



RESEARCH REPORT

# The Intersection of Low-Wage Work and Public Assistance

**Workers' Experiences in Minnesota**

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# Contents

<b>Acknowledgments</b>	<b>v</b>
<b>Executive Summary</b>	<b>vi</b>
<b>The Intersection of Low-Wage Work and Public Assistance: Workers' Experiences in Minnesota</b>	<b>9</b>
Methodology	11
About the Study Participants	12
Community Context	12
Demographics	13
Public Assistance Receipt	15
Working Conditions	15
Types of Jobs and Nature of Work	16
Scheduling and Flexibility	18
Interpersonal Challenges	20
Discrimination	20
Factors Contributing to Job Separation	21
Jobs Were Incompatible with Basic Family Needs	22
Other Scheduling and Logistical Challenges	24
Interpersonal Challenges Arising from Reporting Working Conditions	25
Dissatisfaction with Job Responsibilities and Opportunities	26
Criminal Justice History	28
Employer Dissatisfaction with Employees' Performance	28
Jobs Ended	29
Supports and Strategies for Making Ends Meet	29
Child Care	29
Public Support Programs	30
Child Support	38
Unemployment Compensation	39
Tax Credits	40
Workforce Centers	40
Community Resources	41
Help from Friends and Family	42
Survival Strategies	43
Potential Solutions	44
Provide More Supervision and Training	44
Ensure That Labor Laws Are Strongly Enforced	44

Improve Educational Resources and Facilities	45
Improve Access to Child Care	45
Improve Transportation Options	45
Expand Benefit Eligibility and Reduce Benefits More Gradually	46
Raise the Minimum Wage	46
Increase Supports for People with Problematic Substance Use or Substance Use Disorders	46
Increase Public Support and Community Resource Advertisement	47
Increase Agencies' Transparency and Communication about Available Supports	47
Conclusions	48
<b>Appendix</b>	<b>51</b>
<b>Notes</b>	<b>52</b>
<b>References</b>	<b>53</b>
<b>About the Authors</b>	<b>54</b>
<b>Statement of Independence</b>	<b>55</b>

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# Executive Summary

Policy discussions about public assistance programs often concentrate on how to move people off assistance and into work, but data show that most people applying for assistance are low-wage workers who turn to assistance programs either when they are between jobs or to supplement wages while working. Understanding the nature of low-wage jobs, the reasons workers lose or leave work, and workers' strategies for getting by on low and fluctuating incomes is important for understanding how these factors shape worker's outcomes and what is needed to improve outcomes. This study offers insights on these issues through interviews and focus groups in two Minnesota communities (Saint Paul and Detroit Lakes) with 40 workers who recently separated from low-wage jobs, including many workers who had received or were participating in Medicaid, Supplemental Nutrition Assistance Program (SNAP), Minnesota Family Investment Program (MFIP) cash assistance, unemployment insurance, and/or other public support programs.

## Working Conditions

The workers who spoke with us had been employed in the retail, manufacturing, health care, accommodations (hotels and restaurants), or temporary hiring industries, and most described challenging working conditions in their previous jobs. The nature of work varied by the type of job and industry from which study participants had separated, but many positions shared important characteristics, including unpredictable work schedules (such as unscheduled overtime), minimal control over work hours, tedious and physically demanding tasks (such as preparing fast food and working a conveyor belt at a factory), and challenging relationships with coworkers (such as racial discrimination).

## Factors Contributing to Job Separation

Difficult working conditions sometimes led workers to leave or lose jobs, but workers also frequently cited issues related to the conflicting needs of work and family. The most common reasons for job separation were employers cutting hours or positions, complications related to child care (including a mother who left her job because her disabled child outgrew available daycare but still required assistance), and experiences of harassment or discrimination (including a woman who quit work at a factory after experiencing harassment because of her Native American heritage). In some cases,

workers felt the job separation was inevitable and that they faced a choice of quitting or being fired. Workers also feared they could lose their jobs if they spoke up about poor working conditions.

## Supports and Strategies for Making Ends Meet

Unstable and low-wage employment led many workers in our study to use a mixture of supports and strategies to make ends meet between jobs and when their wages did not pay the bills. Supports and strategies included obtaining child care subsidies and other federal- and state-funded assistance programs and tax refunds; receiving services at workforce centers; accessing community resources like food pantries; and receiving help from friends and family. Several workers said that they used other survival strategies to scrape by when money was tight. In some instances, these strategies included doing odd jobs. A few people mentioned having sold drugs to afford basic needs.

Many people reported that even with assistance they had insufficient resources to cover basic expenses. Workers also frequently described difficulties accessing and maintaining public supports. For example, workers faced long wait-lists for housing assistance, and workers with child care subsidies weren't always able to find child care providers with space available (especially in Detroit Lakes, where an overall shortage existed), or whose times or locations could accommodate their work arrangements. Some workers described frustrations with caseworkers not processing necessary paperwork to access public supports or, in Saint Paul, needing to visit multiple offices across the city to access the various supports. Many workers emphasized that because benefit amounts diminished as their income increased, and were unavailable to people whose incomes still left them in need of support, they felt the system discouraged them from trying to better their circumstances.

## Potential Solutions

Drawing on their experiences of working and losing jobs in unstable fields, the workers participating in this study shared many ideas for improving public and private programs and supports, as well as working conditions. Their suggestions included

- raising the minimum wage;
- ensuring that labor laws are enforced;
- improving job supervision and training;

- improving transportation options;
- improving educational resources and facilities;
- increasing transparency, communication, and advertisement of public work supports and community resources; and
- increasing supports for people with substance abuse disorders.

## Conclusions

Though each worker's circumstances are unique, several key themes emerged that inform what contributes to these workers' job instability, what supports they turn to and why, and what could be done to make survival less challenging. These workers' stories illustrated that in many of these low-wage, unstable fields, day-to-day job tasks can be unpleasant or unfulfilling enough to compel workers to leave. Contributing to challenging working conditions and job separation, though, are power imbalances between employers and employees. Further, job performance plays a complex role in job separation and is mediated by many factors related to the nature of the jobs and workers' lack of resources.

The workers' stories also illuminate how people working in unstable, low-wage fields rely on a mix of public and private supports to make ends meet and highlight misconceptions in debates around public assistance programs. Though public benefits were often critical supports for these low-wage workers, the workers' stories show how barriers to accessing these programs and limited benefit levels make them less helpful than they could be. Our examination of one large and one small city suggests that variation in regional context can make meaningful differences in workers' experiences in low-wage, unstable fields, though overarching trends appear to be broadly similar. Finally, these workers suggested policy and practice changes that could improve jobs and supports, improve job stability, and make life more manageable for fellow workers.

# The Intersection of Low-Wage Work and Public Assistance: Workers' Experiences in Minnesota

The public debate around public assistance programs often focuses on how to move people off assistance programs and into work, but this ignores evidence that most people applying for assistance are workers who turn to such programs to supplement income from wages (Cooper 2016). However, these assistance programs may offer only limited help because of low benefit levels, difficult application processes, and stringent eligibility requirements (GAO 2017; Hahn, Katz, and Isaacs 2017; Mills, Compton, and Golden 2011).

Existing research also indicates that the nature of low-wage jobs creates obstacles to self-sufficiency for workers on top of insufficient wages. These jobs often have inconsistent or insufficient hours and unpredictable schedules, which makes income volatile (Karpman, Gangopadhyaya, and Hahn 2019; Vogtman and Tucker 2017; Walther 2018). Unpredictable schedules frequently make arranging child care aligned with parents' work needs difficult, which can lead to job loss (Vogtman and Schulman 2016). Workers in these jobs rarely have access to paid family leave and are vulnerable to losing their job when they need time off to care for their families (CLASP 2018). Workers in these jobs often fear retaliation, including termination, for speaking up about poor conditions (Bernhardt et al. 2009).

Despite this evidence of barriers that workers face in achieving self-sufficiency with low-wage work and the fact that many workers turn to public assistance, limited evidence exists of how low-wage workers combine work and public assistance to support their families. This study seeks to fill this gap; it synthesizes the experiences of 40 low-wage workers in Minnesota, many of whom also had participated in public assistance programs. The study represents an innovative research partnership between the Urban Institute and the State of Minnesota, leveraging the resources of each partner to shed light on these workers' lived experiences. The study builds on prior administrative data analyses by the Minnesota Departments of Human Services (DHS) and Employment and Economic Development (DEED) on the relationships between employment and participation in the Minnesota Family Investment Program (MFIP, Minnesota's Temporary Assistance for Needy Families (TANF) cash assistance program), the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), and child care assistance. Their analyses found that, as of 2014–2018,

- 68 percent of TANF enrollees earned wages during the quarter they applied or in the two prior quarters (DHS 2019).

Their analyses also found that, as of 2013–2016,<sup>1</sup>

- as many as 80 percent of those applying for TANF benefits lost or left a job either in the immediate past or the previous two years;
- almost 80 percent of working-age adults receiving SNAP were either still working or also left or lost a job in the previous two years;
- and more than 80 percent of the parents receiving child care assistance were employed.<sup>2</sup>

Earlier DEED analyses showed the majority of these people worked in one of four industries: accommodations (hotels and restaurants), administrative services (temporary hiring agencies), health care/social services, and retail.<sup>3</sup> These industries, as well as manufacturing, employ most low-wage workers nationwide, meaning that these workers may move between these industries but tend not to have access to work outside of them (GAO 2017).

This study builds on this administrative data analysis with a qualitative inquiry, exploring how and why workers lost or left work and how they manage incomes that fluctuate with unpredictable and inconsistent work schedules. We conducted interviews and focus groups in two Minnesota communities with 40 workers who recently left or lost jobs, many of whom had received or were participating in Medicaid, SNAP, MFIP cash assistance, unemployment insurance, and/or other public support programs at the time of our discussions.

We sought to answer these key questions:

- What are workers' experiences in low-wage jobs?
- What circumstances lead to job separation for low-wage workers?
- What leads workers to turn to public assistance programs, and what role does public assistance play in supporting workers and their families between jobs or supplementing low and inconsistent wages?
- What other supports and strategies do workers use to make ends meet?
- What suggestions do workers have for reducing job separation and improving or reducing the need for public assistance?

Since low-wage workers tend to be limited to certain types of jobs, understanding the nature of these jobs is important to understanding how they shape workers' outcomes and what is needed to improve outcomes. By answering these questions, our goal is to inform ideas about the most effective policies for helping low-wage workers escape poverty.

In this report, we first provide an overview of our methodology and profile the people we interviewed and their communities. Then we share our findings on these workers' difficult working conditions, how these conditions and other factors contributed to their job loss, the public and private supports they use to make ends meet, and their own ideas for improving jobs and supports to help low-wage workers escape poverty.

## Methodology

The men and women who shared their thoughts and experiences for this report participated in semistructured individual interviews and focus groups during December 2018. All participants volunteered for the interviews and focus groups. At the time of these discussions, participants also voluntarily completed a profile questionnaire on their demographics, program participation, and job separation. The profile questionnaires were anonymous and not linked to their interview responses. All 40 participants completed the profile questionnaire.

To recruit participants for the interviews and focus groups, the Minnesota Department of Human Services asked local organizations, including community action agencies and a health care workers union, to invite clients to participate if they met the following criteria: were at least 18 years old; had left or lost a job in accommodations (hotels and restaurants), administrative services (temporary hiring agencies), health care/social services, retail, or similar fields within the past year; and understood and spoke English well enough to participate in a discussion conducted in English. The latter criterion created a limitation in the study's findings because they do not capture non-English proficient workers' perspectives. Community partner agency staff recruited eligible participants in person, over the phone, and by email.

Though interviewers asked participants to discuss their recent experiences of job loss, discussions often reflected the workers' broader histories of employment and job loss. All participants for the interviews and focus groups received \$25-cash incentives and were offered food at the time of the discussion. Community partner agency staff agreed to keep the volunteer participants' names

confidential, and the researchers and agencies assured study participants that their identities would be protected. The report uses pseudonyms for all participants.

The authors shared the report draft and key takeaways with the community partner agency staff members who helped recruit participants and encouraged them to discuss the preliminary findings with members of participants' communities. We solicited the staff members' feedback on how well these takeaways captured low-wage workers' perspectives in Minnesota, which we incorporated in the final report.

## About the Study Participants

The men and women who participated in this study had one thing in common: each had recently lost or left a job in a field that generally offers unstable, low-wage work.<sup>4</sup> Beyond this commonality, their backgrounds and life circumstances varied considerably. This section provides context on the two communities in which we conducted our work and an overview of the participants' demographics and public assistance receipt. Information on their work histories is included later in the report.

### Community Context

To capture diversity in experiences across employment contexts, we conducted interviews and focus groups with workers in two geographic areas. We met with 28 workers in Saint Paul, a large city in the Minneapolis-Saint Paul metropolitan area (largest in the state; also called the "Twin Cities") on Minnesota's eastern border. We also met with 12 workers in Detroit Lakes, a small city in northwestern Minnesota.

These two areas differ in several key demographic factors. The population of Saint Paul (300,820) is roughly 33 times the size of Detroit Lakes (9,078). Saint Paul has a more racially and ethnically diverse population than Detroit Lakes overall, with substantially larger proportions of individuals identifying as Black or African American (16 percent in Saint Paul versus 1 percent in Detroit Lakes), Asian (18 percent versus 1 percent), and Hispanic/Latinx (10 percent versus 2 percent). Nine in ten Detroit Lakes residents identify as white, in contrast with less than six in ten in Saint Paul. That said, a larger proportion of Detroit Lakes residents identify as American Indian or Alaska Native (1 percent in Saint Paul versus 4 percent in Detroit Lakes).

The cities also have different economic profiles. Although both areas had roughly the same poverty rate (about 20 percent) between 2013 and 2017, median household income in Saint Paul is substantially higher (\$52,841) than in Detroit Lakes (\$38,197). Cost of living also varies between Saint Paul and Detroit Lakes. For a two-parent family with one full-time earner and one part-time earner, the cost of living is \$60,522 in Ramsey County, where Saint Paul is located. In Becker County, which includes Detroit Lakes, the cost of living is significantly lower at \$46,800. The unemployment rate in Saint Paul (7 percent) is significantly higher than in Detroit Lakes (4 percent). Compared with the population over age 25 in Detroit Lakes, those in Saint Paul are more likely to have less than a high school diploma or equivalent (8 percent in Detroit Lakes versus 14 percent in Saint Paul) but also more likely to have attained a bachelor's degree or higher (28 percent in Detroit Lakes versus 40 percent in Saint Paul). Further, while some of the most common industries were the same in both areas—including manufacturing; educational services; health care and social assistance; arts, entertainment, and recreation; and accommodation and food services—some are more prevalent in one area than the other. Detroit Lakes has a higher employment rate in retail, while Saint Paul has a higher rate in professional, scientific, and management, and administrative and waste management services.

The appendix provides an overview of economic and demographic characteristics of each area.

## Demographics

The workers we interviewed came from diverse backgrounds that varied across the two geographic areas (table 1). Most of the 40 workers identified as either Black/African American or white, though 14 of the 15 Black or African American participants were in Saint Paul. All three Asian workers and all three Hispanic/Latinx workers were in Saint Paul, while all four American Indian or Alaska Native participants were in Detroit Lakes. All but six study participants across both areas were female. Participants' ages ranged from under 25 to over 60, with a majority under 40. A majority of the workers in both areas reported being single or never married. Notably, while most workers in Saint Paul had no children, most in Detroit Lakes had three or more. Also, while most workers in Saint Paul had completed at least some college, the group of workers in Detroit Lakes were evenly split between those who had completed some college and those who had not.

Our sample of workers had both similarities and differences in key demographic characteristics with new applicants for cash assistance in Minnesota in 2016, according to the study of Minnesota state administrative data.<sup>5</sup> The applicants' age distribution was somewhat younger than that of our sample, with 90 percent of applicants between ages 20 and 49. Like our sample, most applicants had never been

married. A similar percentage of applicants and our study participants were Black/African American (33 percent and 31 percent, respectively), while a somewhat lower percentage were white (45 percent versus 30 percent). A substantially greater proportion of statewide applicants had less than a high school diploma than the workers in our sample (30 percent versus 10 percent).

**TABLE 1**  
**Study Participants' Personal Characteristics**

	Saint Paul (n = 28)	Detroit Lakes (n = 12)	Total (n = 40)
<b>Race</b>			
Black/African American	14	1	15
White	7	5	12
Other (Including two or more races)	4	2	6
American Indian and Alaska Native	0	4	4
Asian	3	0	3
<b>Ethnicity</b>			
Hispanic/Latinx	3	0	3
<b>Gender</b>			
Male	5	1	6
Female	23	11	34
<b>Age</b>			
25–29	4	5	9
30–39	4	5	9
40–49	7	1	8
18–24	6	1	7
50–59	5	0	5
60 or above	2	0	2
<b>Marital Status</b>			
Single or never married	17	7	24
Married	6	0	6
Divorced	1	2	3
Separated	2	1	3
Living with partner	2	2	4
<b>Number of Children in Household</b>			
0	15	0	15
3 or more	4	10	14
2	6	1	7
1	3	1	4
<b>Number of Other Adults in Household</b>			
1	9	7	16
0	11	3	14
2	4	2	6
3 or more	4	0	4
<b>Highest Grade Completed</b>			
Some college	14	4	18
High school/GED	6	4	10
Completed college	6	2	8
Less than high school	2	2	4

Source: Profile questionnaires administered to study participants.

## Public Assistance Receipt

Many, but not all, workers we interviewed<sup>6</sup> in Detroit Lakes and Saint Paul reported current participation in a variety of public assistance programs (table 2). Public health insurance (Medical Assistance or Minnesota Care) and SNAP were the most common public assistance programs that workers reported in both geographic areas. A larger proportion in Detroit Lakes reported receiving child care subsidies, MFIP cash assistance, and housing subsidies, while a larger proportion in Saint Paul reported receiving Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI). Only two workers, both in Saint Paul, reported receiving unemployment compensation. During the interviews and focus groups workers also mentioned previous participation in public assistance programs.

TABLE 2

Study Participants' Current Public Assistance Receipt<sup>1</sup>

	Saint Paul (n = 28)	Detroit Lakes (n = 12)	Total (n = 40)
Supplemental Nutrition Assistance Program (SNAP)	12	9	21
Medical Assistance or Minnesota Care	11	7	18
Minnesota Family Independence Program (MFIP) cash assistance	7	6	13
Housing subsidy	5	8	13
Child care subsidies	3	5	8
Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI)	7	1	8
County emergency assistance	5	2	7
Unemployment Compensation	2	0	2
<b>None of the above</b>	4	1	5

Source: Profile questionnaires administered to study participants.

Notes: <sup>1</sup>Responses may not add to the total numbers of respondents because some participants skipped questions on the profile.

<sup>2</sup>Though this item was not presented with the option to provide multiple responses, some respondents selected multiple industries.

## Working Conditions

A large majority of workers recalled experiencing challenging working conditions in the jobs they lost or left, though the conditions varied by industry. Most workers had been employed in the four industries Minnesota DHS identified as the most common among people seeking public assistance—accommodations (hotels and restaurants), administrative services (temporary hiring agencies), health care/social services, and retail—though several were employed in manufacturing and factory work as well. In Detroit Lakes, workers had most commonly separated from jobs in retail, while those in Saint Paul had most commonly separated from jobs with temporary hiring agencies (table 3).

TABLE 3

**Industries of Job Last Left by Study Participants<sup>2</sup>**

	Saint Paul (n = 28)	Detroit Lakes (n = 12)	Total (n = 40) <sup>1</sup>
Temporary hiring agency (or other administrative)	12	2	14
Hotel or restaurant (or other accommodations)	5	4	9
Health care or social services	6	2	8
Retail	3	6	9
Manufacturing/factory work	3	2	5

Source: Profile questionnaires administered to study participants.

Notes: <sup>1</sup>Responses may not add to the total numbers of respondents because some participants skipped questions on the profile.

<sup>2</sup>Though this item was not presented with the option to provide multiple responses, some respondents selected multiple industries.

This section describes workers’ experiences of the type and nature of work in these industries. It details the challenging nature of certain types of jobs, including work for temporary hiring agencies and as personal care assistants. It also illustrates the inflexibility of these jobs and the unpredictability of workers’ schedules. Finally, it summarizes workers’ experiences with challenging coworker relationships and discrimination.

**Types of Jobs and Nature of Work**

The nature of work varied by the type of job from which study participants had separated, but many positions shared important characteristics, including tedious and physically demanding tasks and job instability. Factory workers in both Saint Paul and Detroit Lakes described tedious, repetitive task assignments, such as folding the same products for many hours. A few people who had worked in a Detroit Lakes factory described having to stand for long periods of time and working long hours. Other labor-intensive jobs that workers mentioned included printing signs, spreading seeds and chemicals, loading trucks, and building wooden pallets.

Work for temporary hiring agencies and as personal care assistants each had unique characteristics.

**TEMPORARY HIRING AGENCY WORK**

Several men and women shared their experiences as temporary (temp) workers, which involved benefits for some but also many challenges. Noting a positive aspect of temp work, Jamal, who had been contracted out for many temp jobs in Detroit Lakes, said “There are so many different kinds of jobs available for temp workers...you gain different skills and learn about different fields you may have not known or been interested in before.” Martin, in Saint Paul, shared another benefit of temporary

contracted work. As a man with a history of criminal justice involvement, he said he had only recently found a job, through contracted temp work, because it was “felony friendly” and he didn’t have to explain his background to his employer. He shared that, because of his history of criminal justice involvement, he had never been hired directly to a job from the employer but had been able to do the same job through a temp agency. Martin said, “I had a lot of struggles with those things, so I’m kind of scared to go apply to normal businesses because I don’t like being turned down.”

A negative aspect of temp work is its instability, as jobs come and go based on seasonal demands and employer needs. Jamal shared that he had been given only one-day notice that he was no longer needed at a temp assignment and had found it hard to find another one, since “In the winter, you stop hearing back because there’s not enough jobs.” People sometimes sought temp work when they were unable to obtain permanent work, though some also hoped that the temporary job placement would become permanent. Justine, a worker in Saint Paul, emphasized that she hoped that “agencies could place pressure on companies to say, ‘It would be great if you could hire for permanency and not just for thirty days,’ because some of these jobs could be full time.” She added that companies “keep hiring new ones [temp workers] and keep training them,” when “I’m really good at this job and can do it and qualify as well as anyone who is full time,” concluding her thoughts with “Why am I getting this shift? It’s because it’s cheap labor.”

Most of the temp workers we interviewed said that they not only received less pay, but also fewer benefits, such as paid time off, than full-time workers in the same roles. Nina, a mother of three in Saint Paul, told us,

“I was working as a temp worker but getting paid \$15 an hour when others were getting \$20 an hour for doing the same thing, but sometimes doing less work than the temp...Because with a temp, it’s a bit different from an actual job. We sign up for a temp service to do something fast and something quick and we can’t sit around and fill out app[lication]s and call, call, call, call. ...But we want something stable and something that’s consistent and that’s what we want.

Some temp workers stated that because they were hired as temporary contractors, employers could treat them however they wanted without fear of repercussions. Justine said that she didn’t have an advocate at work because she was a temp worker. Martin echoed her thoughts, sharing that a fellow temporary contractor had not bothered to report maltreatment because they thought that as temp workers they had no protections.

## PERSONAL CARE ASSISTANTS

Some women in the caregiving and home health industry shared similar experiences of physically demanding work conditions and job instability because their jobs were dependent on clients’ health.

Several women who had worked as personal care assistants discussed having to find another client when their existing client no longer needed care, which often happened when clients—who typically were infirm—had to be admitted to a hospital. A few workers who had been personal care assistants also mentioned having to carry out intimate, personal tasks, such as cleaning after clients’ waste, which some assistants might not have expected or been prepared for. Most of the women who had worked as personal care assistants described a lack of adequate training, which they strongly felt contributed to their becoming overwhelmed by the work.

## Scheduling and Flexibility

The jobs from which workers in our study had separated tended to offer unpredictable hours and schedules as well as limited flexibility or control over scheduling, though some workers received schedules in advance. Only half of the workers in each location reported that the job from which they had most recently separated had a consistent daily schedule, while only one in four in each area offered paid time off (table 4). This section details these aspects of low-wage work.

**TABLE 4**  
**Work Schedules and Paid Time Off among Study Participants<sup>1</sup>**

	Saint Paul (n = 28)	Detroit Lakes (n = 12)	Total (n = 40)
Consistent daily schedule	16	6	22
Had paid time off	7	3	10

Source: Profile questionnaires administered to study participants.

Note: <sup>1</sup>Responses may not add to the total numbers of respondents because some participants skipped questions on the profile.

**Unplanned overtime.** Workers in several industries described working beyond their anticipated number of hours. Factory workers in Detroit Lakes described long, unpredictable hours. Patrice said, “You had to work a full-time shift of forty hours because of the business, and if business ramped up, you would have to stay there. Even if you called in and said ‘I can’t come in because the car broke down’ or if you were sick, you still had to be there puking all over. They did not care.” In the personal health care industry, some of the workers shared that they had set hours determined by the client and approved by the state. However, a few workers noted that they were not able to leave their jobs if the next personal care assistant did not arrive on time.

**Lack of breaks.** In addition to not having much control over schedules, several people who worked in factories, retail, and fast food did not receive breaks or have flexibility over when to take them.

Francine, a factory worker who was pregnant at the time, asked for flexibility to take a few more breaks but was only given one 15-minute break per shift. She added that her employer discouraged bathroom breaks. Tora shared an experience of asking her employer if she could see her therapist during lunch hours, but she was denied even though she needed her mental health support.

***Lack of flexibility to accommodate further education.*** A few workers mentioned wanting to further their education, but they were unable to do so while working low-wage jobs. Justine, who worked in retail, wanted to go back to school but was unable to because her employer did not provide schedule flexibility. Justine stated, “It was not a flexible position because they know they’re above you so they are not into you. They will boss you around and say because you’re trying to switch your schedule to get more education...they want you to stay at your shift. So, when you say, ‘I want to go to these classes,’ they’re like, ‘well you choose this or you leave.’”

***Inability to take time off.*** Among those who did have set hours, particularly those in industries such as retail, fast food, or accommodations, several mentioned not being able to take time off when a personal circumstance arose. JoJo, who had worked in a factory in Saint Paul, shared, “the only bad thing was that because it was general labor and you’re making products, they’re not looking at you as an employee; they look at you as a number and they weren’t flexible on you missing any time; so...if you miss a day you can’t come back.” Similarly, Peaches, who had worked in retail, said that her employer was not understanding of any family emergencies, and shared that, “even if it’s a real emergency, they’ll still be upset and make you feel like you’re guilty for calling in [sick], but at the end of the day, I’m a mother before anything.”

Few of the workers we interviewed received paid time off, but of those who did, many described only being able to take paid time off and receive benefits after a period of time on the job. Depending on the job, the time period we heard spanned from 60 days to 6 months. JoJo described receiving benefits that included paid time off in a past position, but the work scheduling was so rigid that she didn’t have an opportunity to use the benefit. Some of the workers did not have the opportunity to use their paid time off because they did not work at their jobs long enough to access the benefit. Several workers we interviewed in the personal care industry were part of a union. In the union, they received 1 hour of paid time off for every 43 hours they worked. In total, they received 3 hours of paid time off a month, but like other workers who do not receive paid time off until a certain period, they had to work 600 hours to be eligible to take their paid time off.

## Interpersonal Challenges

Regardless of industry, some workers described having challenging relationships with their coworkers and supervisors. In a few cases, these challenges arose when workers asked for flexibility to accommodate family needs, since this flexibility was outside the norm in their work settings. Ellen, who had worked in a bakery said,

I worked at my job for 11 years and I have a little boy who is 4 and my fiancé had to be at work by 2:40 so I couldn't work a full shift; I would open the store in the morning at 8:30 and then leave by 2:30 pm so I could get home and watch my guy and then I would get treated differently because other girls were there full shift which was a 1.5 hour difference because I couldn't find daycare for 2 hours.

Several former factory workers also described a toxic work environment with unhealthy relationships among their colleagues. Francine described her experience working in a factory:

I've never seen so many people cry so much in my life. Coworkers and myself. The older ladies there who had been there for a while, they treat you like crap....One girl had breakdown because she was like, "Everyone is angry with everyone today!" She might have had a disability because she could feel the tension and I could feel it too, so it didn't surprise me. Another person broke down that day too. The older ladies, what they say and what they were doing...that was a stressful job (Francine, a mother in Detroit Lakes).

## Discrimination

Many study participants felt that they had been discriminated against in their previous jobs based on personal characteristics, including gender. A few women in different industries felt like they were discriminated against because they were female and their employers preferred male workers. The women therefore were let go from or left their jobs. Tora shared,

I had one discrimination instance for being female and being a woman. The owner—it happens in the entertainment industry and it was in one of the worst jobs...I was a hostess and the males that work with me at the same position they were getting paid more and they were getting smoke breaks and they could go out and have lunch and I couldn't even sit down or have lunch.

Ola, who had worked in health care, described another instance when her employer would favor men over women, sharing that her employer would only adjust schedules for male employees. A few mothers shared that they had experienced pregnancy discrimination. Caroline, who had worked in health care, added that, "It's hard to work in a job with a belly. When my employers found out they were like, 'Oh wait, hold on. When are you due? We can't trust you.'"

Some of the workers we interviewed experienced or observed racial discrimination in the workplace by either their coworkers or supervisors. In a few cases, the workers shared that they were

let go after their employer cited minor offenses, though they felt that it was because of racial discrimination. Martin, who identified as Black, shared, “There weren’t too many people of color there and I don’t look at no colors and I’m a people person and all of a sudden a couple of the people of my nationality started disappearing and I was like, ‘What’s going on?’” Martin’s manager later told him, “You’re not fired but we’re gonna let you go,” and Martin commented, “the only reason I could think of was racial discrimination thing, you know. They didn’t give me an explanation.” Peaches, who also identified as Black, said, “when I was working at [a daycare center] they fired me because I was wearing a bonnet,” which she felt was racially discriminatory.

## Factors Contributing to Job Separation

Workers in both Saint Paul and Detroit Lakes reported many reasons for their most recent job separation (table 5), with the most common overall being child care (10 of 40), experiences of harassment or discrimination (9 of 40), and their employer cutting job or hours (8 of 40). In our discussions, workers cited issues related to conflicting family needs, other scheduling and logistical challenges, interpersonal challenges arising from workers reporting poor working conditions, dissatisfaction with daily tasks or available opportunities in the job, and criminal justice involvement as contributions to job separation. In a few cases, workers mentioned that they lost a job because their employer was unsatisfied with their performance or the job itself ended. In some cases, workers felt the job separation was inevitable and they faced a choice of quitting or being fired. This section describes these factors in more detail.

**TABLE 5**  
**Study Participants’ Reasons for Job Separation<sup>1</sup>**

	Saint Paul (n = 28)	Detroit Lakes (n = 12)	Total (n = 40)
Lack of child care	5	5	10
Experienced harassment or discrimination	6	3	9
Employer cutting job or hours	6	2	8
Injury, illness, or disability	4	3	7
Pregnancy or birth of child	4	2	6
Need to care for family member	6	0	6
Transportation challenge	3	2	5
Employer unhappy with work	4	1	5
Did not like the job	4	1	5
Employer learned of criminal justice system involvement	3	1	4
Moved	2	0	2
Immigration or citizenship status	1	0	1

**Source:** Profile questionnaires administered to study participants.

**Note:** <sup>1</sup>Responses may not add to the total numbers of respondents because some participants skipped questions on the profile.

## Jobs Were Incompatible with Basic Family Needs

Many of the workers we spoke with had separated from jobs because the jobs did not allow them to meet basic family needs. Conflicting family needs included child care and the need to care for sick children, as well as the need to find jobs with better pay or benefits to support the family.

### COMPLICATIONS RELATED TO CHILD CARE

Child care complications was the most common reason working moms gave for having to leave a job, with ten workers reporting it. Job loss scenarios related to child care generally fell into one of two categories: inability to find new child care arrangements or difficulty managing existing child care arrangements.

**Unable to find new child care arrangements.** In several cases, mothers had been unable to continue working because their child care arrangements or care needs changed and they were unable to find child care that met their needs. Maddy, a mother in Detroit Lakes, said that Child Protective Services (CPS) had placed her children in foster care several years earlier. While she lacked custody of her children, she had worked at a fast food restaurant, where her supervisor “gave me nights and weekends because my kids weren’t home.” However, as the children “progressed to come home,” she could not find child care during nights and weekends and, she said, “He didn’t have daytime hours for me so I had to quit.” Anette, a mother in Saint Paul, reported having worked in a well-paying warehouse job for nine years, but “when my handicapped daughter turned 13 I quit because at the time there was nowhere to go because daycare stopped at 12.”

Finding child care was a significant factor in job separation in Detroit Lakes, which had a substantial shortage. Francine, the mother of a toddler, mentioned that she worked part-time as a substitute teacher because it was the only job she could keep that aligned with her daytime child care arrangement. Several women noted that the demand for child care in the city outstrips supply by hundreds of slots, and Francine added,

Every day care around here doesn’t have weekend or evening child care....I couldn’t even work at Walmart...They were like, “We need to have someone who can work every other weekend,” so that was a problem and it took me 3 months of job searching and I applied to 150 jobs and I have no bad history and the only reason I had to leave was child care most of the times (Francine, a mother in Detroit Lakes).

**Difficulty managing existing child care arrangements.** In a few cases, workers left jobs because of difficult logistics in managing existing child care arrangements. Keisha, a worker in Saint Paul, explained, “[I] literally didn’t see my kids for 5 days because I was working 3 jobs” in retail and food service. Under

these circumstances, she struggled to pick up her children from day care on time, which meant she had to “pay a copay for being late: 40 dollars.” At one point, one of her employers demanded that she change her schedule. Keisha reported that she could not make this schedule change work with her child care arrangement and left the position. Denise, another working mom we spoke with in Detroit Lakes, stated that she had been at a job for over a year and was doing it well, but “my timing was my issue...I have my boys and I have to make sure my kids [are] together before I go to work,” resulting in her being late to work on many occasions. She let her supervisor know this, but he told her, “If you come in late again you’re terminated,” and she said, “That’s what happened.”

### OTHER CONFLICTING FAMILY RESPONSIBILITIES

Some workers reported other conflicting family responsibilities that led to job separation.

***Need a better job to support the family.*** A few workers reported that they left jobs because they needed better pay or benefits or more hours to support their families. JoJo, a mother in Saint Paul, asserted, “That’s why I left [a retail job]. I wanted more hours. However, they don’t wanna give you benefits, so they keep you shy of full time,” which was unacceptable because “we have families and have to have insurance.” Also, Keisha described leaving a job temporarily because of pregnancy complications and then left permanently because when she returned after childbirth her supervisor cut her hours, and “I won’t jeopardize my kids’ safety” by not being able to provide for them, “So I left. I just walked.”

***Need to care for family members.*** Six workers reported the need to care for a sick family member contributing to their most recent job separation. A few moms said that they had left jobs in the past because they had to care for sick kids and their jobs did not support them doing so. Selena, a mother in Saint Paul, said of the job she lost at a fast food restaurant, “You get benefits and it’s full time, but they just don’t care about your well-being.” She explained that she had been fired from this job because it didn’t accommodate her need to care for her children when they got sick.

I got fired because I have twins, so my babies get sick and it gets so back and forth and they have a virus and it was contagious. They can’t go to daycare with a contagious virus, and no one wants to watch sick babies...and I got fired for that. So, I got wrote up the first time and then the next day I had no babysitter I got fired. And I was like, “I have to come to work to support [my] kids” (Selena, a mother in Saint Paul).

Peaches, another mother in Saint Paul, spoke about choosing to leave a job at a fast food restaurant because it conflicted with her caretaking role at home. She said, “I had to stay home for my daughter; she got a bad sickness and that scared me.” When Peaches came in the next day, the manager gave her a

hard time for not coming to work and “didn’t ask me if my child was okay and it was too much and I couldn’t deal with it,” so she quit.

## Other Scheduling and Logistical Challenges

Workers who spoke with us also discussed how other scheduling and logistical challenges contributed to their job separation. Among these challenges, transportation was the most common, but workers also faced challenges managing multiple commitments.

### TRANSPORTATION CHALLENGES

Several workers said that transportation challenges contributed to previous job separations, including five who said that these challenges contributed to their most recent job separation. Another two workers said they had left their most recent job because they had moved and could no longer get to the job. Lena, a worker in Detroit Lakes, mentioned having left a job because “I was homeless and I couldn’t make it to work every single day they wanted me because of the transportation. I didn’t have a car at the time.” Francine had also left a job because “their office moved—I was too far away.”

A few workers in Saint Paul mentioned that transportation was particularly difficult during the city’s harsh winters and had played a role in job separations. Alex recalled, for a previous job, “I didn’t have anyone to give me a ride there so I would be walking in the cold to work an hour away and they weren’t paying me enough to be doing that,” so she decided to leave. Having to wait for public transportation in the cold because they did not make enough money to afford a car contributed to a few other workers’ decisions to leave jobs as well.

### JUGGLING OTHER COMMITMENTS

Workers sometimes left jobs because of difficulty fulfilling both work and personal commitments. Annie in Detroit Lakes quit a job “because I started school full time and there is no time” for work. Jamal said that he “got let go from a job because [I was called] to go to court” to fulfill obligations related to a pending legal case, and even though he “always made it to work; I came tardy three times and forgot to call in one day and they just didn’t want me anymore.” Additionally, Jerry in Saint Paul said that he was working as a security guard where “they said your schedule is set but when they had events they put me on that so they gave me a schedule and events and that was my whole life,” and when he told his management that his schedule was not leaving him time for his personal life, “I was asked to leave because they asked me to do another position for less and I wasn’t going for that.”

## Interpersonal Challenges Arising from Reporting Working Conditions

Workers described how conflicts arose when they spoke up about poor working conditions, including a lack of fair raises and harassment and discrimination, and how these incidents led to job separation. Harassment and discrimination were the most common interpersonal challenges that contributed to job loss, with nine workers reporting that one of these issues had contributed to their most recent job separation.

### CONFLICT OVER REPORTED HARASSMENT

A few workers told us that they left jobs because they put in official complaints about workplace harassment. Coretta mentioned that several years ago, “I was working fast food and I had a supervisor and when shipments come in they give out free samples, and there was a squirt gun...and he ended up squirting my breast and I was like, ‘Excuse me. I am 17 years old.’ And all I was looking for was an apology,” but the man who harassed her did not apologize. Coretta said that she called her corporate office, but the man who had harassed her convinced upper management that he should not be fired because he needed the job to care for his family. Coretta’s supervisor offered to transfer her to a different location, but Coretta said, “I was like, I am not being transferred; I am a younger child living at home; I don’t have transportation” to get to another location. Two weeks later, Coretta was let go without reasonable explanation, and she was convinced that it was because she had complained about harassment.

Anette also said that she left a job after reporting harassment. She said that she dated a man who worked in the same factory and, “Finally, I had to break it off and he couldn’t stand that so he harassed me at work.” She initially reported the harassment to the employer’s human resources office but later filed a complaint with the Equal Employment Opportunity Commission (EEOC). She said, “When the EEOC contacted the employer and said, ‘Hey, there is a complaint against you now,’ the job was putting people in place to catch me doing something wrong so they could fire me. So, it was retaliation. People were telling me...like ‘Hey they are questioning us.’” Eventually, “they did find me doing something I shouldn’t have been doing” and Anette chose to quit her job of nine years instead of getting fired.

### CONFLICT OVER REPORTED RACIAL DISCRIMINATION

A few workers said that reporting their experiences of racial discrimination at work caused them to leave their jobs. Patrice, a Native American tribal citizen, told the story of a time she faced discrimination from coworkers at a local factory on the basis of her Native American identity. A woman whom she had worked with made hooting noises and other racially tinged comments about Native

Americans around her and, “I told her, ‘One more comment out of your mouth because I take care of five kids and they are Native. And I am Native.’ But she made a comment that was so disgustingly gross to me...I went to the supervisor and said, ‘You need to talk to that woman.’” At this point, the supervisor “refused to train me anymore,” which Patrice considered to be retaliatory. She was then transferred to a different department, where she continued to experience racial discrimination at the hands of friends of the woman from the initial run-in. She eventually left the job and had a pending lawsuit with the company when we spoke with her. Patrice said that she had been blackballed by other employers in the community because of this experience.

### CONFLICT OVER COMPLAINTS OF LACK OF FAIR RAISES

In several cases, workers described maltreatment from coworkers that contributed to job separation after they complained about not getting fair raises. Coretta, a worker in Detroit Lakes, recalled finding out that a coworker in a similar role had received “a dollar raise and I had been there for some time and I had bent over backward,” and asked the manager for a raise:

And he just blew up from there and I was like whatever. I had brought up like its crappy she’s been there 30 days and has a raise and I just feel like I’m being shit on right now. Come Monday he turned around and he was like, “Still wanna talk?” And he is like, “Here is your paycheck. See ya.”

Ellen in Detroit Lakes mentioned a comparable experience: she had worked hard at her job as a bakery manager for years, and when she found out that her yearly raise was smaller than she expected, she asked her supervisor for another raise. The supervisor refused and this soured their relationship to the point where Ellen decided to quit.

### Dissatisfaction with Job Responsibilities and Opportunities

Some of the workers who participated in this study discussed leaving jobs in the past because they were dissatisfied with some aspect of their work responsibilities or environment or with the opportunities or level of security available to them in the job.

### UNACCEPTABLE JOB RESPONSIBILITIES OR WORK ENVIRONMENT

Some workers mentioned that they left jobs because they found the everyday job responsibilities or work environment unacceptable. Maddy said that she left a job at a hamburger restaurant because she “couldn’t do the burger thing,” because “you are making the hamburgers and you’re by the grease and people treat you different if you work at [hamburger restaurants].” Peaches mentioned that she left a job in hospitality because “I had no support there and it was just constantly trying to do everything for

everyone else and I wasn't taking care of myself and I decided to leave then because I would rather be poor than continually be depressed in a toxic work environment."

We heard several stories about the difficult nature of work as a personal care assistant (PCA) and how it leads to high turnover. Elaine, who had experience as a PCA in Saint Paul, said the nature of the job is such that "the children have disorders that they have and yes there is bowel in the underwear that you have to wash out because he has [an illness]." Elaine explained that because of these challenging conditions, among PCAs, "there is a lot of turnover because a lot of people don't realize what they are getting into...and they realize they can't handle it." Rachel, a former PCA in Detroit Lakes, discussed another challenging aspect of PCA work that contributed to her leaving the field. She said that she "put boundaries with [my client] on what we could and couldn't be doing" as part of her client's care plan, which "specifies what can be done for that person," and other tasks would not be counted in her work hours. So Rachel "started saying no to things I knew wouldn't be counted as work," but even with her care plan in place she was vulnerable to being fired because clients get to select their own PCAs. In the end, Rachel's client was dissatisfied with the limitations that Rachel had placed on her role and told her "that I should probably find somebody else" to work for. Rachel did not try to find another client because she did not want to deal with managing difficult client relationships anymore.

**Health or safety concerns.** A few workers left jobs because of health or safety concerns related to the work environment. Francine left a job at a factory that required her to lift items along an assembly line "because I was in [an abusive] relationship and he had broken my finger so I was wearing a splint and it was hard to be in a line and I asked to move and another guy was like 'pick up the pace,' and I was like really?...So, I left that day." Similarly, Alex left a factory job because "they refused to move me off the assembly line standing and it started bothering my back." Tora left a job in fast food because she had morning sickness while pregnant with twins. Tora's manager insisted that she come into work while feeling sick, but Tora's feeling was: "Who wants to be at work throwing up and smelling? That's why I left."

#### LACK OF JOB SECURITY OR ROOM FOR ADVANCEMENT

A few workers left jobs because of a lack of job security or room for advancement. Jerry told a story about leaving a job when it did not offer the opportunities that he had expected:

I started out as a volunteer in a music series in a creativity center/coffee shop house and I thought it was a great place to be. It was an up and thriving place but I didn't recognize the changes that were going on within the company and so when I got the job [as a security guard] I thought I'd be blooming and I got there and there was nobody there but me...and it was a challenge for me to stay motivated...because who wants to show up alone by themselves? So, I went to them and talked to them...they put me on a different rotation and I was like, no I won't do

this, and I came here for security and now you want me to do project manager and clean up things and I was like I didn't go to school for this to do that. And so, it just didn't fit with my personal philosophy so rather than being disgruntled I was like, I'll find something else (Jerry, a worker in Saint Paul).

JoJo also reported leaving jobs because of lack of opportunities and job security. She explained, "I was gonna be a supervisor at [a call center], so I can handle escalated calls, so I'm more than qualified and this one position they wanted you to be customer service rep and that was it and no training opportunities for me to be a manager and trainer," so she left the position. JoJo added, "I've definitely left a couple opportunities because of lack of training because I don't want to be stuck at the bottom of the barrel."

### **Criminal Justice History**

Some of the workers we spoke with had a history of criminal justice involvement that made staying employed difficult. Four workers reported that their employers learning of their criminal justice involvement contributed to their most recent job separation. Martin explained that because he had a felony record, getting work through temp agencies was one of the few employment options he had, but it was difficult to keep any temp assignment. He noted that this was particularly problematic because one of "the conditions of my parole [is] that I need a consistent job." Jeffrey, a worker in Saint Paul who also had a criminal record, said that a previous employer "did a background check and fired me." Jeffrey said that he had worked at the job for three months, but his supervisor "said we got to let you go because of your background...I never was late, even asked to do overtime when people didn't show up. There was people not taking it seriously. They fired all of us. All of us had criminal history."

### **Employer Dissatisfaction with Employees' Performance**

Some workers lost jobs because they did not perform the work as expected, including five workers who reported that they had experienced their most recent job separation because their employer was not happy with their work. Denise mentioned that she was fired from a job at a gas station "because I was being late. So, it wasn't their fault, it was my fault in the end." Lauren, another worker in Detroit Lakes, also mentioned leaving a job at a gas station, though she did so because "I was always getting behind...buckle under the pressure if there was a line of impatient people." Jen, also in Detroit Lakes, described getting fired because she disagreed with the management policies: "Got fired from a nursing job for telling clients that I loved them. I'm the only person here, I do everything there. I give them a kiss on the forehead. Go ahead and fire me."

## WORKERS NOT CAPABLE OF MEETING EXPECTATIONS

In a few cases, workers had health conditions that prevented them from meeting work expectations. Maddy said that she chose to leave a job at a factory that involved one repetitive task because, “I have ADHD and it was a good job to work for with my hours and boss was nice, but I just couldn’t stand still and I have to do more than one thing at a time just because of my attention span.”

In several cases, substance abuse interfered with workers’ job performance, which led to job separation. Maddy told us, “I have never worked a job a long time...I was on meth for 13 years,” and she couldn’t keep a job until she got sober. Rachel said that while addicted to methamphetamines she maintained a job for four years, but her experience getting sober from meth led to job loss. She explained, “I’m a recovering addict,” and “I had the worst anxiety and depression in my whole entire life coming off of meth...I just couldn’t stay at a job for very long after.”

### Jobs Ended

In a few cases, workers said that they lost jobs because the positions came to an end. Lauren said that at one point she was a PCA for her grandmother, but that job ended when her grandmother passed away. Justine mentioned, “I worked in a restaurant that went out of business,” and the job ended when the restaurant closed. JoJo told us that she lost a job as a customer service representative when the company merged and laid people off. We also heard from Elaine that she worked as a secretary at a church until they decided to get rid of the position.

## Supports and Strategies for Making Ends Meet

Having unstable—and in most cases low-wage—work often made it necessary for workers in our study to use a mixture of supports and strategies to make ends meet between jobs and when their employment income did not pay the bills. The following section describes the most important means of getting by and the remaining challenges for these workers.

### Child Care

About half of the study participants had children at home, and these workers relied on child care arrangements to allow them to work, though finding and paying for this care could be difficult.

Several workers mentioned that they had been able to place their children in Head Start or pay for day care with public child care subsidies, including eight who reported that they were currently receiving these subsidies.

However, a few workers mentioned challenges with accessing subsidized child care. Patrice noted that even when you secure a slot at a daycare for your child, parents are assigned preset hours when subsidies will cover care that may not account for fluctuating work hours, and “it has to be an approved daycare and [if] it was a relative or non-licensed provider they have to go through criminal background check [and] fingerprint, and just to watch your kids,” which limits the number of child care providers approved to serve children receiving child care subsidies.

Further, many mothers said that finding care was a difficult and frustrating experience; this was especially the case in Detroit Lakes because of a child care shortage. Rachel, in Detroit Lakes, said that when she was trying to find child care for her daughter so she could work, “We looked all summer and there wasn’t anything; I signed up for Head Start and there was one opening, but it was 22 miles away from here and so I took the spot” and found a job near the Head Start center. Although she said the daily drive was “really super stinking,” Rachel explained that when spots closer to home opened up she was reluctant to take her daughter out of this center because it offered high-quality early education.

Other mothers in Detroit Lakes reported similar frustrations, with several mentioning that an overall shortage of providers in the city meant that some families would not be able to find care. Lena said, “My eight-month-old can’t get in but my older one can for child care. So, we have been struggling because grandma is watching them,” but her grandmother was having health problems that limited the care she could provide. Coretta also said, “afterschool [care] and Boys and Girls Club [are] over-packed. Can’t even go into there. There [are] waiting lists,” adding that you have to fill out applications for spots far in advance.

## **Public Support Programs**

Most workers we spoke with used some combination of federal- and state-funded assistance programs to help make ends meet, both when wages were insufficient to cover basic needs and when they were between jobs. While workers found many of these supports essential for getting by, they frequently reported that even when receiving multiple forms of assistance, they had insufficient resources to cover basic expenses. Workers also often stressed how difficult it was to access and maintain supports from many of these public programs. What follows is a summary of the major challenges workers reported

with using public assistance programs, followed by a discussion of how they described using several types of assistance.

### DIFFICULTY ACCESSING BENEFITS

Many study participants discussed difficulty accessing public assistance programs, including challenges with paperwork and meeting eligibility requirements, though these experiences varied somewhat by geographic area and the governing entity overseeing benefit administration.

**Challenges working with caseworkers to process paperwork.** Some workers said it was difficult to process the paperwork required for public assistance program approval. China, a worker in Saint Paul, explained how caseworkers at a county public assistance office, who were responsible for processing paperwork, were frustrating to work with:

I talked to my worker; she said it'll take [1 to 3 months] before I can receive anything because I have to fax off household reports and she needs information from [fast food employer] but this is the third time we sent info from [fast food employer] and she's not following through and I'm like, "Lady, look I have to pay bills and I have a child to take care and she's getting bigger and she's nine...and I have to buy clothes every month," and it's hard when you sit here and you think you'll get benefits but your [EBT] card [balance] is zero and they don't send you a letter and they send it to you late and they need it back a certain date but you don't get that paper until three days before that date so it gets frustrating and they change your worker when you don't know (China, a mother of twins in Saint Paul).

Other workers told similar stories. Keisha said that she failed to get approved for several public assistance programs at one point because an employee at a public assistance office vomited on a piece of equipment needed to process her paperwork. After this incident, Keisha did not hear from the office until her caseworker called to inform her that she would be cut off from benefits because the office had not processed her paperwork. Keisha was left wondering, "How can you say that I didn't turn it in when I did but someone threw up?"

**Stringent eligibility requirements.** Several workers mentioned that they did not qualify for public assistance programs because of the strict eligibility requirements. Annie mentioned that it was hard for her to qualify for benefits because the income of her partner, whom she is not married to, is "counted in all my paperwork...so that's really weird." Maddy said that because of her recent drug-related felony record, she "kept getting denied" access to housing vouchers "and was wasting...\$40 per application" to rent homes, even though she would not be able to afford to rent these homes without assistance.

**Divergent experiences by geographic area.** A few workers who had lived in both regions we visited said that it was easier to access benefits in Detroit Lakes than in Saint Paul. Maddy said that she lived in

the Minneapolis-Saint Paul metropolitan area before moving to Detroit Lakes. She told us that accessing services in the Twin Cities is “way different” than in Detroit Lakes because “you have a financial worker down here [and] you have a job counselor and food stamp worker and in all different” places around the area. In contrast, in Detroit Lakes, “everything is right here,” at one public assistance office. She also mentioned that in the Twin Cities you often have to wait for a long time at a public assistance office to get benefits, whereas in Detroit Lakes wait times are more manageable.

**Better experiences with tribal public assistance.** We heard from a few tribal citizens in Detroit Lakes that accessing public assistance programs through their tribal government was a better experience than through a county-run agency. Lauren said that she had applied for public assistance through the county in the past but heard from others around town that “your best bet is to work with the tribe.” Lauren reported that she had an improved experience since shifting to the tribal caseworkers, who she said were “more family oriented” than those who worked for the county.

#### LOSING ACCESS TO BENEFITS AS WORK INCOME INCREASES (THE “BENEFIT CLIFF” EFFECT)

Many workers emphasized that because benefits diminished as their income increased but they still needed support, they felt the system discouraged them from trying to better their circumstances.

**Benefits are reduced while workers still need them.** We heard from many workers that their benefits were reduced when they returned to work or worked more hours, but that even with increased work income it was difficult to pay the bills without assistance. This was true because the workers tended to have low wages and unstable incomes when they found work. Rachel recounted how her income volatility affected how much cash assistance she received and had to pay for subsidized housing rent:

Okay, once you start working, I feel like there should be a little bit longer time to where your grant is reduced and like, okay, I live in subsidized housing over there and my first paycheck was 200 dollars and my next paycheck was 400 dollars...and my next paycheck was 240 because I missed eight days [when my] infant was sick and she had a fever...so there are these situations [when a cash assistance] grant goes down the same time that the rent doubles and I don't know how I'll make my rent (Rachel, a mother in Detroit Lakes).

Numerous others said they experienced this dynamic. Francine spoke about how when she started a job “they still [reduced my] food support; [I] was still on child care assistance, but wasn't any on rent subsidies so rent was 700 [dollars] and I still have electric, phone, and all that,” and she had to spend three of her weekly paychecks just to pay rent each month. This left her wondering, “I don't know if it's better to go back on the county” assistance programs or continue at her job.

**Benefit reductions discouraged work and upward mobility.** Several workers felt that the fact that benefits tend to decline as workers earn more discouraged people from trying to improve their

economic circumstances. Lena said that she “just got a school loan” and “they [counted] it against me” when she was applying for assistance, which to her made it seem like the program administrators do not help people who are trying to get ahead but rather the people who do not try. Jen also expressed this sentiment, stating that the ways the public programs are structured “don’t give you a chance to get ahead. I have a cousin who works two jobs and can’t get any food stamps,” even though they still struggle to pay for food. “How do [the programs] not give you money to feed your kids?” JoJo explained why she felt she had to limit the hours she worked:

I want to keep my child care, but I also want to make more money, but I can’t make too much because then they take away food stamps and assistance and things like that. So, it’s like the government handicaps you so [you’re] stuck in that part-time job. And if I’m working and working full-time, then I’m not making enough and I kind of need that extra help (JoJo, a mother in Saint Paul).

Likewise, Zoe, a mother in Saint Paul, spoke about her struggle to provide for her family through work while losing public benefits:

I get up every morning and provide for my daughter...I need to pay my rent and I need to pay for child care but the more that you do work, the more everything goes up like child care and your rent and then on top of diapers...you lose your [food] stamps and stuff...so it just doesn’t add up to me and sometimes I just wonder why it is that most moms are doing so much to just provide for their families but we get so little and we are not the priority like they say we are when it comes to welfare and stuff like that. So, I’m not understanding why that is if we try to make this amount of money to pay the rent that you just boosted up; why is it that we lose [food] stamps because of it? (Zoe, a mother in Saint Paul).

### MINNESOTA FAMILY INVESTMENT PROGRAM (MFIP)

Many working mothers reported receiving cash assistance and work supports from MFIP at some point to help with bills, and one-third reported that they were currently receiving cash assistance. Though some workers appreciated the cash and services that MFIP offers, most asserted that the requirements for accessing and maintaining program benefits limited its helpfulness.

***Difficulty fulfilling work requirements.*** Some workers said that meeting the MFIP requirement to spend a minimum number of hours each week on one pre-determined set of countable work-related activities was difficult. Lena explained that she and her partner “talked to the county about cash assistance and they told us [that] unless I try to get a job [with a] minimum of 35 hours a week” she could not receive assistance through MFIP. However, Lena was unable to spend this much time job searching because she spent most of the week either in school or doing homework, which did not count toward the work requirement. Rachel said that to fulfill her MFIP requirements she “had to be 32 hours a week looking for a daycare or job and that’s unrealistic in a small town” because there are not enough jobs or

day care openings in Detroit Lakes to spend that much time searching for them. JoJo mentioned that she had difficulty getting her child care caseworker to process her paperwork for subsidized child care; this jeopardized her compliance with MFIP because she was due to start a required training to fulfill the program's work requirement but needed child care to attend. Further, Maya, a participant in Saint Paul, explained that the MFIP requirement to report hours spent on work activities was difficult, because "every time your hours change you gotta report that and it's paperwork and they wanna take 5,000 days to process your information." Maya found this so frustrating that she said, "I'd rather just go without. The cash assistance is like really too much" paperwork to be worthwhile.

**Difficulty fulfilling other requirements.** A few workers said that they had experienced difficulties meeting the requirements of MFIP beyond work requirements. Annie said that after telling her MFIP caseworker that she was suffering from depression, she was required to go to counseling to receive benefits but felt that "counseling wasn't even productive and you're just sitting there telling your business," so she stopped receiving help through MFIP "because I was like I don't need this and thank you for this money but no thank you."

**Benefit amounts are sometimes too small to be helpful.** A few workers also said that at some point they received an amount of cash assistance through MFIP that was too small to be helpful. Beverly, a worker in Detroit Lakes, mentioned that at one point she struggled to get any public assistance, and MFIP "did give me \$5 cash a month and that's all I got." Similarly, Vivian, who lived in Saint Paul, said that at one point, through MFIP, "I got \$2 in cash." She found this concerning because MFIP places a 60-month lifetime limit on receiving assistance, and "that's for your entire life and what if it's for an emergency and I could do without the \$2," but she was unable to opt out of benefits for that month.

## SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

About half of the workers we spoke with reported that they were currently receiving assistance from SNAP, commonly known as food stamps, to purchase food, and even more said that they had received SNAP at some point. Several workers said that SNAP is among the most important supports because of the high cost of food, but several also noted that the benefits are insufficient to cover expenses.

**SNAP is a critical support.** Several workers asserted that SNAP was an essential support that helped their families get by. Selena said that the cost of "food is high so food stamps are well needed for parents, because my daughter she don't eat baby food; she eats regular food and corn and chicken and that stuff—that stuff costs you. And the good food is expensive." China said that she received "SNAP when I was in between jobs so it was really hard" to get by, but because of SNAP benefits, "the food aspect was fine" in terms of providing for her family.

**SNAP benefits are not enough to cover the cost of food.** Some workers said that food stamps, while important, still leave them struggling to afford food. Rachel said that though she received food stamps, “by the end of the month we’re broke and out of food,” and had to rely on a friend for additional groceries. Maddy told a similar story, saying, “Food is expensive. I get 400 something” dollars in SNAP benefits, “but I still spend \$75–\$200 dollars a month at the grocery store” on top of what she purchased through SNAP.

#### SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)

A few workers reported that they received assistance with purchasing baby formula from WIC and generally found it helpful, though one mentioned that it was insufficient to cover formula costs. Rachel said, “I would say for me the WIC program has benefited my family the most because I have four children and three were 15 months apart and then two years, so one was always on formula...that is a lot of money—\$172 a month in formula.” Francine concurred with this view, saying “I like WIC and it just got me through...so if you’re having a rough time you get basic things and formula is expensive.” That said, Tora mentioned that she was unable to buy enough formula to feed her twins using WIC, explaining, “I use food stamps to buy \$180 worth of milk” when she runs out of WIC. She also noted that “they only give [WIC] to you so long” after a child is born, though she continued to need to purchase formula after she was no longer eligible for the program.<sup>7</sup>

#### MEDICAL ASSISTANCE

Just under half of the workers reported that they were currently receiving health insurance through Medical Assistance, Minnesota’s Medicaid program, which they typically referred to as “medical.” Some workers said that the benefit is important, and a few noted that Medical Assistance is one of the few programs that people can qualify for while working. Tia in Saint Paul said, “They won’t give anything other than medical if [you’re] making money.” Likewise, Jeffrey explained, “Before I got a job I was getting food stamps and medical...I still get medical.” Francine explained that having access to Medical Assistance was essential for taking care of her family:

With how much I made, when I was on jobs I have always had health care, thank goodness, from medical...My kids they don’t pay...I have a thyroid condition but I have a copay but they’re not very much but I need those meds or I can get a stroke...that’s been pretty stable for the whole time and I’ve always had health care and it’s gotten me through kids’ sickness and my ear infection and broken finger and stuff; everything was paid (Francine, a mother in Detroit Lakes).

## SUPPLEMENTAL SECURITY INCOME (SSI) OR SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

One in five workers in our study reported that they were receiving either SSI or SSDI to support themselves or a family member with a disability. We heard that these programs could be difficult to qualify for, even for families that earned low wages. Anette told us, “I decided to go get—put my daughter on SSI because I knew she could get it because of her disability” and heard from the program administrators after five months of receiving checks that “we overpaid you,” which Anette found hard to believe, because “I was making \$10 an hour and how did you over pay me for \$10 an hour?” Anette’s daughter was cut off from receiving disability benefits after this episode.

## UTILITY ASSISTANCE

A few workers said that they received support from a public program to help cover utilities. Francine explained that in Detroit Lakes workers can receive energy assistance, “so during winter they pay for your heat pretty much.” Georgia in Saint Paul also described having access to a generous energy assistance program, saying, “I’m on the POWER On program...I have a set rate and they calculate every six months,” which was affordable. Georgia also mentioned that she received assistance to pay for air conditioning.<sup>8</sup>

## HOUSING ASSISTANCE

About one-third of workers we spoke with reported that they were currently receiving assistance with housing costs. Several had experienced homelessness in the past and receiving housing assistance had been vital for them to access stable housing. In Detroit Lakes, homeless service providers, operating under contract with the state housing agency, Minnesota Housing, prioritized housing for families with multiple risk factors, which had benefitted several workers in our study. That said, a few workers had complaints about the long wait-lists for housing assistance and about some of the policies that assisted housing residents had to adhere to.

Although most residents who mentioned receiving housing assistance said that they did so through “the county,” it is likely that many of these services were operated through nonprofit homeless service providers. Becker County, where Detroit Lakes is located, has a small program that provides state rental assistance and a long-term homeless program, but outside providers provide most supportive services.

***Long-term homelessness program in Detroit Lakes prioritizes need.*** Several workers mentioned that they had experienced multiple challenges before entering subsidized housing. The county took this into consideration and gave them priority status for rapid placement in temporary housing. Maddy said that

after being homeless in the Twin Cities for years and struggling to get help, when she moved to Detroit Lakes, the county has “a long-term homelessness program so they screened me and asked me questions...it’s not first-come, first-served. It’s prioritizing. The worse off you are, the higher you are on the list. I was in a domestic abuse relationship, criminal record, homeless, had kids. So, within four months I got a place,” and this allowed her to save up money from work and move into permanent housing, while still having her rent subsidized through a federal Section 8 voucher. Lauren described her similar situation, explaining that, “they have a long-term homelessness program and I was homeless for so long they helped me get a place.” When she talked with us, Lauren was on a list for a housing voucher, which she hoped to receive before she had to move out of temporary housing, because she and her boyfriend could not afford a place that would fit all five of her children without it.

**Long wait-lists and restrictive resident policies.** Although many workers found public housing assistance helpful, a few noted that they had been on a wait-list for a long time or felt that subsidized housing policies were too restrictive. Francine said, “I was on a waiting list two years and that is when I was really struggling,” and she could have used housing assistance sooner. Karen, a worker in Saint Paul with a mobility impairment, told us, “I’m in subsidized housing...and to get into my assisted living apartment and subsidized housing I was on the waiting list for [between] a year and a half and two years. And I was in group homes and hospitals and nursing homes during that time,” which was a struggle. Jerry mentioned, after experiencing homelessness, “I have a place now and I have my own thing now,” thanks to an assisted housing program, but he expressed frustration with the living situation, saying, “They have a curfew for where we live that people have to be out of our place by 10 pm and is like—no situation for us. And I’m getting fed up and you can’t talk to anyone about it. I’m a grown ass man and I’m like come on 10 pm?”

## TRANSPORTATION ASSISTANCE

Some workers noted that they received assistance with paying for transportation expenses, including on-demand rides in Detroit Lakes and assistance with car-related expenses in both areas.

**Bus tokens and on-demand rides in Detroit Lakes.** Detroit Lakes had a program that offered tokens for a service that provided on-demand rides to low-wage workers. Jen said, “The county gives tokens. They’re there within 15 minutes. Pick you up and bring you where you got to go.” Lauren also mentioned this service, though she noted that “sometimes you have to wait 20–30 minutes, but it is what it is,” and enthused, “this is a really good small town” because it provides such services for residents.

**Assistance with car-related expenses.** A few workers in both areas noted that there are programs to help people pay for a car or car-related expenses. JoJo said that Minnesota has a program that

subsidizes the cost of buying a vehicle. Maddy also mentioned having access to the statewide Driver Diversion program, which helps people reduce payments for driving-related fines and fees.

## COUNTY EMERGENCY ASSISTANCE

Many workers said that they had received Emergency Assistance from their local county to cover necessities during a personal financial crisis, though a number noted that help was limited and the program was difficult to access unless you were destitute.

**Rent payment assistance.** A few workers said that Emergency Assistance helped them when then needed to pay rent. Rachel said, “I’ve applied for [Emergency Assistance]; I received it too. Usually if [it’s] like first month’s rent I’ve used that for either the deposit or first month’s rent.” JoJo also said that she receives help paying her rent through the program “every year.”

**Help is limited and restricted to the destitute.** Several workers said that in their experience accessing Emergency Assistance was difficult and benefits were limited. Jen asserted that Emergency Assistance is “so stupid...If I don’t work I can survive but if I work I’m struggling,” because you can only access the program “if you can’t find anybody else to do it, go to churches, if none of those work out you can do it.” Also, people can only apply for assistance once per year. Justine’s experience was similar:

When I went to the county for Emergency Assistance and she goes “You don’t have a shelter that you’ll be evicted [from].” You need a letter; you’ll get evicted in 14 days; I need help with the electric bill; and you need a letter that you’ll get cut off...so you have to be literally at the cliff and then they’ll help you so you have to be stressed out and crying and suicidal (Justine, a worker in Saint Paul).

Francine noted that even when people are able to access help through the program, it only offers help with one bill when workers may have many. She explained that she applied for the program when “I lost my child care and I lost a job,” but the program will only help with “electric or rent...and you have to do [rent] before electric,” because “that’s the only stable thing in your life is your home,” but choosing is hard because families need to pay for both expenses.

## Child Support

A few study participants mentioned receiving child support from their children’s fathers, though it could be unreliable. Francine told us that she had recently received \$166 in child support from the father of her child, though he is “\$22,000 behind” in paying child support, “and when he does it’s one payment in six months.” Receiving that payment led to a reduction in her MFIP cash assistance that persisted for

multiple months, despite the fact that she only received a single child support payment, leaving her family worse off.

## **Unemployment Compensation**

A few of the workers said that they had received unemployment compensation after leaving jobs; these workers generally said that the compensation was helpful but insufficient to meet their needs. Many others mentioned that they had not received Unemployment Compensation because the application process was too difficult or because they did not qualify.

### **COMPENSATION IS HELPFUL BUT INSUFFICIENT**

A few workers reported that they received Unemployment Compensation between jobs and found it helpful but said that it was not enough to pay for their expenses. Keisha said, “I just got off of it. I was only getting \$85. And it helped me for a little while but it still wasn’t enough” to pay for necessities. Keisha also mentioned that when she received this compensation it reduced the amount of other benefits that she was eligible for, which “really chewed in[to] a lot of” the resources that were available to her. Georgia said that she was receiving Unemployment and found it “very helpful,” and though “it isn’t great money” and would end after 14 months, she felt “grateful to get Unemployment.”

### **APPLICATION PROCESS TOO DIFFICULT**

Several workers noted that they did not receive Unemployment Compensation because they did not successfully complete the difficult application process. Denise said that at one point she started the application process but found that it “was just too complicated” and lengthy, so she did not receive the compensation. Lauren said, “I tried. I went to the workforce center and they were going to help me,” but her information was not in their computer system so they told her to “come back next month.” Lauren decided not to go back.

### **WORKERS DID NOT QUALIFY**

Several workers also said that they or family members had not received unemployment compensation because they did not qualify after leaving jobs. Rachel said that she had left work at one point to address an addiction, but “at the time I started to attempt to address addiction to kick it in the ass, I hadn’t worked at job long enough to get unemployment.” Diana explained that she was an undocumented immigrant and did not receive Unemployment, “because legally you aren’t allowed to use the programs” as an undocumented worker.

Several workers spoke about how difficult it could be to prove that they left their job involuntarily to qualify for Unemployment. JoJo said that she had experienced this struggle, as she successfully applied for Unemployment when she had to leave a job because of the birth of her child “because they didn’t see it as voluntarily leaving,” but when she applied for a second time after leaving a job because she could not access it on public transportation after her schedule changed, she initially received compensation but had to pay it back when the state determined that she had quit voluntarily. Elaine explained that when you are fired from a job it can be easier to meet the criterion of involuntary termination, but if you are fired, “then you have to go into the fight of proving who [is] wrong and right,” because if an employee is fired for serious misconduct, he or she is ineligible for benefits. Karen further explained the trade-offs associated with being fired from or quitting a job, noting that even though quitting makes it harder to qualify for Unemployment, “when you’re dealing with care jobs, too, it can be so personal...you almost would rather...quit than have the idea of being fired and doing something that might be inappropriate.” As a result of this conundrum, PCAs and others who work in intimate capacities may be at a disadvantage in proving their eligibility for Unemployment Compensation.

## **Tax Credits**

A few workers mentioned refundable tax credits as an important means of paying off debts. Maddy mentioned that she had not earned enough income in prior years to receive substantial tax refunds, “but this year I made 6K or 7K [dollars] through EITC and I got the more tax credits...Child Tax Credit.” She expected to get a refund again when she filed her taxes during the upcoming tax season. She said, “I owe probation and court fines and drivers fine and doctor bills and couple phone bills from 10 years ago; so, that’ll be deducted,” and she hoped to receive enough of a refund to pay her vehicle-related debts. Rachel was in a similar situation, saying that she had not been able to pay off traffic tickets in the past, but “If I file taxes so they take them...this year it’ll get taken care of” because she had worked more and would get a bigger refund from refundable credits.

## **Workforce Centers**

A few study participants had used the resources at workforce centers to find new work and access supportive services between jobs. Jen said that she’d gone for help with her “Job search” and that the center she went to had “computers, resumes, workshops where a bunch of businesses come” to connect workers to employment opportunities. Some workers who received MFIP said that they went to workforce centers for their MFIP activities and supports. Francine said that she participated in an

employment program at the workforce center and “you kinda have to be on it to get MFIP.” She said that the program was helpful, explaining that she had found a few temporary jobs through the program, and “I meet with the job counselor every week...she’s given me a lot of advice and she’s very nice...and they have a lot of good services and if your car breaks down and if you have a flat tire they can pay for a tire for you and they’ve helped me out a few times.” Rachel also mentioned that she developed a “family stabilization service plan” at the workforce center, through which she signed up for personal appointments for herself and her family and for her job search for MFIP.

## Community Resources

Community action agencies and other community nonprofits provided a variety of important resources and supports, including food, clothing, household items, and housing assistance, to many workers we spoke with. Overall, workers reported that these supports were helpful, though some said they were insufficient to meet their needs.

Community nonprofits in both Detroit Lakes and Saint Paul operate many programs and services for low-income families. Some of these programs and services are funded through state and federal grants. These programs and services are sometimes colocated in spaces where people go to sign up for or participate in public programs and services. These factors likely contribute to participants’ tendency to identify these programs and services with the government, specifically with “the county,” where workers in our study often said that they went to receive help. Therefore, the workers we spoke with are likely to have understated the role that community nonprofits play in providing services and supports that help them make ends meet.

### FOOD SHELVES AND CLOTHING CLOSETS

Some workers reported getting food and clothing at food shelves and clothing closets, which they described as helpful but often limited. Denise said that she thinks food pantries are “beautiful,” and “I’ll use it when I need it,” though she did not like the meat that was available at the food pantry in Detroit Lakes. Francine also commented on the limited selection at the food pantry in Detroit Lakes, saying, “They give you a half carton of skim and my son drinks whole and one percent...so I still need to get milk; I’ve used it before but not very much.” Maya mentioned that in Saint Paul, “they have [a] food shelf and clothing closet, which [are] free...and you have access to some toiletries sometimes...Community closet has good stuff too; I found an old jacket and I gave it to my kid.”

## CHURCH GIVEAWAYS

Several workers said that they received household supplies at church giveaway events, though these were not always accessible. Denise said, “The churches are beautiful down here” in Detroit Lakes and “When it comes to Thanksgiving and Christmas and I must say they are God-sent because I’ve never been so blessed until I’ve been down here and I’ve been overwhelmingly blessed with so much love with people who don’t know me and love me and my boys and bring dinners.” Annie said that a church in Saint Paul “gives away things” but noted that it was “a five- to six-hour project to get a few new shirts,” because “I had to wait for the bus” to get to the church and back.

## COMMUNITY NONPROFITS

Some workers discussed accessing resources and supports at local community action agencies and other nonprofits. Jeffrey said he discussed career advancement opportunities with a support worker at a community action agency in Saint Paul, telling the worker that, “I wanted to be involved in it, said I wanted to change my lifestyle” and was able to take advantage of multiple certification opportunities through the agency, including a forklift certificate. Maya had lived in housing for three years that she had secured through a supportive housing nonprofit, where “child care...is in the building and...my life coaches tell me everything and my employment counselor...they give me a lot of resources and that is one reason why I got an internship—because of the employment person” at the supportive housing program.

*Wraparound services through housing programs in Detroit Lakes.* Several workers also noted that they received helpful wraparound supports through community-based housing assistance providers. Jen, who received housing assistance through the community-based providers in Detroit Lakes, said that through her housing assistance program, “They’ll pick me up from appointments. They give my kids Easter baskets. The county got us Thanksgiving baskets; they’re giving us Christmas baskets. They do all kinds of stuff.” Additionally, Rachel said that through the long-term homelessness program “kids are in a kinship program, which is a mentor program and all my kids have mentors and I go to my therapy,” in addition to having multiple caseworkers whom she could go to for support.

## Help from Friends and Family

Friends and family provided critical supports to several of the workers in times of crisis, including places to stay, money for necessities, and child care.

## PLACES TO STAY

Some workers said that they stayed with family when they did not have a place of their own. Rachel said that when she struggled with addiction and finding stable housing, “It was like a four-year period and I was staying with family.” Justine let us know that “right now I’m living with my mom...because I got kicked out of my old apartment because I didn’t have enough money and she’s not charging me to live with her.” Jeffery, who had recently been released from prison and had not been able to find stable work, said, “I stay with my family,” noting the importance of having a place to stay, and “I don’t have a bunch of money, but I’m okay...I got my family so they help me out here and there.”

## HELP PAYING FOR NECESSITIES

Some workers reported that family members and others had helped them pay for necessities when they could not afford them. Lauren said, “My uncle has had to pay for utilities...and I had to ask [her daughters’ former] foster mom; we ran out of food.” Maddy mentioned that her father and aunt send her money, and Jen said, “My dad pays for everything” when she needs him to.

## CHILD CARE

A few mothers mentioned that relatives would watch their children when they could not find child care, though this was often not an ideal solution. Francine explained that when she asked her mother to watch her children when she could not find a provider during a night shift, her mother would lecture her about not providing care again.

## Survival Strategies

Several workers said that they had used other strategies to scrape by when money was tight, including doing odd jobs and selling drugs. A few workers said they had taken on loans or credit card debt or sold plasma to pay bills.

## ODD JOBS

Some workers said that they had done odd jobs to earn cash income. Jen said that when she needs money, “I just hang sheet rock with my dad.” Karen mentioned that she had heard of PCAs who could not earn enough money by doing tasks for their clients that their PCA company officially sanctioned, so “the client might have other stuff, some other things that they can’t bill for...they go off the clock for that time and the family pays them in cash for whatever else” the PCA does for them.

## SELLING DRUGS

A few workers admitted that they sold drugs in the past. Jen said, “I used to sell drugs” when she suffered from an addiction and had trouble finding work. Martin mentioned that when he lost a job because of his felony record he “got discouraged; so, I went back to selling drugs because the hell with that.”

## Potential Solutions

Drawing on their experiences of working and losing jobs in unstable fields, the workers participating in this study shared many ideas for improving public and private programs and supports, along with improving jobs themselves. This section highlights common recommendations the workers offered.

### **Provide More Supervision and Training**

Several workers across industries expressed the desire for more supervision and training in their workplaces. They shared the need for better onboarding and training that would make them more confident and better equipped at their jobs, especially when the worker is expected to be able to work independently. Elaine from Saint Paul said she would appreciate “training for every job” because “I’ve started a lot of jobs where you get bad training, and even at McDonald’s they’re like ‘this is how you fry up a burger’ and then you’re left on your own on your first day, so that would be a big thing I would like to see changed.” Workers in the personal care industry particularly highlighted the lack of any training to become a personal care assistant, sharing that to obtain a personal care assistant certificate one only had to pass a short test that could be taken without supervision an unlimited number of times. Elaine suggested that it was important for personal care assistants to get more “training—to get better training for people so that when you’re hiring someone, you know that they know what they’re getting into and they know what they’re doing, like how to treat different mental disorders and what is necessary if a child starts choking on the job and you know what to do.”

### **Ensure That Labor Laws Are Strongly Enforced**

A couple of workers who had worked in various industries in both Saint Paul and Detroit Lakes stated that more workers and employers should be aware of labor laws. They seemed to suggest that labor laws should be more strongly enforced. Ellen described how her employer had removed the federally mandated labor laws poster. She said, “My boss took down labor laws, because after four and a half

hours, you need half an hour break. I was working six and a half hours but got a ten-minute break. The government needs to help people who are stuck in the middle.” Patrice mentioned, “People need to know labor laws here because there is an abuse of labor laws.” Peaches also articulated how workers are mistreated in in spite of laws in place to protect them:

Unfortunately, a lot of employers know that just because it’s the law, it doesn’t apply to them. It’s like, what are you going to do? You need that job so if you report them then what will happen? You’ll lose your job. And is anything going to change at that establishment? No. They have you in a barrel and I think I’m older than anyone here and I experienced it my whole life; you’re disrespected and treated like crap and you don’t have a choice...And it’s frustrating (Peaches, a mother in Saint Paul).

## **Improve Educational Resources and Facilities**

Several people in Minneapolis discussed needing to improve educational resources in the community to better prepare them for the workforce and avoid poverty. A couple of people expressed concern about school closures in Minneapolis. Helen in Saint Paul shared, “Our kids are our futures and they need their education living in poverty and we need to get them through school.” She added, “I enjoyed working in schools but all the schools I mentored at are all gone, and I see all the kids crammed in the classrooms... It’s sad that they keep closing down schools when we should be able to help the next generation learn.”

## **Improve Access to Child Care**

Some working parents expressed that a child care center with unconventional and longer hours could enable them to work night or weekend shifts without having a gap in child care. Coretta asserted that a friend in the community was “looking around here to find a place to build a daycare for overnights because single parents do a lot of overnights.” Francine expressed a similar view, stating,

More child care—weekend child care. It’s pretty affordable when you get child care assistance but it’s—it’s just none out there and it’s like child care and employers need to talk to each other because do they think there is child care at night? I just wish there was just a center. Or employers can come together and get a center and have [it] on site if you need to work at night. I would gladly do so. If I could I would (Francine, a mother in Detroit Lakes).

## **Improve Transportation Options**

Several people in both Detroit Lakes and Saint Paul discussed the challenges and limitations with the community’s public transportation options. Interview respondents in both Saint Paul and Detroit Lakes expressed the desire for more transportation options. Patrice from Detroit Lakes said, “Transportation

would be helpful here. They have a bus until 5:40. Taxis are like 100 bucks and you don't even make that much." A few people in Saint Paul suggested alternative transportation options in addition to public transportation. JoJo suggested, "not just a bus card but a way to get to work when the weather is bad. Maybe I can take a Lyft, and that can come out of your paycheck when they say 12 inches of snow and you get an influx of calls from the weather." Selena said, "It would be nice if they had some type of cab that could drop off your kid to daycare. It would be your responsibility to pick up your kid because then you can take the bus to get your kid."

### **Expand Benefit Eligibility and Reduce Benefits More Gradually**

Several workers suggested that expanding eligibility for safety net programs would make it easier for them to achieve personal and employment stability. Some were struggling to get by on their wages but earned too much to qualify for assistance programs. Others had received benefits but shared their frustration of having various benefits taken away when they began working a second job or worked too many hours. Some reported having child care assistance taken away, while others mentioned losing rental assistance, SNAP, and medical benefits. As a solution, workers suggested expanding eligibility and smoothing the benefits cliff by providing a longer period of time to adjust before reducing or eliminating benefits. They suggested that such a buffer time would allow them to strategize and prepare for the benefit loss or reduction.

### **Raise the Minimum Wage**

One worker suggested raising the minimum wage so that people at the poverty level could have a livable wage without relying on benefits so heavily.

### **Increase Supports for People with Problematic Substance Use or Substance Use Disorders**

Several workers discussed the need and importance of providing increased resources for people with problematic substance use or substance use disorders. Jerry shared that he'd like to see more "resources available for people who have difficulty maintaining their jobs, have counseling for drugs and alcohol, and have more mental health awareness here. They need to be addressed, but you have to find it on your own here and it's not available to you." Others shared wanting to see more treatment and recovery centers in the community for those struggling with substance use disorders. Maddy, who lived in Detroit Lakes but had come from the Twin Cities, said, "I've changed a lot, too, and being sober is a big

part of it. But it's just harder down there [in the Twin Cities]. I think it's because [there is] not enough help down [in] the region...One homeless shelter in the whole city and I was there for three months, and it's three months and I tried to get sober and I went there and I got denied; I got denied time because the drug felony wasn't over and I started using again. But if I stayed there longer I could have gotten more help and there was only one shelter for families." Jen also raised the need for shelters, specifically for women with substance use disorders, because "When you get out of treatment, you're scary sober. They have women's shelters but you have to be a beaten woman. I don't qualify."

### **Increase Public Support and Community Resource Advertisement**

Many study participants in both Saint Paul and Detroit Lakes said that increasing access to information about existing services and supports for low-wage workers would help people like them and offered ideas for outreach. Several people proposed sharing information about public supports and community resources through more advertisements, both online and through flyers. Jamal said that, in addition to having friends post on social media any available jobs or information, he would "make posters and go hand them out in simple places like the community center" so that he could "get as many people out there to send the word out" about public supports. Lauren echoed Jamal's suggestion about hanging up posters. She shared that "I'm never on the internet or anything like that but I know a lot of people are these days" and added that flyers could be useful "right outside of grocery stores or gas stations that I know people go to a lot; or on those buildings over where I live, since a lot of people are struggling over there." Martin also noted,

Things that are helpful for people who are struggling—it's hidden and you don't know about it. I've been here [Saint Paul] since 2011 and things I've learned since coming out of prison I didn't know about it, so it needs to be more of how they put those billboards up. You can't miss that right there (Martin, a worker in Saint Paul).

### **Increase Agencies' Transparency and Communication about Available Supports**

A couple of workers shared that agencies should be more transparent and communicative about the services and supports they provide. Anette shared that people she knows access certain benefits through word of mouth and that "you have to ask somebody because [agencies] won't tell you the benefits you can get unless you ask for it." She added that "it's hush hush and the state and county don't wanna tell you things and whatnot." Karen also stated that "a lot of people in social services don't know what they don't know, and agencies don't communicate what they have."

## Conclusions

Our study findings reflect the experiences of 40 men and women who have worked in unstable, low-wage fields and experienced recent job separation. These workers shared numerous personal, often difficult stories of navigating jobs while struggling to provide for themselves and their families. Each worker faced a unique set of circumstances regarding their work, and some aspects of their experiences were particular to the cities where they lived or their specific employers. That said, several key themes emerged that provide insight into what contributes to job instability for these workers, what supports they turn to and why, and what could be done to make survival less challenging. Their experiences are likely comparable for workers who face similar circumstances in communities across the nation.

**These workers' stories illustrated how challenging working conditions in low-wage, unstable fields are often derived from power imbalances between employers and employees.** We heard about how some industries could present special challenges in this regard: work through temporary hiring agencies could afford employees even less control over their hours, wages, and work assignments than if they were permanent employees, while work as personal care assistants necessitated navigating the personal needs and demands of clients who could hire and fire these workers. Across many fields, workers described employers that offered them little flexibility to take care of personal needs or ability to predict or negotiate their schedules. Workers also spoke about poor relationships with coworkers and supervisors that at times rose to the level of abuse, with no recourse. A few workers described past jobs with health and safety risks that they had been unable to persuade employers to mitigate. A few workers with histories of criminal justice involvement described having to accept jobs regardless of working conditions because their backgrounds limited their job opportunities, and staying employed was often a condition of their parole.

**The workers' experiences demonstrate how their disempowerment in many of these jobs contributes to job separation.** Workers spoke of many instances in which complaining about unacceptable working conditions led to them being fired or compelled to leave. Working parents often spoke of leaving jobs because the lack of flexibility or predictability in hours meant that they could not arrange child care or fulfill family responsibilities. Some spoke about being fired for making scheduling requests. Others said that they lost jobs because they asked for raises in line with what coworkers received or reported abusive behavior from coworkers. Workers also reported leaving jobs because their employers refused to lessen health or safety risks in their work.

**Our study participants also painted a picture of how day-to-day tasks in many of these jobs can be unpleasant or unfulfilling enough to compel workers to leave.** This included stories of personal care

assistants who left the field because it was physically demanding and involved dealing with bodily fluids and stories of workers who left service sector and factory jobs because they could not stand the monotony of daily tasks. We also heard from a few workers who left jobs because they were unwilling to accept the lack of advancement opportunities.

**We see from these workers' experiences that job performance plays a complex role in job stability and is mediated by many factors related to the nature of the jobs and workers' lack of resources.** Although it is often assumed that when people do not keep a steady job it must be because of a personal failing, the reality is more complicated. For instance, in cases where workers noted that they left jobs because of substance use, this tended to be because they lacked adequate treatment or family support. In other cases, workers were fired from jobs because they did not show up to work as expected; this was often a result of transportation challenges or competing family responsibilities. Workers in more flexible jobs or with more resources would have been better positioned to keep their jobs when faced with equivalent challenges.

**The workers' stories illuminate how people working in unstable, low-wage fields rely on a mix of public and private supports to make ends meet.** These supports are often vital to workers who lack personal resources to fall back on when they lose a job or when wages do not cover basic expenses— including when wages are inconsistent because of unpredictable schedules. Workers generally felt that public programs supporting workers' basic needs, including food and housing assistance, were the most important public supports they had. Support from family and friends, including meals, money for basic expenses, and a place to stay, were often important when workers faced shortfalls. Since their wages were low, it was difficult for workers to save; this meant that a gap in wages could quickly spiral into a crisis without these public and private supports.

**These workers' voices highlight misconceptions in debates around public assistance programs.** Contrary to common assumptions that people rely on public assistance programs instead of working, the people we spoke with all had significant work histories and often participated in public programs while working because their wages were too low or their hours too inconsistent for them to get by on wages alone. Further, the fact that workers continually left jobs because of bad working conditions meant that they were often in need of wage supplements between jobs, despite consistently working or looking for work.

**Though public benefits were often critical supports for these low-wage workers, the workers' stories show how barriers to accessing these programs and limited benefit levels make them less helpful than they could be.** To access these programs, workers often had to navigate complex and slow

bureaucracies to complete extensive paperwork. Some workers were put on wait-lists to get assistance that they needed immediately. Many workers spoke about how people had to be destitute to qualify for support programs that could have helped them avoid dire circumstances had they received benefits earlier. Many also emphasized that the fact that workers quickly lose eligibility for public programs when they begin earning wages functions as a disincentive to work and is unfair to low-wage workers still in need of those programs to survive. Additionally, several workers spoke about how, even with supports like food and cash assistance, they struggled to afford necessities.

**Our examination of one large and one small city suggests that variations in regional context can make meaningful differences in workers' experiences in low-wage, unstable fields, though overarching trends appear to be broadly similar.** We heard from workers that public benefits are relatively more robust and easier to access in Detroit Lakes than in the Twin Cities. We also heard that living in a smaller city can mean that job opportunities are more limited. Yet, workers in both areas described similar patterns of power differentials and lack of resources that led to job separation. In both areas, workers also described using public benefits to supplement unstable and inadequate wages.

**Finally, these workers suggested policy and practice changes that could improve jobs and supports, increase job stability, and make life more manageable for workers like them.** Workers suggested that more gradually reducing benefits as wages increase would help them support their families. Improved advertising and increased transparency about public assistance programs could increase access to vital supports. A minimum wage increase could make it more feasible for these workers to get by without relying on public assistance. Increasing child care availability could allow more parents to remain at work. Improving education could give more people access to better job opportunities. More support for those who struggle with substance use could eliminate barriers to stable work. Improved transportation options could help workers access jobs. Workers also suggested that improving employer supervision and employee training, as well as enforcing labor laws, would improve their experiences on the job and increase work stability.

# Appendix

**TABLE A.1**  
**Key Characteristics of Saint Paul and Detroit Lakes, Minnesota**

	Saint Paul	Detroit Lakes
<b>Demographics</b>		
<i>Population</i>	300,820	9,078
<i>Race (percent)</i>		
White	57	90
Black/African American	16	1
Asian	18	1
American Indian and Alaska Native	1	4
Two or more races	5	4
Other	3	0
<i>Ethnicity (percent)</i>		
Hispanic/Latinx	10	2
<b>Poverty and income</b>		
Individuals below poverty level (percent)	20	20
Median household income (\$)	52,841	38,197
<b>Education and employment (percent)</b>		
<i>Employment status</i>		
Unemployed	7	4
Worked full-time, year-round in the past 12 months	57	53
<i>Educational attainment (25 years and over)</i>		
Less than high school graduate	14	8
High school graduate or equivalent	21	29
Some college	26	36
Bachelor's degree or higher	40	28
<b>Industry of employment (percent)</b>		
Agriculture, forestry, fishing and hunting, and mining	0	2
Construction	3	4
Manufacturing	11	14
Wholesale trade	2	2
Retail trade	9	16
Transportation and warehousing, and utilities	4	3
Information	2	1
Finance and insurance, and real estate and rental and leasing	7	4
Professional, scientific, and management, and administrative and waste management services	12	3
Educational services, and health care and social assistance	29	30
Arts, entertainment, and recreation, and accommodation and food services	10	11
Other services, except public administration	5	4
Public administration	4	4

Source: US Census Bureau, 2013–2017 American Community Survey 5-Year Estimates.

# Notes

- <sup>1</sup> Based on unpublished analyses from DHS and DEED, 2019.
- <sup>2</sup> Some parents who receive MFIP receive child care assistance while looking for work, pursuing education, or engaging in other work preparation activities.
- <sup>3</sup> Based on unpublished analyses from DHS and DEED, 2006 and 2011.
- <sup>4</sup> There was one exception. One of the focus group participants was not herself a low-wage worker but was speaking about her observations of the several low-wage personal care assistants who had cared for her son. This participant was also active in the Service Employees International Union, representing personal care assistants.
- <sup>5</sup> Based on unpublished analyses from DHS and DEED, 2019.
- <sup>6</sup> Includes participants in both individual interviews and focus groups.
- <sup>7</sup> There is a six-month postpartum limit on subsidized formula for most nonbreastfeeding mothers. See “SNAPSHOT of the WIC Food Packages 1,” US Department of Agriculture, Food and Nutrition Service, November 11, 2013, <https://www.fns.usda.gov/wic/wic-food-packages-maximum-monthly-allowances>.
- <sup>8</sup> A local program provides discounted electricity to Minnesota residents who qualify for the federal Low Income Home Energy Assistance Program (LIHEAP). See “Xcel Energy Customers,” Energy CENTS Coalition, last updated 2015, <https://energycents.org/affordability-programs/xcel-energy-customers/>.

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