DOCUMENT RESUME

ED 452 392 CE 081 661

TITLE	Moving from Welfare to Work: The Experiences of Refugee Women in Illinois.
INSTITUTION	Women's Bureau (DOL), Washington, DC.
PUB DATE	1999-08-00
NOTE	33p.; A joint project with the Illinois Refugee Social Services Consortium.
AVAILABLE FROM	For full text: http://www.dol.gov/dol/wb/public/info_about_wb/regions/refugee.pdf.
PUB TYPE	Numerical/Quantitative Data (110) -- Reports - Research (143)
EDRS PRICE	MF01/PC02 Plus Postage.
DESCRIPTORS	Adult Education; Adults; Day Care; Employed Women; *Employment Potential; Employment Services; *Females; Job Training; *Limited English Speaking; Low Income; *Refugees; Salary Wage Differentials; State Surveys; Surveys; Wages; *Welfare Recipients; Welfare Services
IDENTIFIERS	Illinois; *Welfare Reform

ABSTRACT

A study conducted a questionnaire survey of 70 refugee women in Illinois and 2 service provider focus groups to assess the effects of welfare changes on refugee women and to identify barriers to workforce participation. Survey findings were that refugee women in the workforce are concentrated in low-wage jobs and do not earn enough income to move completely off welfare; 54 percent of working refugee women receive no benefits from their employers; limited English proficiency is a major barrier to workforce participation and long-term economic self-sufficiency; level of education alone is not a clear determinant of employability; and refugee women need information on child-care subsidy and more time to prepare for employment. Focus group findings were that ongoing education and training on welfare eligibility rules and implications are needed; English proficiency is the most significant roadblock to employment for both newly arrived and long-term refugees on public assistance; child care is a major barrier to employment for refugee women; refugee women who are long-time United States residents and who continue to receive public assistance are among the most difficult to employ; and welfare reform does not take into account the special needs of refugee women. (Twenty-six figures are included.) (YLB)

Moving from Welfare to Work:

The Experiences of Refugee Women in Illinois

U.S. Department of Labor
Women's Bureau

Executive Summary

The Illinois Refugee Social Services Consortium and the Women's Bureau, Region V, U.S. Department of Labor conducted a survey of 70 refugee women in Illinois and two service provider focus groups to assess the effects of welfare changes on refugee women and to identify barriers to workforce participation. The goal of the project is to inform discussions on program and policy strategies for moving refugee women from welfare into the workforce and promoting their long-term self-sufficiency. The first section of this report provides an analysis of the survey findings; the second section summarizes the focus-group findings. In many instances, the findings of the survey corresponded with the findings of the focus groups. The key findings of this report are highlighted below.

Highlights of Survey Findings

- **Refugee women in the workforce are concentrated in low-wage jobs.** Thirty-three percent of working respondents earn less than $6.00 per hour, and 88 percent earn less than $8.00 per hour. Four percent earn between $8.00-$8.99 per hour, and 8 percent earn $9.00 or more per hour.

- **Refugee women in the workforce do not earn enough income to move completely off welfare.** Although two thirds of working respondents work 31 or more hours per week, many still qualify for cash, medical, and food assistance programs. Based on this survey, 46 percent of working respondents receive TANF benefits, 89 percent receive Medicaid coverage, and 64 percent receive Food Stamps.

- **Fifty-four percent of working refugee women receive no benefits from their employers.** This is true even though two out of three work 31 or more hours per week. Due to the lack of employer-paid benefits, both working and non-working respondents expressed the greatest amount of concern about losing Medicaid and Food Stamps benefits for themselves and their children.

- **Limited English proficiency is a major barrier to workforce participation and long-term economic self-sufficiency.** Eighty-three percent of the women surveyed said they do not speak English well or at all, and 74 percent reported needing translation assistance. As a result, working respondents are concentrated in low-wage jobs that do not require English proficiency, such as housekeeping. Such jobs typically do not generate enough income to move these women completely off welfare and into self-sufficiency.

- **Level of education alone is not a clear determining factor of employability.** Roughly the same percentage of working women and non-working women lack a high-school diploma. Forty-two percent of the working respondents and 43 percent of the non-working respondents either had no formal education or had some education but did not finish high school. This suggests that factors other than educational attainment can hinder refugee women's ability to find work. However, post-secondary education does seem to be a factor in finding employment. Thirty-nine percent of the working women, compared to 19 percent of the non-working women, have post-secondary education.

- **Refugee women need information on child-care subsidy.** Child care was cited as a key barrier to employment by both working and non-working respondents, with cost being an important factor. Although the State of Illinois provides child-care subsidy for children up to the age of 13, only two survey respondents indicated that they utilize this subsidy, even though many more qualify. Additional outreach could help increase the utilization of the child-care subsidy by refugee women and increase their participation in the workforce.

- **Refugee women need more time to prepare for employment.** Due to new work requirements under welfare reform, refugee women surveyed said they have insufficient time to adjust to their new homeland, improve their English skills, and increase their education and job skills. Although the jobs they hold help fulfill the new welfare work requirements, such jobs do not pay enough or may not have enough growth potential to help them achieve economic self-sufficiency in the long term.

Highlights of Focus-Group Findings

- **Ongoing education and training on welfare eligibility rules and implications are needed.** Recent and ongoing changes in state and federal welfare policies, including those benefiting refugees, have contributed to confusion and lack of full understanding of benefits eligibility by refugee communities, community-based service providers, and public-aid caseworkers alike.

- **English proficiency is the most significant roadblock to employment for both newly arrived and long-time refugees on public assistance.** According to service providers, newly arrived refugees need more time to learn English than state welfare policies allow. Providers also stated that the majority of the long-time refugees receiving public assistance are individuals who are unable, rather than unwilling, to learn English.

- **Child care is a major barrier to employment for refugee women**. Existing after-school programs have limited availability, and there is a lack of bilingual, bicultural child-care programs to which refugee women would prefer to send their children. Moreover, it is difficult for refugee women with children in a wide age range to coordinate the combination of child-care services they would need in order to work.

- **Refugee women who are long-time U.S. residents and who continue to receive public assistance are among the most difficult to employ.** They likely have already tried to learn English and find jobs but were not successful. In Illinois, these women include refugees from Southeast Asia and Africa. The most difficult-to-place refugees are those who have low education levels, who are not literate in their native language, and who tend to have limited job skills and experience from their country of origin. Refugee service providers noted that this population is isolated, hard to reach, and may not come for help.

- **Welfare reform does not take into account the special needs of refugee women.** Welfare recipients in Illinois, including newly arrived refugees, are required to find work as soon as possible. While this "work first" policy does place refugee women in the workforce in the short run, it leaves them with fewer options for job advancement in the long run because they do not have enough time to learn English, address mental health issues, obtain further education, and acquire new work skills.

I. Introduction

A. About the Project Sponsors

Moving from Welfare to Work: The Experiences of Refugee Women in Illinois is a joint project of the Illinois Refugee Social Services Consortium (Consortium) and the Women's Bureau, Region V, U.S. Department of Labor (Women's Bureau).

Administered by the Jewish Federation of Metropolitan Chicago, the Consortium is made up of 12 direct service agencies committed to providing quality culturally and linguistically appropriate services to refugees who have resettled in Illinois from around the world. Its mission is to help refugees establish new, productive lives for themselves and their children. Consortium member agencies fulfill this mission through the provision of resettlement and mental health services with the ultimate goal of helping refugee families achieve stable employment. Resettlement services include assessment, individual and group employment counseling, workplace orientation, job placement, English language training, vocational training, and an array of ancillary support services. Mental health services deliver a culturally specific mental health model which incorporates traditional and Western forms of treatment.

The Women's Bureau, created by Congress in 1920, seeks to improve women's working conditions, to eliminate the barriers which restrict women in reaching their full potential in the workplace, and to advance their opportunities for gainful employment. Through advocacy, outreach, research, and demonstration programs, the Women's Bureau has been a strong voice for working women for over three quarters of a century. The Women's Bureau champions the concerns of working women through the leadership of its director in the national office and its ten regional operations throughout the nation. The Region V office covers the states of Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin.

B. Project Background

The Consortium and the Women's Bureau combined their resources in this joint project to assess the effects of welfare reform on refugee women in Illinois and to identify barriers to workforce participation. With regard to refugees, Illinois is an important state to examine for many reasons. Illinois was one of the first states in the U.S. to welcome refugees and currently has the fifth largest refugee population. Its refugee population includes both long-time and newly arrived refugees from every corner of the globe, including Africa, Central America, Eastern Europe, the Middle East, and Southeast Asia.

While researchers around the country are conducting numerous studies on the impact of welfare reform, *this research project is the only one of its kind to focus exclusively on refugee women*. Its goals are to:

- Identify barriers, best practices, gaps in service, and lessons learned in promoting workforce participation and self-sufficiency among refugee women
- Inform discussions on program and policy strategies for moving refugee women from welfare into the workforce

- Create a forum for information sharing and strategizing among service providers in Illinois, Minnesota, and Wisconsin, three Midwestern states with sizable refugee populations

C. Methodologies

1. Refugee Women Survey

As of October 1998, Illinois had a total of 143,259 Temporary Assistance to Needy Families (TANF) cases representing 423,123 persons. Of these totals, there were 802 refugee cases consisting of 2,702 individuals, representing only .6 percent of the total TANF caseload. According to data from the Illinois Department of Human Services (IDHS), the demographic profile of refugee welfare recipients as of October 1998 was as follows:

- 41 percent were from the former Yugoslavia; 28 percent were from the former Soviet Union; 18 percent were from Vietnam; 9 percent were from Iraq; and 3 percent were from Africa.

- 56 percent were single-parent households, and 44 percent were two-parent households.

- 79 percent of single-parent households had 2 children or less, and 76 percent of two-parent households had 2 children or less.

The above demographic profile guided the steering committee's selection of survey participants. Therefore, the survey sample included both newly arrived refugees and those who are long-time U.S. residents; refugees from the top countries of origin; women living in the city and the suburbs; and single-parent and two-parent households. Using a list of refugee TANF recipients provided by IDHS, the project contacted 165 women and identified 70 who were willing to participate in the survey.

The survey instrument was an hour-long questionnaire designed to solicit both quantitative and qualitative questions regarding:

- English proficiency
- Workforce participation
- Use of public benefits
- Effects of welfare changes

The surveys were administered by voluntary agencies and mutual assistance associations that are members of the Consortium. Their staffs received training on the survey instrument, interviewing techniques, and survey research ethics. The respondents were assigned to agencies based on the agencies' language capacities. To maintain confidentiality and avoid potential conflicts of interest, respondents were interviewed by caseworkers whom they did not know. While the survey instrument was written in English, the survey was administered in the native language of the respondents, but the answers were recorded in English. With a few exceptions, all surveys were conducted in person. Each respondent received a $20 stipend to compensate for their time, travel, and child-care costs.

2. Service Provider Focus Groups

The project conducted two focus groups with 15 service providers serving Bosnian, Cambodian, Cuban, Ethiopian, Haitian, Russian, Somali, Sudanese, and Vietnamese refugees in the Chicago metropolitan area. The focus groups sought to gauge refugee women's understanding of welfare benefits eligibility and to identify obstacles to employment, as well as proven program strategies that help refugee women make a successful transition from welfare to work. The focus-group findings provided an important overview of some of the major issues facing refugee women in light of welfare changes and helped guide the development of the survey instrument used to interview refugee women.

II. Refugee Women Survey: Analysis of Findings

A. PROFILE OF SURVEY PARTICIPANTS

1. Overview

A total of 70 refugee women residing in metropolitan Chicago participated in the survey. Sixty-three percent of the respondents are current TANF recipients, and almost all, including those who work, receive Medicaid and/or Food Stamps.

Table 1: Profile of Survey Participants	
Number of survey participants	70
Current TANF recipients	44
Number of working participants	26
Number in two-parent families	52
Average age	37
Average number of children	2.8 children
Average residency in the U.S.	2.4 years

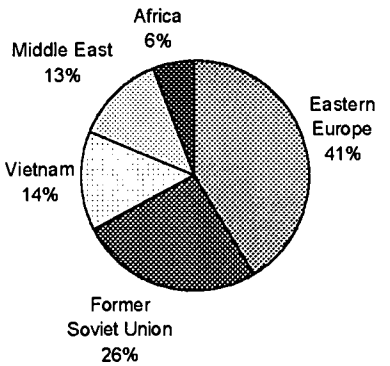
2. Country of Origin and Length of Residency in the U.S.

The survey respondents emigrated from 18 different countries in Eastern Europe, the former Soviet Union, Southeast Asia, the Middle East, and Africa.

- 41 percent of the survey respondents came from Eastern European countries of Bosnia, Croatia, Lithuania, Slovenia, or Yugoslavia.
- 26 percent came from countries in the former Soviet Union: Azerbaijan, Belarus, Georgia, Kirghizia, Russia, Ukraine, and Uzbekistan.
- 14 percent came from Vietnam.

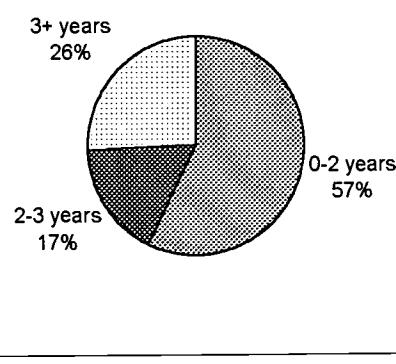
- 13 percent came from the Middle East, including Iran, Iraq, and Syria.
- 6 percent came from Africa, including Eritrea, Liberia, Nigeria, and Somalia.

Figure 1: Country of Origin



Thirty-nine percent of the respondents did not emigrate directly from their home country but emigrated from their country of first asylum. Illinois was the first state of resettlement for all 40 respondents who have been in the U.S. under 2 years; this group constitutes 57 percent of the total survey respondents.[1]

Figure 2: Length of Residency in the U.S.

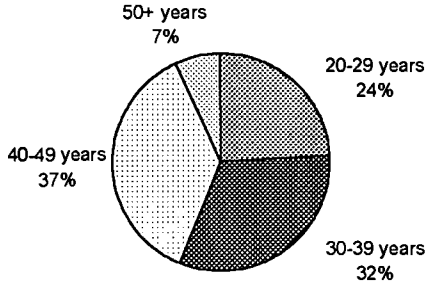


[1] Throughout this report, rounding may cause statistics to not equal 100 percent.

3. Age

Survey participants range in age from 20 to 51, with the exception of one participant who is 64 years of age. The average age for survey participants is 37 years old. Thirty-two percent of the participants are between the ages of 30 and 39, while 69 percent are between the ages of 30 and 49. Twenty-four percent are 20-29 years of age, while 7 percent are over 50 years old.

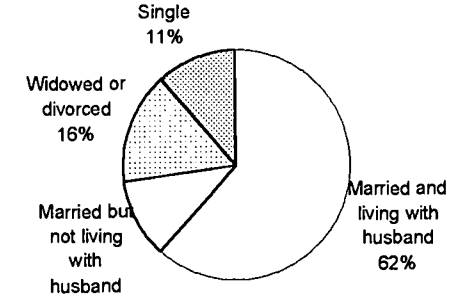
Figure 3: Age of Survey Participants



4. Marital Status

Sixty-two percent of the respondents are married and living with their husband. Another 11 percent of the women are married but not living with their husband; two of these women indicated that their husbands were missing during the war in Bosnia. Sixteen percent are widowed or divorced. Eleven percent are single, including one respondent who reported living with a partner.

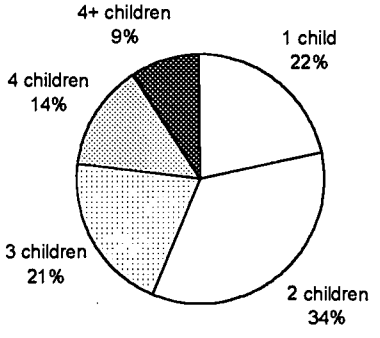
Figure 4: Marital Status



5. Number of Children

Fifty-six percent of the respondents have 1-2 children, and 77 percent have 1-3 children. Twenty-three percent have more than 3 children. Eighty-four percent of the children were born in the country of origin; only 16 percent were born in the U.S.

Figure 5: Number of Children



6. Living Arrangements

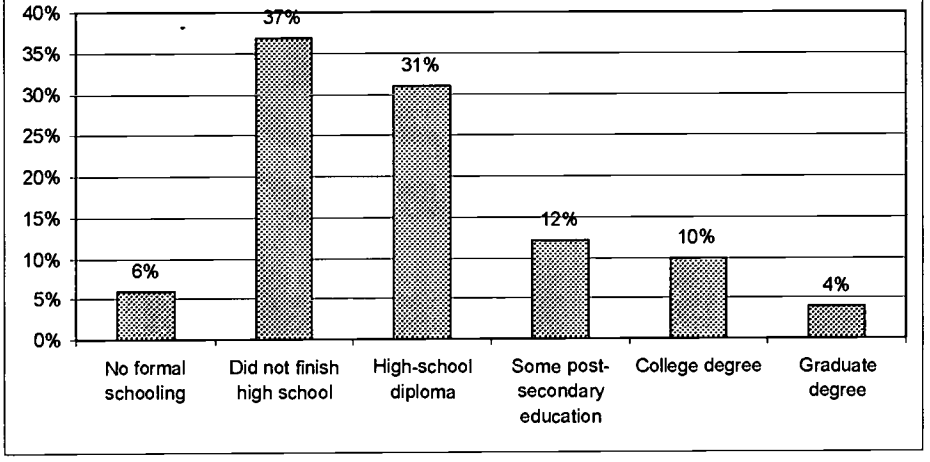
Twenty-six percent of the respondents live alone with their children. Fifty-one percent live with a spouse/partner or one other adult, usually a relative or friend. The remaining 23 percent share their dwelling with 3-5 other adults, again typically with relatives or friends.

Many of the women surveyed live in overcrowded housing. While the average household comprises 5 people, only 16 percent of the respondents live in units with three or more bedrooms. Forty-four percent of the respondents live in two-bedroom units; 37 percent live in one-bedroom units; and three percent live in studio units. The most dramatic example of overcrowding is a respondent who lives with her husband and ten children in a one-bedroom apartment.

7. Educational Background

Six percent of all survey respondents had no formal education, and 37 percent had some education but did not finish high school. Thirty-one percent were high-school graduates, and 26 percent had varying levels of post-secondary education. Figure 6 illustrates the highest level of education attained by all survey respondents.

Figure 6: Educational Background for All Respondents



Those who did not receive formal education or left school before receiving a high-school diploma cited a variety of reasons, including getting married, having to work to help support the family, and having to help run the household. A few respondents from Bosnia and Vietnam also cited war/political unrest and their status as women as reasons for having to discontinue school.

Roughly the same percentage of working women and non-working women lack a high-school diploma. Forty-two percent of working survey participants and 43 percent of non-working survey participants had no formal schooling or had some education but did not finish high school. In addition, twice as many high-school graduates were represented among non-working participants (38 percent versus 19 percent for working participants). These findings suggest that factors other than educational attainment can hinder refugee women's ability to find work. On the other hand, 39 percent of working participants, compared to 19 percent of non-working participants, have post-secondary education. This seems to suggest that post-secondary education may be a factor in finding employment.

Figure 7: Educational Background for Working Respondents

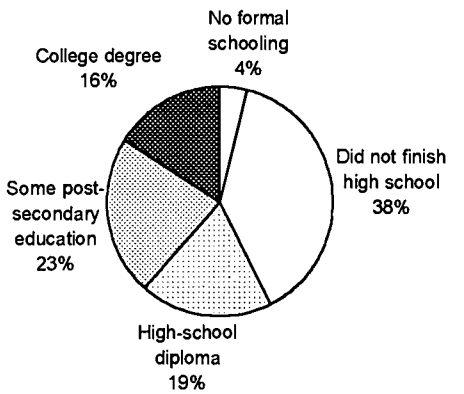
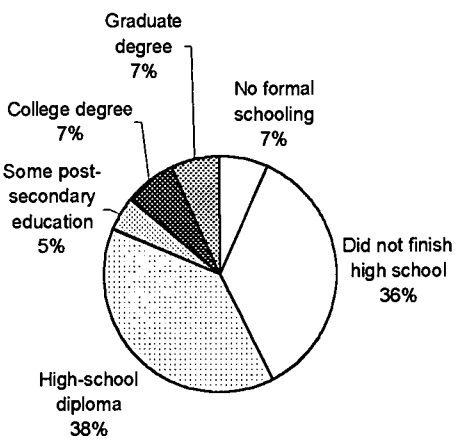


Figure 8: Educational Background for Non-Working Respondents



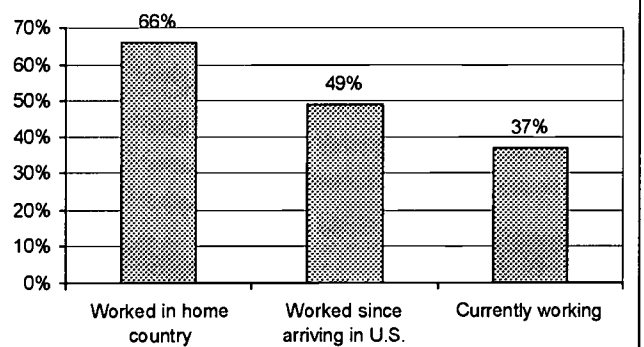
B. WORKFORCE PARTICIPATION

1. Work History and Level of Workforce Participation

Sixty-six percent of all respondents reported that they worked in their home countries, and 49 percent have worked since arriving in the U.S. At the time of the interviews, however, less than 37 percent were working.

Seventy-eight percent of single-parent women are in the labor force, compared to 22 percent of married women. (For non-working married women, the husbands' employment helps meet the TANF work requirements and maintain the cash and/or medical benefits.)

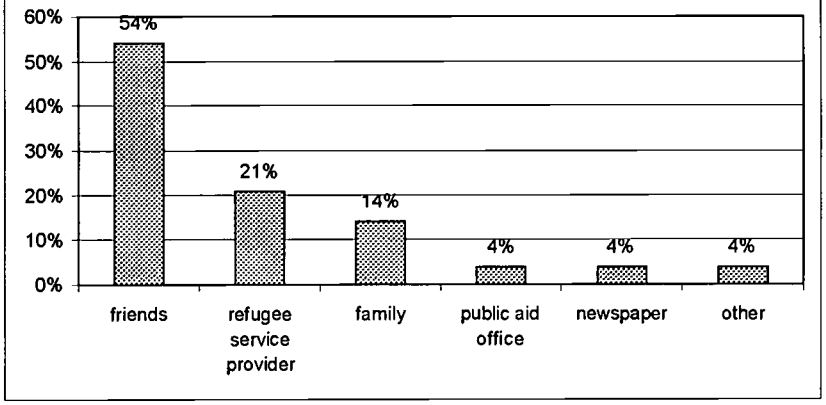
Figure 9: Work History for All Survey Respondents



2. Job Referral Sources

Like other workers in the general population, refugee women in the survey rely on their network of friends and family members to identify job openings. Of the refugee women in the labor force, 68 percent learned about their current job from a friend or family member. However, it is important to note that 21 percent, or 1 in 5 refugee women surveyed, received a referral from a refugee service provider.

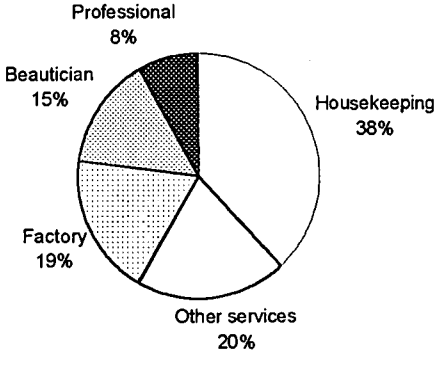
Figure 10: How Respondents Found Current Job



3. Types of Employment

Survey respondents in the workforce are concentrated in low-wage jobs. Thirty-eight percent are in housekeeping services, and 19 percent are in factory jobs. Beauty-related work, including nail technician and hair stylist, comprises 15 percent of the working sample. Of the 26 working respondents, two are professionals (i.e., medical assistant and computer programmer) . The remaining 20 percent of the working respondents hold service-type jobs, including seamstress, cashier, grocery bagger, kitchen assistant, and child care provider.

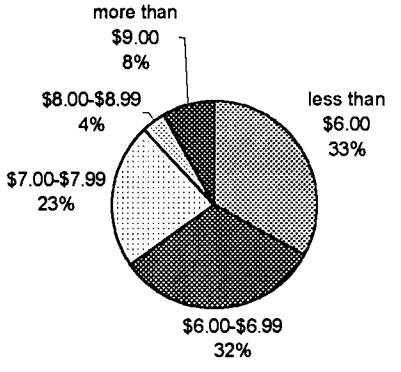
Figure 11: Types of Employment



4. Wages

Of the 26 respondents in the workforce, 33 percent earn less than $6.00 per hour, and 32 percent earn between $6.00-$6.99 per hour. Another 23 percent earn between $7.00-$7.99 per hour. One respondent (4 percent) earns between $8.00-$8.99 per hour. Two respondents, representing 8 percent of the working sample, earn more than $9.00 per hour.

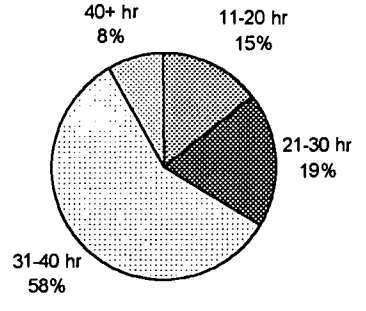
Figure 12: Wages for Employed Respondents



5. Number of Hours Worked

The majority of working survey participants, 58 percent, work between 31-40 hours a week. Nineteen percent work between 21-30 hours a week, and 15 percent work between 11-20 hours a week. Eight percent of the respondents work more than 40 hours a week. The respondents work an average of 33 hours per week.

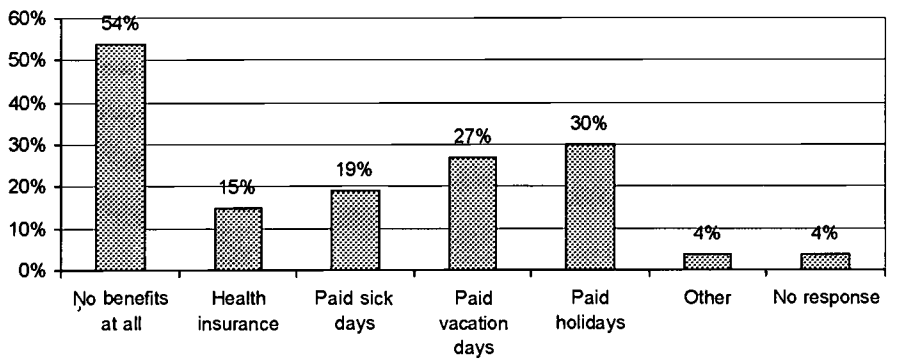
Figure 13: Number of Hours Worked Per Week



6. Employer-Provided Benefits

Even though 66 percent of the working respondents work more than 31 hours per week, 54 percent receive no benefits from their employers at all. Only 15 percent of working respondents receive health benefits through their employers. Eighty-nine percent continue to receive Medicaid benefits, and 64 percent continue to receive food stamps. Due to lack of employer-provided benefits, working respondents expressed the greatest amount of concern over the loss of Medicaid and Food Stamps.

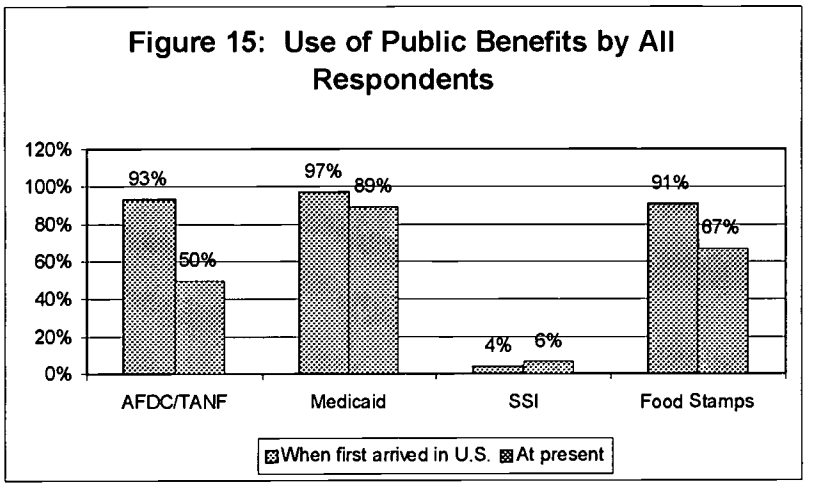
Figure 14: Percentage of Working Respondents with Employer-Provided Benefits



C. REFUGEE WOMEN AND THE WELFARE SYSTEM

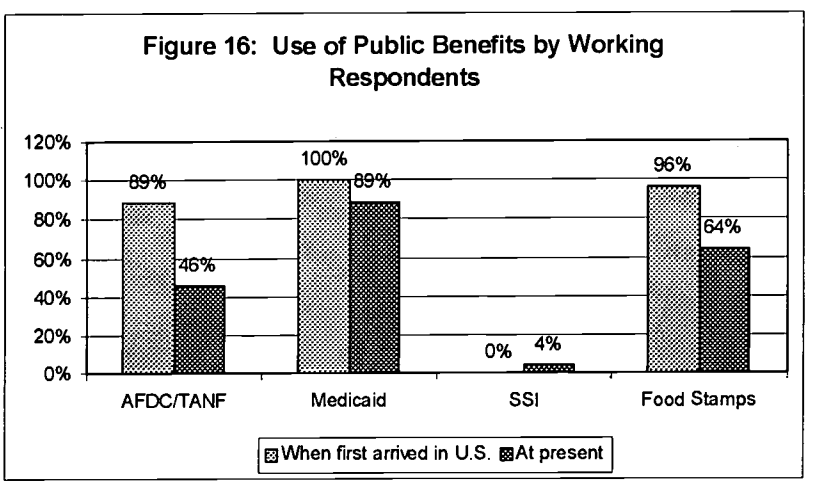
1. Welfare Utilization

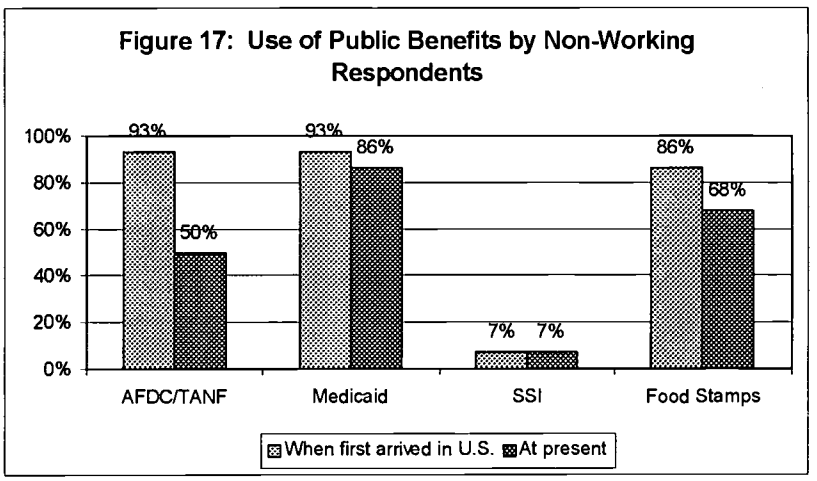
Almost all of the respondents were enrolled in AFDC/TANF, Medicaid, and Food Stamps when they first arrived in the U.S. Their usage of public benefits, particularly the TANF program, has decreased dramatically. Although 93 percent of all respondents received AFDC/TANF when they first arrived in the U.S., only 50 percent are now enrolled in that program. However, 89 percent continue to rely on Medicaid, and 67 percent continue to receive Food Stamps.



Interestingly, the rate of welfare usage among working respondents does not differ significantly from that of non-working respondents. Forty-six percent of working respondents are enrolled in the TANF program, compared to 50 percent of non-working respondents. Eighty-nine percent of working respondents have Medicaid coverage, compared to 86 percent of non-working participants. And 64 percent of working respondents receive Food Stamps, compared to 68 percent of their non-working counterparts.

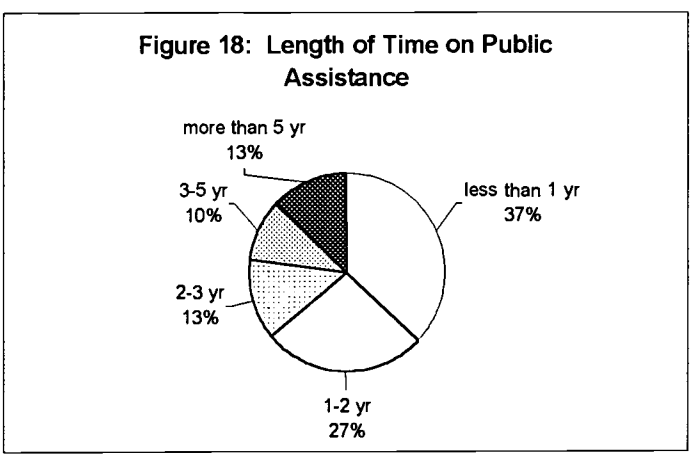
Minor differences in welfare utilization between working and non-working respondents indicate that working respondents do not earn enough to lose their eligibility for public benefits. Work Pays, Illinois' progressive income-disregard policy, plays an important role in helping low-wage earners maintain their eligibility for TANF. It disregards $2 out of every $3 earned by TANF recipients and allows them to remain eligible for TANF benefits until their income is three times the amount of their TANF grant.





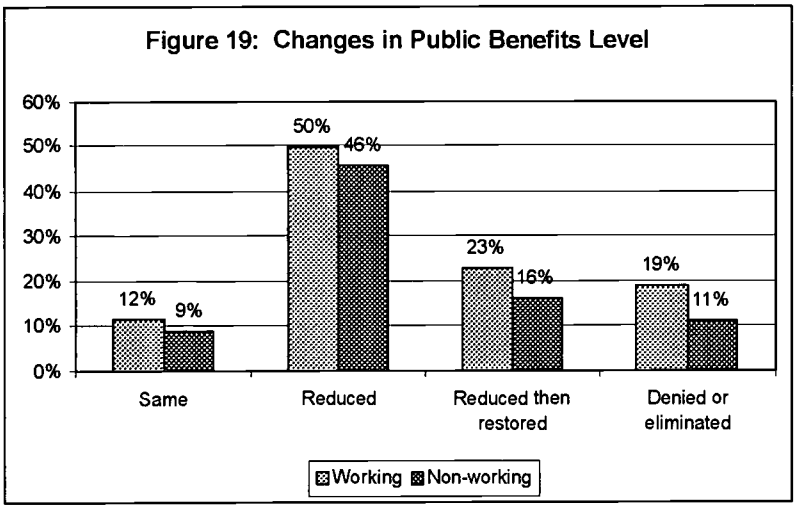
2. Length of Time on Public Assistance

Thirty-seven percent of the survey respondents have received public assistance for under one year. Twenty-seven percent have received between 1-2 years of public assistance, and 13 percent have received between 2-3 years of assistance . Twenty-three percent have been on aid for more than 3 years.



3. Changes in Public Benefits Levels

Between the time respondents first received public assistance and the date of the survey, benefit levels remained the same for 12 percent of working respondents and 9 percent of non-working respondents. Fifty percent of working respondents saw their benefits reduced, compared to 46 percent of non-working respondents. The most significant difference is in the complete loss of public benefits. Nineteen percent of working respondents lost their benefits, compared to 11 percent of non-working respondents.



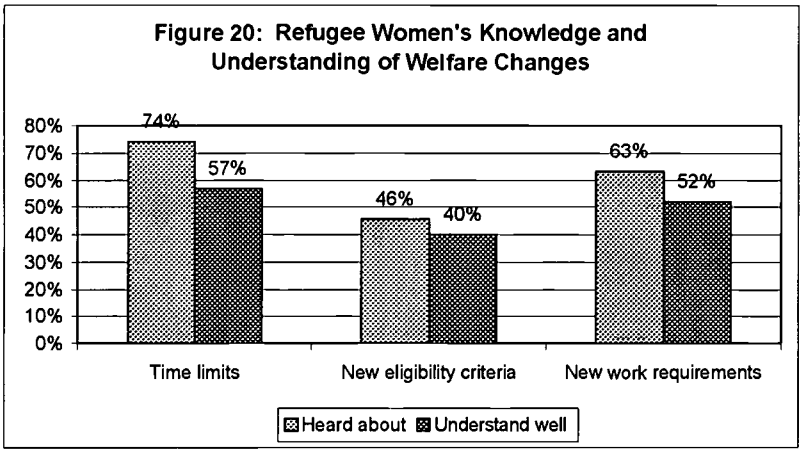
For working respondents, the reduction or elimination of their benefits was due to their entry into the workforce. Similarly, the reduction or elimination of benefits for non-working respondents was due to their husbands' entry into the workforce. Nearly 6 percent experienced a reduction or termination of their benefits because they were sanctioned due to failure to show up for an appointment or failure to find employment.

Of the 66 respondents who saw their benefits reduced, reduced and restored, or terminated, 7.5 percent did not know the reason for the change in benefit level. Almost 11 percent of these 66 respondents misunderstood the reasons for benefit reduction or termination or were provided inaccurate information. For example, one respondent who had been on TANF for less than one year believed that she lost her eligibility because she had reached the time limit (the time limit in Illinois is five years). Another respondent thought she had lost Food Stamps because she is not a U.S. citizen, even though the respondent was in the U.S. before Food Stamp restrictions for non-U.S. citizens became effective.

4. Information on Welfare Changes

The majority of refugee women surveyed have heard about new public assistance rules, but they do not necessarily have a good understanding of these rules. As a 32-year-old Bosnian woman expressed, "The welfare rules are very complicated and change all the time. I just follow what I am asked to do. I don't try to learn or understand the rules."

As the following chart illustrates, while 74 percent of survey respondents received information about time limits, only 57 percent indicated that they have a good understanding on how time limits affect their eligibility for public benefits. Similarly, although 63 percent of the respondents heard about new work requirements, only 52 percent indicated that they understand such requirements well.



5. Responsibility and Service Plan

Under the new welfare rules, TANF recipients must have a Responsibility and Service Plan (RASP). Fifty-three percent of the respondents stated that they have such a plan, and 11 percent did not know whether they have a RASP or not. Thirty-four percent said that their RASP was prepared by their refugee service provider, while 33 percent said that their RASP was prepared by both their refugee service provider and their public-aid caseworker. Less than 6 percent had their RASP prepared solely by their public-aid caseworker. Of the 37 respondents who have a RASP:[2]

- 26 respondents, or 70 percent, are required to participate in job search
- 25 respondents, or 68 percent, are required to enroll in English classes
- 14 respondents, or 38 percent, are required to participate in job training
- 9 respondents, or 24 percent, are required to participate in work experience
- 4 respondents, or 11 percent, indicated other requirements

6. Weekly Work-Related Activities for Respondents

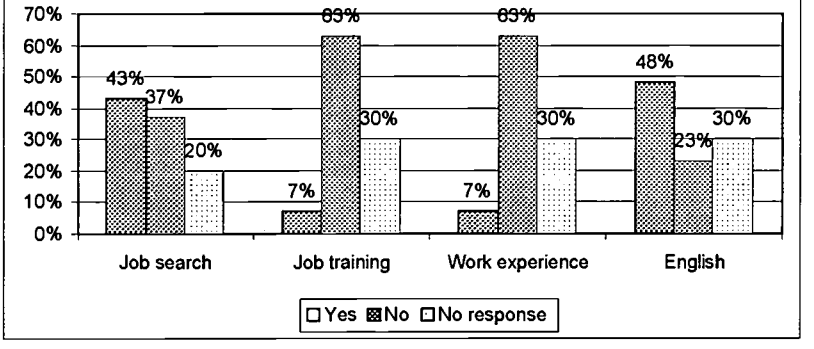
The Illinois TANF program requires single-parent households to engage in 30 hours of work activities per week and two-parent households to engage in 35 hours of work activities per week. To comply with these requirements, the refugee women surveyed in this study reported participation in a variety of work-related activities.

Of the 44 women not in the workforce, 43 percent spend time looking for work, averaging 8.7 hours per week. Forty-eight percent take English classes, at an average of 14.7 hours per week. Seven percent participate in job training, spending an average of 17.6 hours per week. Another 7 percent who participate in work experience spend an average of 26.6 hours per week. Sixteen percent of the non-working women pointed out that they spend most of their time caring for their children and running the household. Because the majority of the non-working women are in

[2] Because welfare recipients may be required to participate in more than one work activity, the number of respondents in the bullet points do not total 37 and the percentages do not total 100.

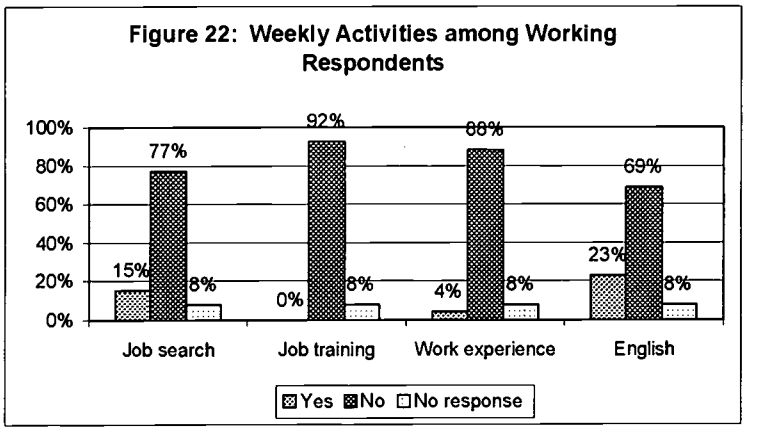
two-parent families, TANF work requirements are likely being met through the husbands' employment or a combination of the husbands' employment and the women's work-related activities.

Figure 21: Weekly Activities among Non-Working Respondents



Respondents in the workforce spend an average of 33 hours at work. With less free time, they are not as likely to take English classes as their non-working counterparts. For example, 23 percent of working respondents take English classes compared to 48 percent of non-working respondents. In addition, none of the working respondents participate in job training.

Figure 22: Weekly Activities among Working Respondents



7. Concerns about the Loss of Benefits

The respondents revealed grave concerns about their ability to survive in the future without public benefits. Working respondents generally expressed as much concern about the loss of benefits as non-working respondents. The same is true for respondents who are married and those who are not. The level of concern does not differ significantly between recently arrived refugees and those who are long-time U.S. residents. While some were concerned about losing cash benefits, the majority worried most about their Medicaid and Food Stamps benefits. The survey asked respondents what they will do when they reach their time limit and can no longer receive public benefits. Following is a sample of their responses.

> *"I worry every moment that my children will get cut off welfare. I don't know what to do next."*
>
> A 27-year-old Somali refugee, single, 3 children, not working

> *"I do not know [what to do]. . . . Welfare changes affect my family very much. My husband is very sick and he is not able to work. I have 4 small kids. You can imagine how bad [a] situation I have. I am very, very much worried about my future . . . how will I be able to work and support all my family?"*
>
> A 32-year-old Russian refugee, married, 4 children, working

> *"I am working part time . . . and hope to have a full-time job. When my public aid is cut off, I [won't] have money for my rent and no Food Stamps for food. I'm very worried about my son. He is too small . . . and needs to see his doctor often. If I don't have my medical card, it will be very difficult for my family."*
>
> A 28-year-old Vietnamese refugee, married, 1 child

> *"The only thing I want is Food Stamps. In order to get them, I need to leave my job for an interview [with Public Aid]. . . . I cannot afford to lose a day at work–I don't have a permanent position . . . and I am not paid for days off. Also I have no transportation, and I rely on friends to take me to work or to the Public Aid office."*
>
> A 29-year-old Bosnian refugee, widowed, 3 children

> *"Although I have been working, I still need public assistance. . . . I am worried that when the time limit is up, I will no longer have Medicaid because I also don't have health insurance through my job."*
>
> A 45-year-old Vietnamese refugee, single, 2 children

"After I pay rent and utilities, my whole public aid check is gone, and nothing is left for clothes, transportation. Now with my Food Stamps reduced, we [do] not have [anything] for food. I am also concerned about medical insurance."

A 23-year-old Bosnian refugee, single, 2 children, working

"New refugees don't know English, have no money, and very often have no relatives or friends to help them. I am very afraid for me and my family and our future. The welfare program should help people, not destroy their lives."

A 41-year-old Bosnian refugee, married, 2 children, not working

"I want to find a job . . . [but] I can't work on any job. My kidneys hurt. I feel depressed. I miss my country. I still want to work. I think it will be better for me if I could work. . . . I am a single mother. . . . I am worried especially about Medicaid and what is going to happen when the five years are up."

A 41-year-old Russian refugee, divorced, 3 children

D. BARRIERS TO EMPLOYMENT

"I need to strengthen my English ability so I can have a better job. I hope very soon to get more hours and get better pay. Only medical insurance for my children and myself is what I need. I am . . . trying to work. I would like to have a full-time job. But as a single mother, I do not want to lose time with my children."

A 35-year-old Iranian refugee, divorced, 2 children, working

The words of this Iranian refugee capture many of the problems with which refugee women are grappling as they seek to establish a new life in the U.S. and move from welfare into the workforce. Based on this survey, lack of English-language proficiency and lack of support services emerged as two major barriers to workforce participation for refugee women.

1. English-Language Proficiency

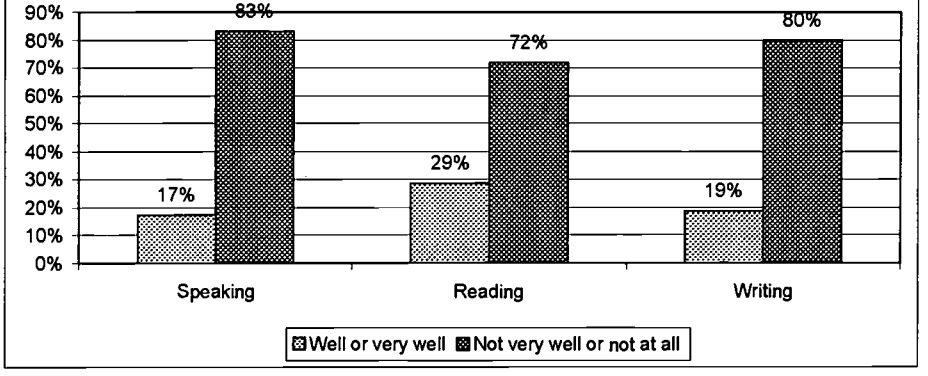
"My situation is very difficult. I can't find any job because my English is very [poor] and I'm not able to learn."

A 40-year-old Bosnian refugee, married, 3 children, not working

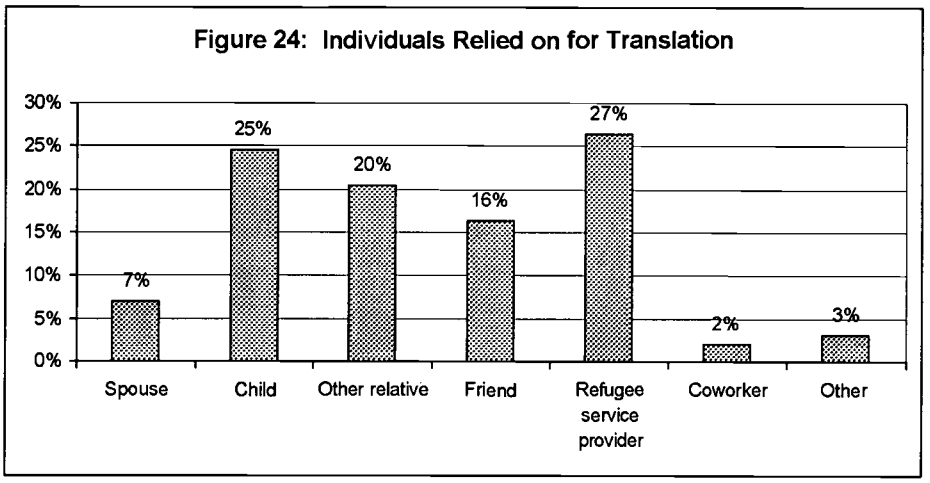
The vast majority of survey participants assess themselves as having low levels of proficiency in speaking, reading, and writing English. As the chart below illustrates:

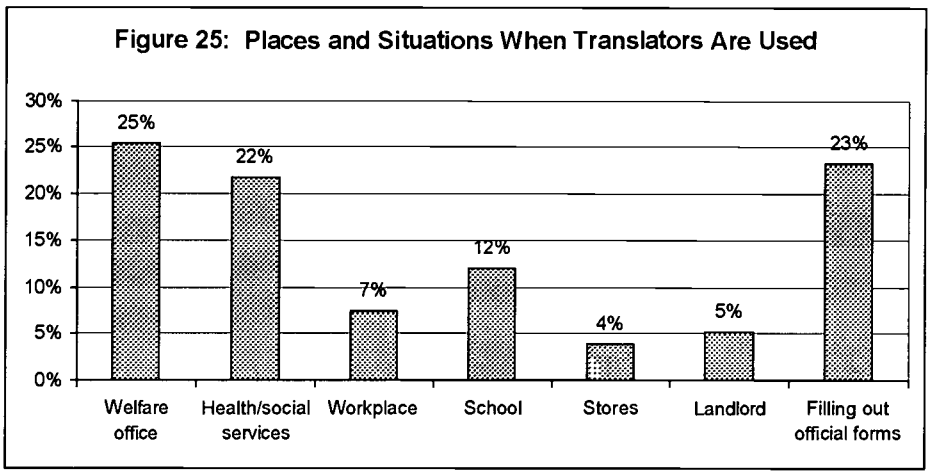
- 83 percent do not speak English well or at all
- 72 percent do not read English well or at all
- 80 percent do not write English well or at all

Figure 23: Level of English Proficiency



Many respondents recognize their limited English proficiency as a major barrier to self-sufficiency and expressed concern about the lack of time available to improve their English, due to family responsibilities, work, new TANF requirements, and the looming TANF time limit. Despite the fact that 81 percent of the respondents have taken English-language classes, more than 74 percent reported needing translation assistance. Refugee service providers (27 percent), children (25 percent), other relatives (20 percent), and friends (16 percent) were cited most frequently as individuals respondents rely upon to translate for them. Translators are used most in the following situations: talking with the welfare office (25 percent), reading and filling out forms (23 percent), and talking with health and social services providers (22 percent).





Lack of English proficiency was equally pervasive among those in the workforce, but translation at the workplace was not identified as a major need. This is likely because working respondents are in jobs that do not require significant English skills (e.g., housekeeping and factory jobs). In some of these jobs (e.g., beautician and child care), the respondents are likely working with people who speak their native language. Due to lack of English proficiency, refugee women have access to a limited range of job opportunities. The desire to secure better jobs is likely the reason why more than three quarters of the respondents stated that they plan to take English classes in the future.

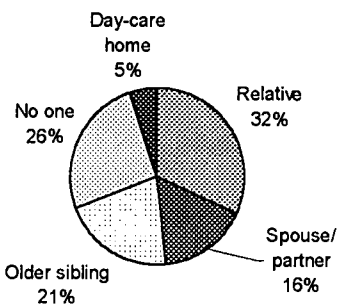
2. Support Services

Very few survey respondents receive support services to help them enter the workforce. Two respondents reported receiving child-care subsidy, and 3 respondents reported receiving transportation assistance. Lack of information about these subsidies is likely a factor for their low rate of utilization.

Child care. Sixty-three percent of non-working respondents cited child care as the number-one reason for their inability to work. One survey respondent, a 26-year-old Somali single mother with three children under the age of four, said, "If I can get free child care, I [would] be willing to work full time." Another respondent, a 22-year-old Bosnian woman, said, "My main concern is that child-care assistance will not be enough to cover child-care expenses for two children. My husband now has two jobs, and we are hardly making ends meet."

Among working respondents, child care also presents a problem. Twenty-six percent of working respondents said they have no one to care for their children while they are working. Another 21 percent rely on their older children to provide child care, while 32 percent rely on relatives. Based on these findings, the refugee women surveyed appear to prefer having a family member care for their children; this preference may be due to factors such as the high cost of non-relative providers and the trust that refugee women have in their own relatives to provide quality care.

Figure 26: Child Care Providers for Working Respondents



Only two respondents reported being happy with their child-care arrangement. However, several women expressed dissatisfaction. For example, one respondent worries that her four-year-old son, who goes to a family home day-care provider, is not developing as much as he could be. Another respondent is concerned that her sick father has to take care of her children while she is at work.

Of the two women receiving state subsidy for child care, one stated, "I am happy that I get some help in paying [for child care] and that I have my children with a person I trust. [But] the payment of $18/day is not enough for two children, and I don't have my own money to add [to that amount] to make it enough."

IV. Provider Focus Groups: Summary of Findings

As stated in the report's executive summary and introduction, the project conducted two focus groups with 15 service providers serving Bosnian, Cambodian, Cuban, Ethiopian, Haitian, Russian, Somali, Sudanese, and Vietnamese refugees in the Chicago metropolitan area. A summary of the focus-group findings are highlighted in this section of the report.

A. Information about Welfare Changes

Participants in the provider focus groups pointed to a clear need to provide ongoing education and training on TANF eligibility rules and implications. Continuing changes in state and federal welfare policies, including those benefiting refugees, have contributed to confusion and lack of full understanding of benefits eligibility by refugee communities, community-based service providers, and public-aid caseworkers alike.

1. The Need to Educate Refugee Communities

- Refugees understand the benefits they currently have, but some do not understand what they will lose under welfare reform (e.g., in the sanctioning process and because of the time limits). It is important to note, however, that native-born TANF recipients do not have a clear understanding of welfare changes and their impact, either. One agency indicated that formal classes to explain new policies to clients have helped improve understanding.

- While some refugees understand the implications of welfare changes, they do not necessarily know what they are going to do and what options they have.

- In particular, the time limit is difficult for refugee women to understand and accept (this is especially true of long-time welfare recipients). Those who understand the time limit are concerned that they will not have enough time to find a decent job.

- Some refugee women, particularly those who have been on public aid for awhile, are in denial about these changes. They do not really believe the changes will take place; they have survived other cuts in the past; and they have convinced themselves that they might qualify for waivers.

- New arrivals and refugees who are long-time U.S. residents have different information, which creates confusion. For example, refugees who have been here longer, e.g., Vietnamese refugees who were resettled in the 1970s and early 1980s, are misinforming new arrivals because their experiences and the welfare benefits allotted to them were different. This confusion about eligibility is exacerbated by rumors in the community about which welfare benefits are and are not available.

- Another barrier to understanding and accepting eligibility changes is the fact that refugee women are dealing with many other pressing issues in their lives. Many refugees, due to their life experiences, are often crisis oriented and do not have experience in planning for the future.

2. The Need to Train Public-Aid Caseworkers

- Some providers have found that IDHS has done a good job in informing refugee women of welfare changes, but that its caseworkers are having a difficult time keeping up with rapid policy changes. Providers in the focus groups stated that IDHS caseworkers are not up-to-date on all the new policies; they mentioned the policy governing the medical card extension as one example of a policy change some IDHS caseworkers were not aware of.

- Some providers have found that public-aid caseworkers are not explaining the changes well, partly due to language barrier.

- Some refugee women do not believe what their public-aid caseworkers tell them due to deep-rooted distrust of the system.

3. The Need to Train Community-Based Service Providers

- Due to continuing policy changes, nonprofits are constantly having to revise the information they give to clients in minor ways. This creates confusion for clients and fosters disbelief about welfare changes.

- The resettlement agencies abroad do not always have the latest information and can portray an inaccurate picture of available public benefits. Newly arrived refugees find a different reality, which leads to confusion and frustration.

B. Primary Barriers to Employment for Refugee Women

Based on the provider focus groups, English-language proficiency is, by far, the number-one barrier to employment cited by refugee service providers. Other significant barriers include low levels of education, lack of literacy in native language, lack of job skills and experience, mental health issues, learning disabilities, child care, and transportation. While many of these barriers also clearly affect native-born welfare recipients, they have a different impact on refugee women and require a targeted policy and programmatic response. In some refugee communities, cultural norms on issues such as working outside the home and using contraception also come into play and influence refugee women's ability to work.

1. Lack of English-Language Proficiency

- English proficiency is the most significant roadblock to workforce participation for both newly arrived and long-time refugees who remain on public assistance. Newly arrived refugees need more time to learn English than state welfare policies allow. And the majority of the long-time refugees receiving public assistance are individuals who are unable, rather than unwilling, to learn English (for example, they may have learning disabilities).

- Finding non-English-speaking jobs for men is not as difficult because they can do manual labor, but for women it is virtually impossible. Job

development for limited-English women requires a lot of time identifying, contacting, and cultivating employers.

- Relatively well-paying manufacturing jobs are increasingly inaccessible to limited-English speakers. A provider in the Rockford area, for example, makes about 93 percent of placements in industrial jobs for which some level of English competency is required, (e.g., requirement that packagers of pharmaceutical products be able to read the packaging labels, even for products like toothpaste.)

- According to some providers, it was much easier to place non-English speakers a decade ago. Despite a strong economy and need for workers, businesses now have greater quality control and higher requirements for employees, such as skills, motivation level, and personality.

2. Lack of Education and Job Skills/Experience

The most difficult-to-place refugees are those who have low education levels and who are not literate in their native language, factors which clearly limit their ability to acquire English. These individuals also tend to have limited job skills and experience from their country of origin. Due to these factors, long-time refugees who remain on public assistance are among the hardest to employ.

3. Mental-Health Issues

Due to traumas experienced in their homelands, many refugees continue to be haunted by mental and emotional problems that impede their ability to participate in the workforce. For some, the feeling of hopelessness is so insurmountable that engaging in everyday activities is often a struggle.

4. Lack of Supportive Services

For refugee women who can overcome the hurdles of language, education, job skills/ experience, and mental health, the provision of support services becomes crucial to their ability to enter and stay in the workforce.

Child Care

The following child-care needs were identified by refugee service providers:

- The limited availability of after-school programs for children, grades 1-5, who are not old enough to be left unsupervised.

- The difficult challenge of organizing child care and after-school arrangements for children in a wide age range, i.e., infants and school-age children.

- Lack of bilingual, bicultural child-care options.

Transportation

According to refugee service providers, refugee women confront the following transportation challenges:

- Many refugee women do not have a car.
- Some do not know how to drive.
- Public transportation is not always the best option if one has to travel from the city to the suburbs and/or make child-care drop-offs and pick-ups.

C. Additional Obstacles Due to Welfare Changes

- Work-search requirements are making refugee women's lives so busy that they have little time for English as a Second Language (ESL) classes and job training. Even if the women manage to participate in ESL and job training, they feel that their participation in such programs is limited by IDHS' emphasis on employment. This is a critical problem because many refugee women do not have the skills or experience needed to find good jobs and, therefore, need time (and support services) to participate in intensive language and job training. While the "work first" policy does place refugee women in the workforce in the short run, it leaves them with fewer options for job advancement in the long run.

- Under welfare reform in Illinois, TANF families, including refugees, must go to work as soon as possible. In contrast, the Refugee Cash Assistance program allows refugees without children up to 8 months to find work. According to providers, Illinois' TANF policy does not take into account the special needs of refugees such as adjusting to life in a new country, acquiring English skills, and other issues outlined above. Refugee service providers believe that the TANF system should create exceptions to meet the special needs of refugees and allow refugee women more time to prepare for employment.

- The absence of a safety net is a frightening prospect for refugee women and their families. If this fails, providers are concerned about the fate of families that cannot succeed in the workforce.

- Employer noncompliance was an issue mentioned by a couple of providers (i.e., cash payments which cannot be counted toward the Work Pays requirements).

D. Opportunities Presented by Welfare Changes

- Work Pays, Illinois' policy to disregard $2 out of every $3 earned by TANF recipients, is a significant policy improvement that was highlighted by refugee service providers. The retention of Medicaid benefits is another important policy improvement providers mentioned in the focus groups.

- Day care had been an issue, but because ESL is now considered training and can be counted toward the work requirements, TANF recipients enrolled in ESL classes now qualify for a child-care subsidy.

- Welfare reform has pushed providers to think more creatively about alternative job options for refugee women, particularly those who have been here a long time and who will not be able make it in the mainstream workforce. Becoming a home day-care provider was one such alternative proposed, although the process of starting a business and becoming licensed will be difficult for many refugee women, especially those who are hard to place in mainstream jobs.

E. Difficult-to-Employ Populations

When asked which segments of the refugee population are hardest to place, service providers offered a wide range of responses depending on the community with which they work. Their responses clearly reflect the myriad barriers–including lack of English proficiency, education, and job skills and experience–that make workforce participation difficult for refugee women. In addition, providers noted that the most difficult segments of the refugee population are also those who are isolated, hard to reach, and may not come for help.

- Long-time refugee women still receiving public assistance are among the most difficult to employ. They likely have already tried to learn English and find jobs but were not successful. In Illinois, these women include refugees from Southeast Asia and Africa. According to one provider, "Some families are able to resettle, make connections, and participate in the workforce right away. The refugees who are still struggling after 2+ years – what are they going to do? I see Somali women, for example, who are going to be out on the street in short order because they're going to get sanctioned."

- In the Russian community, middle-aged women in their 40s and 50s are of greatest concern. These women are generally dependent on their children for basic survival; have considerable medical needs; have limited English proficiency (e.g., need their grandchildren to translate for them at the doctor's office, which can be demoralizing); and experience mental health problems stemming from the deep loss of community, stress, and all the other losses. If they have children, they do have someone to care for them but still may feel like a burden. No alternatives or safety net programs exist for these women.

- In all communities, women with children, regardless of the number and the age, are difficult to place due to issues related to child care and other services, as well as the lack of traditional support systems like the extended family. According to service providers, two-parent households are a little less of an issue than families headed by a single parent.

- There are some refugee teen parents but not in large numbers. Nevertheless, this is a population that faces many complex barriers to employment and overall self-sufficiency.

- Amerasians are another group grappling with major issues. They were generally raised by single parents, are undereducated, and have a lot of emotional problems.

F. Effective Program Elements

Service providers indicated that most refugees do enter the workforce very quickly after arrival. But in order for them to obtain jobs with future growth potential, more time is needed for language and job-skills training. They noted the critical importance of the following

programmatic elements that help increase opportunities for self-sufficiency among both newly arrived and long-time refugee women:

- A case management model to coordinate services for refugee women in a way that addresses their multiple needs.

- Individualized service plans that enable providers to understand the clients' background, assess their abilities and needs, as well as identify the needs of their families. Under the current system, providers do not have the time needed to implement individualized plans at the client's pace.

- Basic job readiness preparation, e.g., proper dress, hygiene, etc, as well as vocational training programs designed specifically with refugees in mind.

- The ability of job developers to invest the time needed to meet refugee women's employment preparation and training needs.

- The ability of providers to spend the time they need to really put people into well-paying jobs with future for advancement (at this time, the providers said that they are hampered in their ability to do so due by the focus on immediate employment).

- Specialized training for employment opportunities, such as in-home child care and "cottage industries," that make sense for refugee women who would not succeed in the general job market. Currently available programs are often not accessible to non-English speakers.

- Special space for refugee women to talk, share, support each other, create together, think about professional and personal goals, and celebrate their victories.

G. Suggested Policy Improvements

Providers participating in the focus groups raised the need to change policies governing refugee women on welfare. Their suggestions for state-level policy improvements include:

- Providing additional resources to conduct outreach, especially to isolated refugee women. This would shift the focus from intervention to prevention, helping refugee women prevent crises before they occur.

- Taking into account the special circumstances of refugees and all immigrants, e.g., consider the lack of English competency as a barrier to employment.

- Giving voluntary agencies and mutual aid associations a greater role in managing TANF cases involving refugees. This would eliminate the double set of hoops refugees have to go through and create a case-management approach, improved coordination, and greater opportunities for achieving self-sufficiency.

- Providing training funds and tax credits to businesses that employ immigrants. This strategy was suggested to expand the pool of jobs available to refugee women.

- Because language is the most significant barrier to self-sufficiency for refugee women, creating a test for English-language proficiency, akin to the test the State has developed to assess disabilities.

- Refocusing welfare policies and program practices on long-term self-sufficiency, rather than immediate job placements.

- Allowing more time for job developers to cultivate employers and helping employers invest in people they hire, e.g., special trainings and ESL, to promote job advancement.

- Increasing the availability and the range of support services.

- Moving away from a crisis mentality, which is exacerbated by the welfare time limits. These limits force providers to focus on the most problematic cases instead of spending adequate time on all the cases.

- Focusing on the needs of the entire family in order to achieve employment for the woman. For example, if the family is faced with multiple problems, the head of household, however employable, will not be able to hold down her job due to family crises.

- Reducing the community-based caseworker's caseloads of TANF clients to improve quality of services. Specific suggestions included having 50 cases per worker, instead of the standard 100-150 cases for newly arrived refugees and 200 cases per worker for refugees who have been here over two years but who do not have major problems. A smaller caseload takes into consideration the fact that providers not only have to offer services to the client but have to work with the entire family in order to get the parent(s) into the workforce.

For hard-to-employ and unemployable refugee women who fall through the cracks under the current welfare system, providers suggested:

- A policy redefinition of barriers because, for some refugee women, barriers are not something they can knock down. As one concerned provider said in the focus group, "The absence of a safety net is really scary. Some of these people are not going to make it."

- Services for women who fall in between the definition of disabled and abled. These women experience transient but often debilitating health problems that do not qualify as a disability. Some experience mental health problems that are hard to define and diagnose as a disability. These conditions impede their ability to learn English and prevent them from finding and keeping a job.

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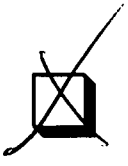

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