medical benefits for their children. None of the participants said they could afford health care, even if it was part of a deductible for health insurance, without the Medicaid program. Several participants admitted that they were forced to collude with their physicians so they wouldn't lose benefits that could have resulted in more serious illness. The humiliation felt by the participant who described the grocery store experience was met by nods and verbal affirmations by all members of the group.*

**Moderator Question:** What do you think are some of the reasons that women who are AFDC clients now or have been in the past don't have jobs?

- o The workers don't know what it's like, they haven't lived our lives and maybe they can't have children.
- o It's hard to find a good paying job, especially around here. You can find plenty of jobs that pay minimum wage but there's no opportunity.
- o My world crashed out from under me because I got pregnant and I had to leave college. I really want to go back and finish my degree.
- o You need a car to get to your job, but no care dealer in his right mind will give you a loan when you're on AFDC. I had to put my car in my brother's name or I never would have gotten it.

**Moderator Comment:**



*The lack of decent, good paying jobs was once again cited as the most important reason for not working. These women expressed anger and frustration at not being able to get jobs, and in lacking the education and training they needed, compounded by their isolation (several lived in rural communities), and lack of child care options. Again, they expressed a strong desire to work be working, making a contribution to society, but with the caveat that working in dead-end jobs wasn't the answer.*

**Moderator Question:** What do you think women need most to be able to get back in the workforce?

- o Job shadowing might work, where you follow someone around and get an understanding of what they do and if you're interested in training.
- o If people were treated a little better maybe they wouldn't cheat the system -- we need a hand up, not a hand out!
- o Gradual help, to get your bills paid and medical insurance. Everybody is a little different and maybe you don't need the whole program but just a little help. It ought to be flexible.

**Moderator Comment:**

*The issue of gradual or transitional benefits as well as more individualized outreach services for AFDC clients surfaced again. They were all unaware of transitional benefits from the Medicaid program, for example, as reflected in their recommendations to continue health (Medicaid) benefits even after their other AFDC benefits have ended. Their perceptions of an all-or-none system resulted in many frustrations, as they relayed personal examples of ways in which they have tried to secure needed services, for themselves or for their children.*

## **Women At-Risk of Becoming AFDC Clients Focus Group:**

**Moderator Question:** Discuss what your current job is like and generally what your life was or is like on AFDC.

- o I had to quit my job after 2 years because I couldn't find quality child care.
- o I even got a raise one time and my worker told me to go back to my employer and ask not to have the raise because I'd be making too much money.
- o When I go to the Department of Human Services office, the workers are

overworked and unpleasant, but I guess I wouldn't be pleasant either. I have come across a few who will bend over backwards for you. They make you feel very embarrassed, even though you have no control -- the man has left you with the kids.

- o I feel powerless, my husband has the right to take my child away any time he wants. He showed up one day when I was wasn't home and the court won't do anything -- there is no one enforcing the law.
- o You feel you can't leave your child with just anyone, you even have to be strict about who picks them up from school.

**Moderator Comment:**

*The greatest difficulty experienced by women in this group was securing quality child care. For women who wanted to attend school (most in Bangor or Orono), the problem was much worse, since the one-way commute was at least an hour, and evening classes were usually required. They also described frustrations with the education and training system in general. The limited opportunities in programs such as ASPIRE meant that only a few people each year could be trained. Getting valid information about educational programs was almost impossible and when it was available, the training was not necessarily for jobs available in the region. Another area of deep frustration experienced by these women was the judicial system. Although no specific questions were posed about their dealings with the courts (mostly on matters of child custody), many were bitter about the way they had been treated by the court system, which had a clear bearing on their views about the welfare system and state agencies in general. They expressed their sense of powerlessness and beliefs that their children were substantially at risk, a situation that created more stress and worry for the mothers.*

**Moderator Question:** What do you think are some of the reasons that women who are on AFDC now or have been in the past don't have jobs?

- o I'm now paying interest on a loan I had to take out to pay my rent, and I don't even have a car.
- o Money for school is out of the question, college is an hour each way and then you need child care for at least 4 or 5 hours.
- o I want to provide the most positive environment for my child but it's really hard.
- o I've heard that there's an organization that gives loans to women -- my wheels are always turning, thinking what kind of business I might start, then there's the reality, the roadblocks. Where am I ever going to find the help I need to start?
- o Employers discriminate -- they ask if you have a child and say maybe you'll skip

work if your child is sick.

- o I work at night and can't get day care at night.
- o Who really stays on the system for another \$60 per week? I don't know anyone personally who abuses the system.
- o They're out there -- the girls who got pregnant then they were just teenagers and if they think they can support themselves and a kid on the system they're wrong.

**Moderator Comment:**

*Participants in this group conveyed a strong sense of trying to keep their lives together, but being perilously close to the edge, financially as well as emotionally. Time and again, they went back to the central issue of their children's welfare and wanting to do whatever would insure a safe and healthful environment for their children. Several expressed a strong determination to beat the system, and to complete their education, but others doubted the possibility of reaching this goal. One participant observed that if she had the chance to counsel young women (teenagers) she would tell them not to get pregnant because their options for education, working or being independent are seriously limited.*

**Moderator Question:** What do you think women need most to get back in the workforce?

- o The new DHS law is a joke, if they (the ex-husbands) make one payment in 12 consecutive weeks they're off the hook. I don't think the state is competent to take anyone's license, and if they take their license, they can't work, so you don't get the money anyway.
- o Information about training should be available to everyone. There is a test I took to see what jobs I would be good at, but the down side is that the jobs aren't available. They wanted to put me in a program where I'd be making less than I am right now.
- o Cut the waiting lists for programs like ASPIRE. The list is three years long now, you just have to keep calling them and getting after them and for me they're all toll calls.
- o Single mothers need day care, night care, something dependable.
- o You need a system that works for families and employers who help out and recognize that women HAVE to be in the workforce, they're not able to be at the home and hearth any more 24 hours a day.

- o Medical insurance for our families, especially the kids, It's impossible to pay the deductible, at \$250 per kid that's a lot of money.
- o Employers sometimes try to help with day care, but after they look into it they find out it's too hard to do.
- o We all need help getting back to work. I had only a high school education -- how could I make \$300-400 a week to support 3 children when my husband left me? The judge says "You're healthy -- you should be working!" The problem is you can't find a decent paying job.
- o We don't need help forever, it's just till we get caught up.

**Moderator Comment:**

*Emphatic suggestions were made to continue health insurance benefits for women and children who are no longer AFDC clients but have no other way to afford health care, for more accessible, quality child care. Affordability was a basic issue with regard to child care, but an even more basic issue was finding someone to whom they could entrust their children. Group participants also wanted access to more and better education and training opportunities. An absolute essential, according to these women, is to have outreach workers or counselors who can really help you determine your strengths and a realistic plan. Financial support for education was another important factor. Although most of these women were working, they emphasized the need for better paying jobs that go beyond the minimum wage, and employers who are willing to be flexible (job sharing was given as an example), particularly with regard to employing women with young children.*

**Employer Focus Group:**

**Participants:** Members of the group included employers from small to medium sized companies or organizations that employ or are attempting to employ high percentages of women; were representative of service, construction, and other types of employers; and were located in southern Maine.

**Moderator Question:** Do you currently employ women who are on AFDC? Are there any differences between these women and those who are not AFDC clients, in your opinion?

- o We employ a lot of on-call workers who are concerned about the money they make.
- o A woman who worked for us had to stop working to qualify for health insurance

benefits.

- o As a small operation, I know because our mission is to get women off AFDC.
- o There's no way to officially know if women are in AFDC, but there are some subtle clues.

**Moderator Comment:**

*Most participants said they wouldn't have a way to know if their employees were on AFDC. Only subtle clues, such as employees who are concerned about making over a certain amount of money, were identified. One participant volunteered that it was something that her business should know more about, if they were going to provide any effective assistance. Other participants said they wouldn't really know what to look for.*

**Moderator Question:** What role do you see for employers in reforming the welfare system? What about the roles of others (government, the community, individuals, etc.)

- o Training is the key; it's taken since 1978 to get the laws in place that will allow the training to happen; it used to be said that there were no trained women -- that was the excuse in the construction industry.
- o In the nonprofit sector, being a woman can be an advantage; we try to bring them in, and they have the job skills but they don't present themselves well. Training in presentation skills is essential.
- o We have to explain to women what the banks are looking for -- having a bank account is a relatively new concept for women who are on AFDC.
- o AFDC doesn't cover the basic needs, neither do low paying jobs. It's really tough to stay off the system, no one enjoys being on, but making the leap from \$5 an hour to \$14 is hard to do.
- o The biggest problem I see is fear. I don't have any answers but there is definitely a problem. We know when someone is on AFDC because sometimes they'll run into scheduling problems. They're concerned about making too much money. You can offer them the hours but when their income is mostly tips they might not make enough. They're concerned about the potential for having a bad week and they hedge.
- o We offer group life insurance, but it's expensive, \$300 for a family plan for a

month. We can't do it all -- its a catch-22.

- o ASPIRE ran a job fair and provided training. Some of the people worked out and some didn't. In my view, experience is more important than training, even if the experience was as a volunteer.

**Moderator Comment:**

*Several group members appeared to have a working knowledge of the typical problems encountered by women who are on AFDC. There was broad acknowledgement that women need more job opportunities, and that business trends will make it essential to hire more women. One issue which generated considerable discussion was health insurance. One member openly supported a single payer approach, others were more cautious, but agreed that the solution would have to be shared among several entities, including business. Getting women into the workforce will require some education in life skills in addition to more conventional job training.*

**Moderator Question:** What are you prepared to do as an employer to provide jobs for AFDC clients?

- o Perhaps we need to be more aware of people who are on AFDC and have more resources.
- o The basic stumbling blocks are health care and day care.
- o Why would you go off AFDC when you have health insurance -- if you're a temporary employee, you're not eligible for it.
- o If we could give women some health benefits, I think it would be helpful and it would give them the motivation to go out into the workforce. Health care is the top concern of men coming into our organization.
- o Everybody sympathizes with those who have financial problems with health care but in business we're concerned with the bottom line. To say government should provide it -- we all pay taxes and know the government can't afford it and to have business do it, you'll drive people out of business. There has to be a happy medium. If our employees are there a period of time we pay an increasing share of their health insurance, capped at 40% because it's so expensive. Maybe the government could kick in some and if business paid more, maybe we could get a tax credit, thus allowing employees to decrease their share.
- o We have to figure out a new way because we need women in the workforce; we've run out of young men.

- o ...There are laws on the books but we resist doing them, discrimination against women has been so broad and so deep for so long.
- o Better paying jobs are needed -- we don't have many applications from women so we had to put our own training program in place.
- o Programs like Women Unlimited are needed. We were afraid of them at first, but we need to find these people through such programs.

**Moderator Comment:**

*Participants agreed that employers have a role to play in attracting and retaining women in the workforce, but that change takes considerable time. They recognized that the current system does little to provide the necessary incentives to women to leave AFDC, particularly health insurance. They stressed the necessity of attracting women into the workforce and to work with private and public programs who can find women, provide education, and coordinate other services (such as child care) as a viable strategy.*