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DELIVERY OF SERVICES TO WELFARE-TO-WORK CLIENTS:

A MARKETING PERSPECTIVE

A Project

Presented to the

Faculty of

California State University,

San Bernardino

In Partial Fulfillment

of the Requirements for the Degree

Master of Business Administration

by

Joan Dardanelle Rudder

June 2004

DELIVERY OF SERVICES TO WELFARE-TO-WORK CLIENTS:

A MARKETING PERSPECTIVE

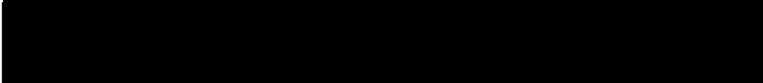
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ABSTRACT

Research Problem: In 1996, President Bill Clinton signed the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) into law, eliminating the open-ended federal entitlement program of Aid to Families with Dependent Children (AFDC), thereby ending welfare as we've known it for the past six decades.

This law made significant changes in the welfare system by eliminating federal entitlements: Families no longer have a right to federal assistance and states no longer have the obligation to provide families with welfare benefits. Lifetime limits on aid were established. The State of California has adopted a "Work First" policy, where welfare recipients are required to find any type of job prior to any type of assessment or training. This research looks at how the State can achieve better results by using marketing techniques, as well as known concepts of consumer conformity and compliance.

Method: Both primary and secondary sources of information were used in this study. A comprehensive literature review which included books, journals, and Internet web sites, was completed. Additionally, personal interviews

with welfare recipients and directors of program services were held, and a pilot workshop was conducted.

Design: This project is presented in five chapters: the background and history of the welfare system; overview of PWROA and its requirements; an overview of social marketing and its theories of attitude and behavioral change; presentation of a psychological model using social marketing strategies that can be utilized to more effectively move welfare recipients to self-sufficiency; and conclusion and recommendations.

ACKNOWLEDGMENTS

I would like to acknowledge two special people who helped this project come to fruition: My pastor and mentor, Reverend Diane Gardner who gave me the avenue to seek and my mentor professor, Dr. Nabil Razzouk, who gave me the directions on how to get there. Your patience, guidance, and assistance have been invaluable.

DEDICATION

To my friends and family who have supported me,
encouraged me, and prayed for me through it all. Thanks

Mom, Janice, Natalie, Pastor Diane, Arnie, Kecia,
NeSherrill, Patty, Karen, Darlene, Donna, Paula, Linda,
Jeanine and Randall. But most of all, thank you to my
Lord and Savior Jesus Christ, who continually gives me
guidance, wisdom and inspiration.

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CHAPTER ONE

INTRODUCTION

America was built on the Puritan work ethic that labor is good in itself-- that a man or woman becomes a better person by virtue of the act of working. This strong work ethic emphasizes the moral superiority of work over idleness, pride in craft over carelessness, and earned income over unearned income. Embodied in this belief is the great American dream, that in this country if you work hard, eventually you will get ahead.

The Great Depression of the 1930's ushered in the dawn of an American welfare state, which was designed to help the deserving poor. However, six decades of welfare has produced a sub-culture in contrast to the foundational work ethic-a culture where one did not have to work and yet be entitled to government assistance. It has become a consequence and cause of several conditions that include dependency, poverty, and non-employment. Generations of families, failing to be a part of the work ethic that made this country great, have failed to come into their own in pursuit of the "American Dream." Benefits for those receiving government aid include cash aid, medical,

housing assistance, specialized food programs and utility assistance. These have, in essence, provided a trap of continued dependence on relief that has become a bane for those it was originally designed to help, while garnering disdain from a culture that demands you work for your keep.

In 1996, President Bill Clinton signed the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) into law, eliminating the open-ended federal entitlement program of Aid to Families with Dependent Children (AFDC), thereby ending welfare as we've known it for the past six decades.

This law made significant changes in the welfare system by eliminating federal entitlements: Families no longer have a right to federal assistance and states no longer have the obligation to provide families with welfare benefits. AFDC was replaced with Temporary Assistance to Needy Families (TANF), and lifetime limits on aid were established. The law gave devolving power over welfare administration to the states with incentives and requirements for reducing caseloads.

In August, 1997, Governor Pete Wilson signed California's welfare reform law, called California Work

Opportunity and Responsibility to Kids, "CalWORKs."

CalWORKs adopts a "Work First" policy which emphasizes that welfare recipients get the first job they can, no matter what kind, and preferably at the least expense to the government.

Purpose of the Project

The purpose of the project is to present the history of welfare and its evolution to work-fare; to review literature on the subjects of attitude and behavior change to develop a psychologically valid model to more effectively move people from welfare to work; and to apply marketing techniques and concepts to develop a comprehensive strategy for better success in moving clients from dependency to self-sufficiency. This study is valid because, fiscally, CalWORKs needs to have programs that will garner better results in this area, especially in light of the recent California budget crisis. The State has proposed a \$1.7 billion dollar realignment of funds to counties for their social programs. What this means is the money that counties would receive to cover their social services obligations (which includes CalWORKs) would be capped at the amount generated by the new taxes,

on income and tobacco use, put in place to support them. This amount will vary from year to year depending on tobacco use and income levels with county budgets being responsible to make up the difference. With the question looming of whether income and smoking taxes can keep up with the cost of expanding social programs, it is prudent fiscally to seek out and incorporate ways to achieve better results in this area.

Limitations and Delimitations

The issue of welfare reform is a complex one with many variables in respect to a culture of poverty. This project recognizes that all of the issues contributing to this culture (e.g., out-of-wedlock births, violent crime, drug abuse), cannot be addressed here, although the principles of consumer behavior can be applied in some form to these variables as well.

Disclaimer

For the sake of simplicity, reference to clients is used with feminine pronouns. This does not ignore the fact that men, also, are recipients of welfare services.

CHAPTER TWO

PROGRAM ANALYSIS

History of the Welfare System

To better understand the target consumer and their environment, it's necessary to have a general understanding of the current welfare system and how it has evolved. The primary American federal welfare program of the 20th century -- Aid to Families with Dependent Children, or AFDC -- was created by President Franklin D. Roosevelt in 1935 as part of the Social Security bill. AFDC was a major part of Roosevelt's "New Deal" -- Depression-era efforts to provide income and other supports for Americans in need. The program touted shared cost program between federal government and states. However, with this creation of the American welfare state, President Roosevelt added this ominous warning:

The lessons of history, confirmed by evidence immediately before me, show conclusively that continued dependence on relief induces a spirit and moral disintegration fundamentally destructive to the national fiber. To dole out relief in this way is to administer

a narcotic, a subtle destroyer of the human spirit. It is inimical to the dictates of sound policy. It is a violation of the traditions of America. (Niskanen, 1996)

Though the program was originally intended primarily for widows, AFDC increasingly served never-married mothers. Individual states had discretion primarily over setting income eligibility limits and benefit levels. Activity requirements were weak and generally focused on education and training rather than work. States were not allowed to time limit beneficiaries.

The 1960's through the 70's brought in the Welfare Rights movement. The National Welfare Rights Organization came into being, and the American Civil Liberties Union (ACLU) won two Supreme Court cases that redefined the system. (www.aclu.org)

1968- King v. Smith- The court invalidated a "man in the house" rule that denied welfare to children whose mother was living with a man, unmarried. The decision benefited an estimated 500,000 poor children, who had previously been excluded from aid. It set the precedent that welfare eligibility standards are legally enforceable

rights, laying the foundation for welfare as an individual entitlement.

1970- Goldberg v. Kelly- Set in motion what has been called the "procedural due process revolution," the Court ruled that welfare recipients were entitled to notice and a hearing before the state could terminate their benefits. Welfare benefits became a matter of statutory entitlement for those who met eligibility requirements.

The 1980s became the era of welfare rights backlash. In 1984, Charles Murray published "Losing Ground: American Social Policy" a criticism of the welfare system and how it hurts the poor it is supposed to help. This book became one of the cornerstones of President Reagan's domestic policy in his criticisms of "big government" and characterizations of so-named "welfare queens." Many flaws in the welfare system were exposed, as major cases came forth where the system was being seriously defrauded. The welfare queens were those who made their livings and small fortunes by taking advantage of the entitlement mentality inherent in the system. This mentality was evident on both sides--the government that handed out the money without requiring responsibility or much accountability on the part of the recipients, and the

recipients who were not given incentives to become self-sufficient. Unfortunately, this mentality also created generations of welfare recipients, where living on government aid became a legacy and a way of life for many families. Many disadvantaged teens and young women also saw the system as a way to make a living if they either couldn't find or didn't want work. A pregnant female was automatically entitled to receive cash aid, along with food stamps and housing assistance. The procreation of more children added more income to the household as additional aid was given to support them.

In 1988 The Family Support Act was passed as the first effort to bring in welfare reform, introducing a concentration on jobs and employment. However the program was severely under-funded and reforms were generally viewed as unsuccessful.

The 1990's saw what is referred to as - "Republic Revolution." Anti-welfare sentiment grew, linking it to "family values" and categories of "deserving" vs. "undeserving" poor. A higher percentage of women were in the workforce than ever before, and disgruntled feelings abounded against those who "sit at home and get paid to do nothing."

In a culture where the work ethic is king, those deemed able-bodied who don't work are looked upon as moochers and held in societal contempt. In her book *Pitied but Not Entitled: A History of the Single Mother and Welfare*(1994), Linda Gordon sums it up well:

In two generations the meaning of "welfare" has reversed itself. What once meant well-being now means ill-being. What once meant prosperity, good health, and good spirits now implies poverty, bad health, and fatalism. A word that once evoked images of pastoral contentment now connotes slums, depressed single mothers and neglected children, even crime. Today "welfare" means grudging aid to the poor, when once it referred to a vision of a good life. (37)

The System Today

As the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) eliminated the open-ended federal entitlement program of AFDC, it created a block grant for states to provide time-limited cash assistance for needy families. This replacement program is referred to as Temporary Assistance for Needy Children (TANF). The

goals of TANF are to provide assistance to low-income families with children so they can be cared for in their own home, reduce dependency by promoting job preparation, reduce out-of-wedlock pregnancies and encourage the formation and maintenance of two-parent families.

The major changes of the new system:

- 60 month lifetime limit of receipt of benefits
- increase work participation requirements
- mandatory increase of sanctions for failure to participate in work requirements (Administration for Children and Family Fact Sheet, 1996)

States were given broad authority to restructure their welfare programs within the confines of strict time-limits and work participation requirements, and counties were given a significant amount of control over the design and direction of local welfare-to-work programs.

In response to national welfare reform legislation, California passed legislation that replaced the existing Aid to Families with Dependent Children (AFDC) and Greater Avenues to Independence (GAIN) with the California Work Responsibility to Kids (CalWORKs) program. With the new structuring, recipients have 18-24 months to seek gainful

employment and the Welfare-to-Work activities available to the participants vary by county.

Current Strategy Used

Persons applying for assistance on or after April 1, 1998 are eligible to receive Welfare-to-Work (WTW) services for 18 months from the date they sign a WTW plan. Participants who were aided prior to April 1, 1998 are eligible to 24 months of WTW services from the date they sign a WTW plan. WTW activities include employment, job search, assessment, education and training, community service, substance abuse treatment, mental health services and domestic violence counseling.

CalWORKs adopts a "Work First" approach to moving people from welfare to work. Their mantra (outlined as their ABC'S) is "A job, a Better Job, a Career." What this means is that the welfare recipient starts with any type of job, just to start working, then she can set her sights on moving to a better job, and finally, she can begin working on a career. The law demands that recipients get a job and keep it, with the emphasis on getting off public welfare rolls as soon as possible.

}

To begin the process, recipients are initially required to participate in a 4-week period of job search. Part of job search is "Job Club" where recipients participate in a variety of activities to help them find a job. These activities may include viewing instructional videos to promote positive self-esteem, guest speakers from the community that may speak on topics ranging from child support recovery to housing, pep talks, role-playing, filling out applications and writing resumes. Participants then devote time to an active job search where they collectively go out and complete employment applications. Participants have to acquire two applications from each place they visit because one completed application has to be turned in to the job search facilitator. In the study conducted by Equal Rights Advocates (2001), welfare recipients interviewed found this practice embarrassing, as they viewed this as a red flag to potential employers, marking them as a welfare recipient with possible subjection to discrimination.

Following job search, single parents are then required to work or participate in work activities a minimum of 32 hours per week. In two-parent families,

one or both parents must work a combined total of 35 hours per week.

Adults must accept any legal job, unless otherwise exempted. It doesn't matter if the job is enough to allow them to be self-sufficient. Benefits may not be used to pursue a higher education degree.

If a participant has not located a job after completing job search, a vocational assessment is done to evaluate his/her education history, skills, and barriers to employment. Based upon the assessment, the participant then signs a Welfare-to-Work plan which is supposed to describe the work activities and supportive services needed. The plan is also supposed to take into account the participant's interests. Once the client signs or refuses to sign the plan, the 18-24 month clock starts ticking.

If participants fail to meet the requirements of the Welfare-to-Work requirements, they will face penalties and/or possible sanctions. Financial sanctions can be imposed when participants fail or refuse to comply with a CalWORKs requirement, refuse to agree to a welfare-to-work plan, fail to show proof of satisfactory progress in an

agreed upon activity, or quit or refuse a job and do not have a good reason for doing so. If efforts at conciliation are unsuccessful, the parent is excluded from the assistance budget for a specified time.

At the end of 18 or 24 months, the parent can still get cash aid only if he or she is working full-time in community service. Community service can be in combination with part-time employment or other welfare-to-work activities. Participants must work or be in community service for a combined total of 32 hours a week for a single parent family and 35 hours a week for a two-parent family.

Participants are entitled to supportive services such as childcare, transportation, and clothing, while they engage in work activities.

Recipients with Deeper Social Problems

CalWORKs requires that domestic violence survivors are to receive referrals to domestic violence agencies and other resources and may be considered for a waiver of their work requirements and time limits. Recipients with disabilities, mental health problems or substance abuse problems are

supposed to receive evaluations and appropriate services.

The California Paradox

Though PWROA requires a five-year limit for receiving public assistance, the state of California has opted not to enforce that limit when it comes to supplying aid to children, only cutting aid from the adults when the five-year limit is reached. This causes another set of issues as adults can opt not to comply and still receive aid for their children. At the time of this study, it was difficult to get concrete information regarding the status of the adults at this juncture, as to whether or not they would still be required to work towards self-sufficiency. In polling various Department of Public Social Service agencies, a definitive answer was not given. This has the makings of a continued entitlement mentality and an area ripe for fraud if not properly monitored.

Common Problems and Complaints of Recipients

Interviews with current and former welfare recipients (conducted in Los Angeles, Tulare, and Sacramento Counties by Equal Rights Advocates, 2001; and San Bernardino and Riverside Counties, by Maximus,

2000), found similar problems and complaints with delivery of services, the most common being a lack of understanding about the time limits and the availability of education, training, and supportive services.

A major problem appears to exist in the area of communication, as regulations and requirements are not relayed in simple language that the majority of clients can understand. Though participants acknowledged receiving some written materials in the mail, low literacy levels or the lack of "user-friendliness" of much of the material proved to be a barrier.

The majority of participants surveyed stated they received most of their information by word of mouth: either off the street, from neighbors and friends, or on the bus. Another common complaint was the lack of information about the different programs and options available to help recipients in their quests for self-sufficiency. There was also a common feeling of "If you don't ask, they won't tell." Many felt that if they're not educated enough to ask questions or be resourceful they will miss advantageous services, as caseworkers

themselves seem not to know enough about CalWORKs or the resources available for the people they serve.

Common Barriers to Employment

Barring negative experiences and wrong information, an individual could be genuinely interested in working but still not willingly seek to acquire a job or skills. The top barriers to getting jobs have been identified as:

Experience	27.5%
Education	25.5%
Lack of skills/training	17.6%
Transportation	7.8%
Interview Skills	7.8%
Criminal Record	7.8%
Child care	5.9%

(Public Policy Institute, 1999)

A four-year study conducted by Manpower Research Development Corporation (Martinson, 2000) followed the employment patterns of welfare recipients, and found that those who were most successful in sustaining employment:

- Had the highest levels of education and skills. These are those who had their high-school diploma or GED, and/or those who had a technical or two-year degree.

- Were more than twice as likely to have a recent work history at the time of random assignment.
- Did not have as many personal barriers, i.e., depression, family and personal problems, family attachment (preferring to stay home with children rather than returning to work) and locus of control (measuring to the degree to which a person feels in control of their life).

Those hardest to employ usually:

- Are older with older children
- Most likely to be married
- Have low education and basic skill levels
- Only half have high school diploma or GED
- Long history of welfare receipt
- Have higher percentage of barriers in terms of family or personal problems.

The Self-Esteem Issue

Low self-esteem, coupled with other barriers, is also a significant factor that impacts employability. Studies on welfare stigma propose that long-term participation in welfare diminishes self-esteem and self-efficacy among low-income single mothers because recipients are placed in

a humiliating relationship with the welfare system.

(Goodban, 1985; Jarret, 1996; McLoyd & Wilson, 1991).

Long-term welfare recipients had a lower sense of personal efficacy than their short-term counterparts. Mothers with a lower sense of personal efficacy were less likely to mention work as an alternative, and were more likely to report thinking of no alternatives when asked to speculate about what they would do if they could not receive welfare. In contrast, mothers with high self-efficacy were more likely to state that they would be likely to find work and not need welfare in the future. (Kunz; Kalil, 1999)

According to Maslow's Hierarchy of Needs (Olson, Jerry C; Peter, Paul J, p.554) the need for self-esteem must be realized before an individual can move on to self-actualization, or finding that sense of satisfaction with self. An individual needs a firmly based, high level of self-respect, as well as respect from others. Satisfaction gained in these areas brings about self-confidence and a feeling of value as a person.

Types of Jobs Most WTW recipients Hold

Welfare workers are concentrated in occupations that typically consist of low-skill, low-wage, high-turnover

jobs. Relative to other adult workers, welfare counterparts and welfare workers are vastly under-represented in managerial and professional occupations, and are especially over-represented in service sector jobs. Welfare workers are also concentrated in industrial sectors of the economy that are typified by low-skill, low-wage, high-turnover jobs. Welfare workers earn substantially lower wages than other adults employed in the same industry. Thus, not only are welfare workers and welfare recipients concentrated in low-paying industries, they tend to occupy the lower-level jobs within an industry.

Profiles of Three Welfare-to Work Participants

Personal interviews were conducted with three women who have had more than five years experience with the California welfare system and though their individual circumstances differ, their frustrations and feelings of helplessness with the system are similar.

Darlene S., 48 year old Caucasian female

- Has high school diploma
- Has been in and out of the system for ten years.
- Has two children ages 16,17

- Had reconciled with alcoholic spouse and was with him for five years before his death last year. When alive, his disability was bringing in income. Since he wasn't the children's natural father, they cannot draw any Social Security benefits.
- Began working at McDonald's as a crew member 5 years ago and was promoted to shift manager. Current wage is \$9.20 an hour

Darlene is very interested in doing office work and has computer aptitude. She is working on her skills at home and by volunteering at her church office to try to get in that line of work. She would like to go to school, but with her varying work hours, that's difficult to do.

She feels that Job Club didn't adequately prepare her to find a job. The majority of time was spent on the phone calling companies to see if they were hiring. For one week, they were required to put in 7 applications a day. She had not taken advantage of any of the transitional services because she didn't get an understanding of how it all works, and the system itself can be frustrating. She could have qualified for additional vocational training to move from the "A job" on to a better job and then a

career, but didn't have a caseworker willing to keep up with her to help her along that pathway.

Personal appearance: clean and neat, but very plain and dowdy. Doesn't do much for personal appearance and wears hair long and shaggy.

Angela H., 39 year old Black Female

- Does not have high school diploma or GED
- Started in the system at 15 years old with her first child
- Has three children at home now, ages 12, 8 and 5
- Married for 8 years but is currently separated from spouse
- Has had intermittent periods of being on welfare
- Has discontinued cash aid but still gets food stamps
- Was using child care subsidy, but got frustrated with the paperwork and the slow pay to providers. Now uses other relatives and spouse(who is currently disabled) for child care
- Working at Carl's Jr. for past three years. Promoted to shift manager.
- Current wage \$8.90 hr.

Angela is very interested in going to adult school to finish her education so that she can qualify for a better job. However with her ever-changing schedule at work, it's not possible. At one time she was working a 7 p.m. to 3 a.m. shift. When asked why she didn't tell them she couldn't work those hours because of having children at home, the basic reason was the fear of having her hours cut and the possibility having to deal with the welfare system again and the humiliation and stigma of it. "They just get too much into your personal life" she lamented. "Besides, I'd rather do what I can on my own."

When asked about using transitional services, she wasn't really aware of anything offered that would benefit her.

Personal appearance: Neat clean, but plain. She doesn't do much for personal appearance and appears to be stressed most of the time.

Sydney B., 29-year-old Black female

- Does not have a high school diploma or GED
- Was raised on welfare
- Had her first child at 16—that child has been living with its father for past 10 years

- Has two other children, ages 3 & 1, from another relationship
- She and children live with the children's father to whom she is not yet married
- She's currently receiving cash grant, food stamps and medical benefits-case worker doesn't know she's living with her boyfriend who is employed.

Sydney is frustrated with the system because of the requirement to just find any type of job. She wants a career in cosmetology, and even though the WTW requirements would allow that, it's only at the third stage of the work requirement tier. They require her first to just start working. So she's just working the system to delay the process of having to go work at any type of job. Sydney is actually in a noncompliance mode which is a serious problem in WTW programs (most counties report that for any given activity, between one-third and one-half of recipients fail to attend when instructed to do so), and currently appears to be one who is "unaccounted for". She hasn't faced noncompliance sanctions yet because her caseworker is probably spending most of her time with the compliant section of her

workload. She does hair braiding on her own and the income from that, plus sharing living expenses with boyfriend, is helping her to make it. She would like to be self-sufficient, but with the instability of her relationship and the type of work she does, she's not ready to let the system go.

Personal appearance: Keeps herself very neat and does take time on her appearance, however she is very overweight.

Commonality among the women

All three of these women have an inner drive to make a better life for themselves and their children; however, they're lacking the information, knowledge, or support system to do it. All have a level of frustration with where they are in life because they know they can do better if they could just find the way.

All of them have self-esteem issues. All are (or were) with men who are not as supportive as they could or should be, and men who at various times have done things to undermine their quests for success. In a June 7, 2002 telephone interview with S. G. Brown, of the Innovative Alternatives for Women program in Charleston, SC., when discussing the personal barriers many of these women have

to overcome, she stated a common one is dysfunctional relationships. Most are in the area of male-female relationships where the male counterpart may start feeling threatened by the advances the woman may be making, and will start doing things to sabotage her success. Some even have family members who have been non-supportive and critical for years, and they have to learn to expect and overcome the criticism they'll receive for starting a new program or a new way of life.

For a Welfare-to-Work program to be successful, these are some of the personal issues that will need to be recognized as important, with program components in place to address them.

The physical appearances of the women were mentioned because the attention or lack of it given to personal appearance, gives some insight into an individual. These women seem to "avoid" themselves and their own personal needs, almost as if there is a fear of it, or a feeling of not having the right to think and do good things for themselves. The argument could be made that perhaps they can't afford to do things for themselves, which may have some validity.

President Roosevelt's warning rings true--the continued dependency on relief has served as a narcotic, and the current strategy seeks to shake its junkies cold turkey-style without proper preparation. The current mantra of "just get a job" is not enough to move an individual from dependency to self-sufficiency. The idea of work as something to be desired and pursued must be "bought," with the ways and means in place to carry out the transaction, with the purchaser feeling they've made a good choice.

CHAPTER THREE

A MORE PROMISING APPROACH

The Case for Social Marketing

Changing consumers' attitudes and perceptions to get them to buy into a product or service induces action that can lead to repeated behavior. This is more effective than forcing adoption of the behavior.

For a more effective approach in Welfare-to-Work programs, the use of social marketing strategies promises better success. Social marketing is defined as "the application of commercial marketing technologies to the analysis, planning, execution, and evaluation of programs designed to influence the voluntary behavior of target audiences in order to improve their personal welfare and that of their society" (Andreasen,7).

Social marketing uses concepts from commercial marketing to plan and implement programs designed to bring about social change, with the ultimate objective of bringing about behavior change. The emphasis in social marketing is predominately on non-intangible products such as ideas and practices, as opposed to the tangible products and services that are the focus of commercial

markets. For a few examples, the social marketing approach has been used successfully by:

- The National High Blood Pressure Education Program, in increasing awareness of and influencing those with high blood pressure to obtain treatment (Andreasen,18-21)
- The Stanford Five-City Project - to influence moderately motivated male smokers to sign up for a smoking cessation program (Andreasen, 26-28)
- Population Services International, by influencing young people in Zambia to practice abstinence by making it the "cool" thing to do (PSI Profile, April 2003)

The key points of social marketing are:

- The ultimate objective is to benefit target individuals or society and not the marketer
- The basic means of achieving improved welfare is through influencing behavior, in most cases bringing about a change in behavior
- The target audience has the primary role in the social marketing process- recognizing that the customer/client holds the key to success as it is the customer who must ultimately undertake the promoted action. (Andreasen,8)

As with commercial marketing, social marketing incorporates the 4 P's of product, place, price and promotion for intervention.

Product - the behavior being marketed

Price - The costs to the consumer for making the exchange- the target consumer must believe that the benefits they receive will be greater than the costs they incur.

Barriers that must be overcome for the desired behavior to be achieved can also be addressed as price.

Place - the behavior must be easy to do and available in places that reach the audience and its lifestyles.

Promotion- getting the message out through channels that reach the target consumer.

For bringing about effective behavior change in Welfare-to-Work clients, a marketing strategy that is customer-centered, recognizing the customer's wants and needs, must be in place. Change will only come about by starting with the customer's reality, with the program elements being adapted to the customer's perception of needs and wants. This line of thinking may seem unnecessary with a social service program that the customer is dependent on. The general thought would be the customer is obligated to the system since she's

receiving benefits, and should just do what she's told since the power is in the hand of the benefiting agency. However, for mandated objectives to be met there needs to be a change in the organizational culture, where the client is viewed as a partner to bring about dual success.

The marketing discipline recognizes that consumers go through a process of steps in deciding to purchase a product or idea where high involvement decisions are involved. High involvement decisions are those where consumers think about the decision in depth, see significant risks, collect a good deal of info, and are often emotionally involved in the choice. The decision to do what it takes to become self-sufficient is one of high involvement, as the client must assess how this will affect her lifestyle, children, and personal relationships.

In understanding how the behavior-change process evolves in context with building a comprehensive model for application to welfare-to-work clients, five common behavior theories were examined.

Behavior Theories Reviewed

Theory of Reasoned Action/Planned Behavior (Ajzen, Icek; Fishbein, Martin; 1967)

According to the theory of reasoned action, the most important determinant of a person's behavior is behavior intent. The individual's intention to perform a behavior is a combination of: her own attitude toward performing the behavior and 2, what significant people in her life think about the behavior, and how motivated she is to meet their expectations.

A person can be highly motivated by her own attitude and subjective norms but if the behaviors are not fully under her volitional control, the desired behavior may not be performed due to environmental conditions. Perceived behavioral control comes into play as a person's motivation is influenced by how difficult the behaviors are perceived to be, as well as the individual's own perception as to whether or not she can perform the behavior.

A welfare recipient venturing into the workplace for the first time needs to have the perception that she can perform the desired behavior--attaining and keeping a job.

This model also brings into focus those whose opinions influence the recipient. Is there a support system in place to help her through changes? Is there a man who will be threatened by her strides towards independence? Is there a lack of motivation, and if so, how will that be addressed?

The Health Belief Model (Hochbaum, Godfrey; Kegels, Stephen; Rosenstock, Irwin; 1952)

This model states that an individual will take action to prevent, screen for, or control a disease or condition based on the following factors:

Perceived Susceptibility: The individual must believe that he or she is susceptible to the condition

Perceived severity: The individual must believe that getting the disease or condition leads to severe consequences.

Perceived benefits to taking action: The individual must believe that engaging in the preventative behavior will reduce the threat or provide other positive consequences

Perceived barriers to taking action: The individual must believe that the tangible or psychological costs of performing the behavior are of less magnitude than the benefits.

Cues to Action: The individual must encounter something that triggers readiness to perform the behavior.

Self-efficacy: The individual must believe that he or she can take action.

The "disease" or condition is continued dependency. Does the WTW client recognize this dependency as detrimental? Is she fully aware of the negative consequences of remaining in this state? Are the prices to be paid in leaving this state of being worth paying? Can she do it?

Stages of Change Theory (DiClemente, Carlo; Prochaska, James; 1979)

States there are five stages which individuals pass through in taking on a new behavior. These stages are:
Pre-contemplation: The individual is not aware of potential problem and doesn't consider the behavior as being appropriate for her at this point in her life. This stage generally will not apply to WTW clients, because they are aware they need to change. However, one could be aware and still not consider the behavior as needing adherence to, especially with the CalWORKs current policy of continued funding of the children.

Contemplation: Individual begins considering and evaluating the recommended behavior. In this stage, the individual is evaluating the positive and negative consequences of the behavior, what others expect of her, and her beliefs about her ability to perform. At this stage, emphasizing the benefits and increasing social pressure can help move her to the next stage.

Preparation: The individual has decided to act and is trying to put in place whatever is needed to perform the behavior. At this stage, if she encounters many barriers, the process may stop so it is important to minimize the perceived barriers where possible and give needed skills.

Action: Individual is performing the behavior for the first time. Positive reinforcement is important at this point, so that she will continue to perform the behavior.

Confirmation or Maintenance: The individual is committed to the behavior with generally no desire or intention to return to earlier behavior. Continued reinforcement and tips on maintaining the commitment are helpful.

These models do lack taking into consideration the environmental factors that may influence behavior, such as the individual lack of child care or access to reliable transportation.

Social Cognitive Learning Theory (Bandura, Albert, 1986)

This theory argues behavior change is influenced by an interaction of an individual's personal factors, behavior, and the environment. The individual is motivated to act if she believes the positive outcomes outweigh the negative ones. Additionally, a role model component comes into play: if the individual observes someone similar to her performing the behavior and being rewarded for doing so, the individual is more apt to follow suit. In developing this program for WTW, a component where a WTW client can be in position to observe someone similar to herself, perhaps a former welfare recipient, in current employment and reaping the rewards of independence. This can be accomplished with something akin to job shadowing.

Diffusion of Innovations Theory (Rogers, Everett 1983)

Helps to explain the process of social change in the adaptation of a new idea, practice, or object that is perceived as new by an individual or other unit of adoption. Diffusion is the process by which an innovation is communicated through certain channels over time among the members of a social system. Individuals of a social system are categorized in groups based on when they accept the new idea or practice. Innovators- those who are

venturesome and willing to take risks; early adopters-adopts a new idea/practice early; with discretion and often influences the early majority: early majority adopters-not risk takers but are the next group to catch on; late majority adopters- skeptics, slow to move to new ideas; and laggards, the last group who are very hard to change. The most effective communication channels for disseminating information about a new idea or practice are opinion leaders and peer-to-peer social network. The early adopters are those looked to as opinion leaders. If some early adopters can be identified within the program, they can be cultivated as opinion leaders in a peer-to-peer social network established for WTW clients that fall into the latter categories.

Psychological Principles that Influence Behavior

Additional strategies that can be used in moving clients toward desired behavior change:

The Value of Making Public Commitments

Studies have shown that when people make public commitments, the desire to be viewed as consistent (which our society emphasizes; to be non-consistent is viewed negatively) will lead them to carry those commitments out.

(Cialdini, 58-113) Written commitments have been found to bring about long-term change, and commitments made publicly are effective in making behavior change likely. The commitments must actively involve the person without the use of coercion for them to be effective. Starting with small commitments generally lead to larger commitments.

The Power of Incentives

Incentives are useful when the motivation to engage is low, or when people are not performing effectively. Incentives are most effective when they are visible and when used to reward positive behavior. (McKenzie-Mohr; Smith, 103-115) Incentives can be monetary and non-monetary. Non-monetary incentives, such as social approval, can exert a strong influence upon behavior.

The Fear of Potential Loss - The Scarcity Principle.

The idea of potential loss plays a large role in human decision-making. By believing access to something is limited makes that thing more desirable and motivates one to action as to not miss out. (Cialdini, 238-271) The Innovative Alternatives for Women program, covered later in this paper, uses this principle in that it doesn't allow just anyone into the program. The workshops are kept

small and spaces are competitive. A potential client of the program advised the director that she could not, under any circumstances, meet the 8 a.m. program start time. The earliest she would be able to get there would be 8:20. She was sympathetically, but firmly told, that without being there at the required time, she would not be allowed to participate and that the space reserved for her would be given to someone who could meet the requirements. Facing potential loss, the client made the necessary arrangements and the commitment to be there on time.

Use of Prompts

Visual or auditory aids used as reminders, can be built into a program to encourage engagement in positive behaviors. Written materials and slogans are utilized most. (McKenzie-Mohr; Smith, 61-70)

Providing Value Satisfaction

People seek services and products that satisfy desires to be successful, independent, and self-reliant. A scheme of instrumental (preferred modes of conduct) and terminal (preferred states of being) values, identified according to the research of Milton J. Rokeach ("The Nature of Human Values, New York; Free Press; 1973),

provides an outline of the values of the American culture (see Appendix A). A comprehensive program/service would reference and incorporate components that seek to provide satisfaction in these areas.

Model Programs

Several programs that have shown marketable success in helping welfare clients achieve sustainability in their moves to self-sufficiency were reviewed.

Innovative Alternatives for Women Charleston, S.C.,

is an occupational skills and health training center which is operated by a partnership of more than 25 businesses, universities, faith communities, government agencies, community organizations, and the local Enterprise Community. Each of these contributes talents or resources to the program. Classes are kept small (between 10-12 women) to give individualized attention. The program has 7 content areas in a 12-week, 480- hour program. Content modules are:

- Motivation to Work - welfare reform is explored and the concept of change and the stress that develops is addressed. Self-esteem issues are addressed, also.

- Preparing to Work - Time management skills, concept of customer service, business etiquette, resume and application preparation, interviewing, asking for a raise, work ethics, workplace culture
- Occupational Skills -170 hours of training in the use of computers, word processing programs spreadsheets, and Internet services
- The Professional You - focuses on grooming, building an appropriate work wardrobe and social skills
- Financial management- emphasizes importance of a good credit rating and teaches how to repair damaged credit history, as well as how to evaluate wants vs. needs, develop a budget, save money, and invest for the future
- Building stronger families - Health promotion, nutrition, common health care problems and growth and development of children are discussed. Also taught are parenting skills, communication techniques, and problem-solving skills.
- Legal Issues - Topics include family law, domestic violence, types of courts, employees' rights and responsibilities, child support and divorce

Follow up meetings are held monthly for a year after graduation because IAW recognizes that these women need ongoing support to be successful as their social problems do not disappear when they enter a training program or obtain jobs.

Forty-seven of the 59 women who started the program completed it including the year-long follow-up component which had a dropout rate of 21%. Eighty-five percent went on to attend college full-time or into working in entry-level career positions (wages from \$5.30 to \$11.00 per hour; average=\$7.25). The other 15% enrolled in college part-time One graduate became a homeowner through the IAW-Charleston Habitat for Humanity Partnership and others are pursuing home ownership.

This program follows components from several of the examined behavior theories. From the Health Belief Model, perceived susceptibility is addressed in exploring welfare reform and the participants are given benefits to taking action. For example, the woman who had to make the choice between getting there on time or not being a part of the program shows through her decision to participate, that she recognized her susceptibility to the disease or condition of continued dependency. The perceived benefits

to taking action provided positive consequences of gaining occupational skills and knowledge in the areas such as financial management and legal issues. Her perceived barrier to taking action (the ability to get there on time) was of less importance than whatever cost she incurred to participate in the program. With the various components the program covers, it recognizes that behavior change is influenced by the interaction of the individual's personal factors, behavior, and their environment (Social Cognitive Learning Theory). The Diffusion of Innovations Theory can be deployed with recruitment of their early adopters as opinion leaders and mentors in a peer-to-peer social network.

Putting Families First, Greenville S.C.

Now a national model, Putting Families First recruited nearly 900 groups statewide—from fundamentalist churches to liberal organizations—to help hundreds of families in their quests for self-sufficiency. For each client that needs services, the church or an association puts together a team to help the client with everything from resumes to fixing a broken toilet to lining up health checkups. What makes the program special is the volunteers, who are personal and direct in providing

hands-on assistance, as well as becoming voices for day care, medical insurance, transportation needs, and other services needed. Clients are in essence "adopted" by a team who is there to stick with them as they journey the road to self-sufficiency, and are matched as closely as possible with people that can relate to where they are. Getting the community involved this way has contributed to a 65% drop in welfare rolls.

This model employs the use of a support system providing motivation, positive reinforcement and modeling, while adding to the positive aspects of the client's environment with those whose opinions can influence her.

Project Match

Established in 1985, the purpose of Project Match is to help welfare recipients achieve economic and social stability through customized placement and long-term supportive services to welfare recipients, while documenting lessons about the process of leaving welfare. The project was started to serve residents of one of the country's most economically disadvantaged communities-- the Cabrini-Green housing project in Chicago. The program's distinguishing feature is its long-term, highly flexible, individualized approach to case management.

Each participant is assigned to a caseworker that works with the participant until she has made a successful, long-term transition from welfare to work.

Project Match views the transition to work as a process -- characterized by false starts, setbacks and incremental gains -- which often takes many years to complete. It has developed a model called the Incremental Ladder to Economic Independence. The Ladder establishes incremental benchmarks to measure progress and arranges activities so that they are progressively more demanding. The top rung of the ladder is an unsubsidized, well-paying job with benefits. The bottom rungs include educational/training and self-improvement activities; internships; voluntary work; and child-focused activities, such as getting children to school on time or regularly taking them to extracurricular activities.

The program services include setting and assessing participants' goals; locating jobs; monitoring progress; helping with the transition from one career step to another; tracking monthly placements and status changes over several years; and publicly recognizing participants' achievements through newsletters, parties, certificates, bulletin boards, etc. Project Match also "brokers" needed

services that it doesn't offer directly, such as GED and vocational training.

This model applies a holistic approach, addressing issues of behavior, environment, and personal factors. Stages of change are recognized and addressed while applying the necessary support system.

The Alternative Work Experience Program in Philadelphia, PA, stresses the value of simultaneous participation in education and work experience activities for WTW clients. Clients receive on-the-job training by working as community service interns at non-profit organizations; while attending seminar-type classes that deal with such topics as developing critical thinking and conflict resolution skills, understanding the economics of the Philadelphia area, and how to work with people of different backgrounds. Their goal is to provide people with the tools to develop long term career paths through a step-by-step progress rather than one-shot training activities.

Within this integrated service learning model, community service experience is used as the basis for job readiness training and other lessons. For example, the conflict resolution seminar encourages participants to

bring in potential conflicts from their internship site for discussion. The intern is given alternative ways to handle the conflict, which is then applied at the work site.

The role of case management is to empower the individual to find the resources necessary to deal with the problems that crop up during a lifetime, rather than sticking with the belief that barriers disappear once a paying job is landed.

The participants are placed in community service jobs that closely match their skills or career goals. In the first year of the program, (1993-94) 80% of their participants found full-time work, with 67% being paid \$6.00 an hour or more, and 76% of those jobs paid health insurance benefits. In the second year, 46% found full-time jobs, with 57% being paid \$6.00 an hour or more and 31 % having health insurance benefits. In 1993, the average wage was \$9.18 an hour and in 1994 it was \$7.26 an hour. A year later, 88% of participants were still working and the majority had improved their positions at their places of employment.

The program components focus on helping participants succeed by:

- Providing work experience and links to employment
- Helping them envision a career
- Helping them to value and use education and training
- Developing skills in juggling work, education, and family
- Moving beyond their home communities

These components provide motivation, support, modeling and the development of positive self-esteem and self-efficacy.

CHAPTER FOUR
DEVELOPMENT OF A PSYCHOLOGICAL
MODEL FOR CALWORKS

Components from the successful welfare-to-works programs coupled with social marketing strategies provided the basis for developing a psychological model for the CalWORKS program. The marketing mix is outlined as follows:

Product

The product here is a behavior change that will help a Welfare-to-Work client move from dependency to self-sufficiency.

Price

What it's going to cost the client to acquire this new behavior. Individuals will have to change habit patterns, acquire new mindsets and become more responsible. Some barriers to overcome may include child care and transportation issues.

Place

The best place to reach these customers will be thorough their social workers, food stamp locations, medical offices that provide services to Medical patients, and at home via the CW-7 forms that have to be filled out and returned monthly for continued assistance (See appendix B for CW-7 form).

Promotion

Promotion of the campaign/program can be done via: posters in the Department of Public Social Services offices and food stamp distribution centers, orientation sessions using opinion leaders, mail inserts attached to CW-7 forms, and TV commercials during daytime television shows.

Model Outline

The targeted segment for this program includes those with low-skills and little or no work experience and those who have been on welfare a long time with no extenuating personal or family issues. This segment is identified through a preliminary assessment process, which is done prior to any participation in work activities, such as Job Search.

Orientation (1-2 days) Goal: Preparation for change.

- Provide motivation
- Give benefits given for taking action
- Promote positive consequences of benefits while recognizing barriers

Use of a motivational video highlighting Welfare-to-Work clients that have completed the program and those who are still going through it. The clients on the video will talk about some of the reservations and obstacles that they had to overcome and how they made it through. This is designed to give a positive view of going to work and to get the client thinking about the benefits of working and being self-sufficient, while instilling thoughts that this is doable. Program participants will discuss the video and give feedback, while addressing their own personal issues with going to work. Participants will be encouraged to write out their desires--what it is they want to achieve in life, what kind of goals they would like to set, and then recognize and identify their own barriers to what they want.

Boot Camp (4-6 weeks) Goal: Build Self Esteem/Self-
efficacy and Job Readiness

- Use of persuasion and motivation
- Improve ratio of benefits to costs
- Incorporate written and verbal commitments
- Assign a mentoring factor

This module will concentrate on building self-esteem and a "can-do" attitude by going through some introspection exercises individually and in groups. Former welfare recipients will be used as opinion leaders to address issues, as well as professional women, relative to the participants in areas such as race and background, from the business community. Participants will write out their goals and make public commitments to completing the program and a continued pursuit of self-reliance. Topics covered for job readiness will include resume and application preparation, time management skills, balancing work and home life, business etiquette, dressing for success, work ethics and customer service.

Job-training and education (24-32 weeks) Goal: Development of skills and knowledge to carry out the behavior.

- Make use of reference groups/peer-to-peer networks

- Modeling
- Reinforcement techniques
- Use of incentives

During this part of the program, participants will fulfill 4 days a week as interns in community service positions at job and agencies they're interested in. This will give them hands-on experience while building work experience. 1 day a week they will continue in seminar style classes that will address workplace dynamics and personal issues as financial management, communication techniques, and legal issues. Having the participants convene in class one day a week is important to supply a form of security for them with camaraderie, continued reinforcement, recognition of successes and a forum for problem solving.

On completion of this stage of the program, a graduation ceremony will be held, and some type of cash incentive or other type of significant reward can be given.

Interim Assessment

Individual is then assessed for next step- will she go into vocational training or search for a job.

- Continuance needed in mentoring and follow-up
- Reinforcement needed for possible cognitive dissonance that may arise

At this point, client should have more concise personal direction in searching for a job or going into vocational training.

Maintenance Stage

An ongoing support group should be established for monthly meetings. Some type of career center should be available for continued aid in job seeking and personal development.

Testing the Model

To put the model in practice, a pilot group of Welfare-to-Work participants was set up as a workshop. There was a time constraint of seven weeks, with participants allowed to participate one day a week for 3 hours, so the area chosen to focus on was that of self-esteem. The goal of the workshop, titled BOOST - Beat Obstacles to Obtain Successful Transitions- was to help

clients discover/re-discover their dreams in life, build self-esteem and self-efficacy, and give support to help them gain confidence.

The pilot group members were recruited from intake sessions for welfare recipients that were either at the stage of being placed or had already been placed in a community service position. When recipients get to the point of being assigned community service, they are considered the "hard to serve" because they have not yet secured employment and must now "work out" their cash grants through community service at non-profit organizations or government agencies. One thing that was surprising and a bit puzzling were women who had been in long-term community service assignments, who were offered the workshops by their case managers, yet opted not to take advantage of them. Lunch was provided at each meeting, as well as the chance to win door prizes.

The pilot group started with five women; three completed the process, one did acquire employment before the end of the pilot program, and another opted to just focus on doing her community service assignment.

Profiles of Pilot Group Members

The participants came from diverse backgrounds and represented three market segmentations which were derived according to the findings of Manpower Development Research Corporation cited earlier (page 22). Most were facing the end of their lifetime limits for government assistance. Ariana S., 27-year-old Hispanic Three children ages 6, 4, and 18 mos.

- Separated with plans to divorce drug-abusing husband.
- No prior work experience
- Currently living at her parents with her children.
Younger siblings also there
- Went through a training program for reception and office work
- Been on and off AFDC for six years. Coming to end of her lifetime limit.

Though lacking prior work experience, Ariana should be the most employable because she has her high-school diploma, some technical training, and doesn't have extenuating personal or family circumstances. She represents one market segment, referred to for the purposes of this project as segment "A."

Estella M., 40-year-old Hispanic female

- Three children ages 13, 17, 20. Only responsible for 13-year-old. 17-year-old son incarcerated. 20-year-old daughter independent.
- Has history of abusive relationships
- In a community service position performing building maintenance
- On welfare for twenty years. Coming to end of lifetime limit

Estella is a long time welfare recipient with a higher percentage of barriers in terms of family and personal problems. Her history is marred with drug abuse and domestic violence and possibly some issues with chronic depression. She represents a segment ("B") that should be required to receive a behavioral and psychological assessment before being required to find employment.

Karrie B., 40-year-old Caucasian female

- Three children ages 21, 18, 16. Only dependent is 16-year-old son
- Married twice. History of dysfunctional relationships
- Youngest child currently lives with her father. She lives elsewhere, wouldn't elaborate

- Received training in landscaping
- Been in a community service position for a year, doing grounds cleaning and miscellaneous
- Welfare recipient for twenty years. Coming to end of lifetime limit

Karrie does have current work experience in community service and has her high school diploma; however she is older with older children and has been on welfare for a long time. Additionally, she has a history of dysfunctional relationships, a situation within itself that wouldn't prevent someone from getting and keeping a job, but it does figure as a factor in the total picture. By recognizing that she is in a group that is hard to employ, her case worker can be aware that supplemental services may be needed as well as more time to move her on. She represents segment "C."

Maria N., 36-year-old Black female

- Five children, ages 3-16
- Married, was temporarily separated
- On welfare three years
- Gained employment before completing the program.

Maria has some community college education and work experience. For most of her married life she has been a homemaker, but with marital separation and lack of adequate financial support, she turned to welfare to sustain her family while redirecting their lives. She fits in segment "A" with Ariana, and she did become employed through an agency, prior to completing the workshop.

Pearl S., 48-year-old Black female

- 13 year old child
- Never married
- Evaluated first session as excellent but didn't return.
- Client was on her last chance for reassignment and was in jeopardy of being sanctioned. Records indicated history of alcohol abuse.

Rose is in segment "B", with Estella, as her case file showed probable cause for psychological and behavioral assessment because of substance abuse. Though she enjoyed the first session, it was going to be "too much work" to participate in the remaining sessions, and she preferred to just do her community service assignment.

The Pilot Group Workshops

The workshops were designed to take more of an interest in the women as individuals, raising the consciousness of their own self-worth, and helping them believe that they have something positive to contribute to society.

Session One

The first session was motivational. A seasoned speaker, who has been holding women's seminars and workshops for years and who is very effective in dealing with the issues that women deal with on a personal basis, addressed the group. Her given topic was "Re-discovering Your Dream." The message was very inspirational while dealing with the theme of personal responsibility and accountability for making needed changes. Benefits for making changes were highlighted, and the challenges of change were addressed as well. All participants highly evaluated this session, and some of the women commented that it gave them the hope that they actually *could* make a change in their lives.

Session Two

Participants spent most of this time in redefining their goals and identifying barriers. They wrote out and

shared with the group their own personal commitments to pursuing independence (see Appendix B for sample exercises). As an open discussion, each was able to give and receive assistance. In one written exercise, participants were asked to finish sentences such as "I am valuable because..." and "I can be successful because...". Something that was interesting to note with this exercise was that all of them tied their value and success to their relationships with other people. For example, their completed statements would be something like "I am valuable because I care a lot for my family and do much for them" or "I am successful because I have a good relationship with my child/mother/friend." There were no statements that addressed the self directly, such as "I am successful because I keep trying to improve" or "I am valuable because I have a lot to offer." It appeared there was apprehension in giving the self value and worth for self's sake.

Session Three

One of the assignments during this session was for each participant to write a commercial on herself as to why she is a worthwhile person and to read it to the class. This was hard for all of them, but really hard for

Estella and Karrie, the ones who had been on welfare most of their adult lives. They also had to write out why a perspective employer should hire them. This one they found a little easier to do because it focused more on what they could do instead of who they are.

Also discussed were the obstacles that have to be overcome to reach a goal and each participant, with little prompting, addressed their individual challenges.

Session Four

Another presenter, a cosmetologist and personal stylist, became a part of the remaining sessions. She was selected because her background was relative to the women of the group. She mainly worked by demonstration, which the women evaluated as very effective. In one, she had a tape recording made, using different people's voices, of negative comments people will say such as "Why are you trying another program, you'll never finish," "You'll never amount to anything in life," etc. etc. As she was speaking to them about their self-worth and the things they can accomplish in life, the volume on the tape was gradually increased to where they couldn't hear her, but could only hear the tape. Her point was how they allow "old tapes" to drown out thoughts and voices of progress,

and how positive "self-talk" is one of the things a person can do to make a "new tape." There was also a mirror exercise where each participant was to look at herself in the mirror and repeat a positive statement about her own value and self-worth. Ariana accomplished it, Estella started crying, and Karrie said it, but didn't look at herself. She said it was too difficult.

Within this session, job etiquette, dressing for success and workplace culture were also covered.

Session Five

Several hours were spent at a Ross Dress for Less Department store to show them how to dress for success on a budget. A small gift certificate from Ross's and other donations made it possible to purchase one complete outfit for each woman. The personal stylist helped them select colors and styles that were becoming on them and would look good in the workplace. Estella said she didn't own a dress, nylons, or dress shoes and was very excited to see herself dressed professionally. Karrie, who usually dressed a little on the slouchy side (jeans, no bra), did select a flattering dress and was a little hesitant to compliment herself, however the group made up for her lack of self-approval. Ariana was the easiest as she tends to

keep up a nice appearance anyway. This trip turned out to be the highlight of the program for all of them.

Session Six

During this session, the women received a complete makeover—makeup, hair, and then dressed in the new clothing purchased the prior week. Before and after photographs were taken by a professional photographer and they each were given a special gift— a framed picture of their “new” person. The photographs were to serve as prompts-- a reference point to help remind them of the positive things they learned and as a reminder that they can step out of an old way of living into a new.

Session Seven

A total evaluation of the workshop was done, with participants expressing what helped them the most and ways the workshop could be improved. Unanimously, they wanted more sessions. Once-a-month follow up sessions were planned, as it is vitally important for some type of mentoring component and continued follow up to be in place for continued reinforcement. However the host organization for the workshops lost their funding for continued community service placement, thereby disallowing further sessions beyond one follow up session a month

later. At the time, Ariana was being hired as receptionist at a law firm, Karrie was applying for college, and Estella was attempting to start her own business as a housekeeper.

Principles reinforced in the experiment

The three women that completed this workshop are a part of welfare's "hard-to-serve" category, meaning they had not yet found employment and were nearing the end of their lifetime limits on welfare. At the end of the workshop, they confirmed that their perceptions about themselves had become more positive and their confidence levels had been raised. Subsequently, they all re-started paths to self-actualization they had previously abandoned.

Findings in separate psychological and psychosocial studies (Brooks, Nackerud, Risler, University of Georgia 2000; Briggs, Cinch Valley College 1997) conducted with welfare recipients suggests that perception may be more important than reality in influencing job-seeking behavior in welfare recipients. Cinch Valley College findings suggest that poor-confidence and failure-based thinking of those surveyed, provides conclusive opportunities for programs to positively affect failure-directed attitudes.

However, once this transformation in thinking and perception has taken place, it is vital to have a plan in place for continued reinforcement of the positive new mentality.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

Presentation and Discussion of Findings

To more effectively move welfare recipients to self-sufficiency, there must first be the recognition that this requires a change in behavior, which involves a process in taking the client/consumer/welfare recipient from adopting a service/product/plan, to a commitment stage where they make the "purchase" of what's being sold.

There must be a commitment to perform market segmentation as clients have diverse needs. There is no one mass strategy that will work for all. This requires that clients be assessed up front, before being required to look for a job.

Research is necessary to uncover the customer's needs and wants, and to effectively segment the markets. The CalWORKs program has an advantage in its ability to conduct research because their clients do have to come to them to apply for benefits. At initial intakes, surveys can be conducted where the client can express what she feels she needs in becoming self-sufficient. She can be probed as to how long she thinks it will take for her to

be ready for work, additional services she'll need such as transportation and child care, if there are family problems that could be a hindrance, etc. From these surveys, clients can be placed in employment activities best suited for them, and focus groups can be formed for additional studies.

Individualized attention and strong, committed case management is needed. A structured way of disseminating information needs to be instituted where the same information is given to all welfare recipients, as the current system appears to be disparate in that regard.

Moving welfare recipients from dependency to self-sufficiency appears to be more successful when it involves far-reaching community support. The belief that "it takes a village to raise a child" can be extended to helping this population as well. Though Riverside and San Bernardino counties CalWORKs programs have partnerships with some businesses and government entities, the mindset here appears to be narrower than in other areas of the country. It proved to be a challenge for the San Bernardino community service placement agency affiliated with this project, to get organizations to provide work experience opportunities for welfare recipients working as

volunteers. A similar organization that serves Riverside County reports having the same problem. Some of the organizations approached to utilize the volunteers complained that they didn't have the time to train someone. It may be prudent to investigate changing the rules, allowing community service to be performed at for-profit organizations and business that would be willing to train and provide work experience, much like internships. The CalWORKs program itself would benefit by having a marketing campaign to get more buy-in from businesses, organizations, and the community at large.

The programs that appear most effective are those that take a holistic approach in moving welfare clients from dependency to self-sufficiency. Those that employ a more integrated approach, dealing with multiple issues simultaneously in a structured environment garner more success.

Programs must have components that focus on boosting self-esteem and personal efficacy. Incorporated within the programs should be reinforcement techniques, mentoring, and opportunities for vicarious learning and role modeling.

Recommendations

Provide Individual Assessment First

CalWORKs should amend their process by providing quality up-front assessment of client skills, interests and barriers to employment. The 'Work First' mantra may be getting people off the welfare rolls quicker, but it's not doing anything to raise the standard of living for recipients and their families. The poor are largely remaining poor and working for minimum wage. Riverside County's GAIN program has been pointed to as a successful JOBS training program. The program established a 'Work First' orientation and it has made a difference. In fact, the program has been used as a model program for other counties. Analysis using randomized assignment found that, over a three-year period that the program raised employment rates, increased earnings and lowered welfare payments. However, most of the experimental group were not working five years later, most were receiving welfare, and very few were making the equivalent of \$8.36 an hour at a full-time, full-year job. (California Budget Project, 1998)

More Individualized Treatment

Everyone has different needs and goals, but the current system basically treats everyone the same. Different approaches are needed in helping recipients achieve self-sufficiency depending on their characteristics and circumstances. For example, research has shown that older clients and those who've been on welfare longer have more difficulty obtaining employment. By taking this into consideration, a case manager can be aware that clients in this segment will probably require more extensive services.

More effective education and training

Lack of education and training sentence most clients to low wage jobs. By making training available in fields that continue to grow, such as health care, recipients can qualify for better paying jobs and help them remain a part of the labor force.

Properly train caseworkers and reduce their workload.

Recognizing that a client's experiences and personal sources of information are more believable than the mantras, address the issues that make clients' experiences with the system negative. Properly train caseworkers and reduce their workload. Incorporate some type of incentive

for their individual successes with their clients. Establish some type of client evaluation program. Unless welfare recipients receive information about why they receive different services, many will believe that the system is unfair and capricious.

Amend CalWORKs County Incentive Provisions

Currently California provides financial incentives to counties that have reduced their caseloads due to employment lasting a minimum of six months. However, caseload reductions are not an accurate indicator of success. The State, instead, should reward those counties that do a good job at developing and connecting recipients to quality on-the-job training programs, education (GED, ESL, certificate and degree programs, career counseling and employers that pay livable wages.

Establish a Success Group of mentors

Recruit women who come from low-income backgrounds or who have successfully transitioned from welfare who can encourage and be a part of the support system the WTW client needs. They need to see successful people who have had similar-type struggles and who overcame the difficulties of a threatening task. The cosmetologist/personal stylist was very effective because

her past included three failed marriages, struggling to raise her two young children alone, and dealing with her own personal struggles in developing healthy self-esteem and confidence.

In taking this a step further, a pilot program can be established that will provide the desired job training for Welfare-to-Work clients in different career capacities, with the express purpose of bringing them back as presenters to other welfare recipients. Identify individuals that would be good opinion leaders and role models, and perhaps offer them incentives like the military does for certain occupations. They can receive specialized training in return for agreeing to work as mentors and/or presenters for a pre-determined length of time.

Positive Marketing Campaign

Devise a "positive images" type marketing campaign. For example prepare a monthly flyer or bulletin featuring a woman who has successfully transitioned from welfare to working. Promotional messages can be designed specifically for each segment, to relay an understanding of that market's challenges and needs. To address possible literacy problems and to make the information easy to

understand, materials could be presented in comic book form.

These flyers/bulletins can be in the social service offices and handed out by caseworkers when seeing clients. Adorn the office with posters of smiling women and their children with nice material things in the background i.e., car, nice room of furniture, house. Have photos of women in caps and gowns with a diploma in hand. Also have posters portraying images of assistance for the negative things that have to be dealt with such as depression, substance abuse, and domestic violence. Conclude with information outlining where to get help.

Summary

In signing the Personal Responsibility and Work Opportunity Reconciliation Act, President Clinton stated

Today we are ending welfare as we know it, but I hope this day will be remembered not for what it ended, but for what it began: a new day that offers hope, honors responsibility, rewards work, and changes the terms of the debate so that no one in America ever feels again the need to criticize people who are poor or on welfare,

but instead feels the responsibility to reach out to men and women and children who are isolated, who need opportunity and who are willing to assume responsibility, and give them the opportunity and the terms of responsibility.

(August 22, 1996)

Though the system is currently fraught with challenges, there is great opportunity to have it evolve into a vehicle that can change the course of many families that have been bound by dependency for generations. It can become that channel through which individuals can assume responsibility and be given opportunities that may have seemed unattainable to them before.

Changing attitudes and beliefs takes time, as changing behavior to improve lives of people is not an easy task. However, the understanding of consumer behavior and the different interacting factors that cause consumers to adopt and sustain a behavior change provides a framework to develop and implement strategies that will more effectively and efficiently move people from dependency to self-sufficiency.

APPENDIX A
AMERICAN VALUES CHART AND
ATTRIBUTES/BENEFITS LADDER

Instrumental and Terminal Values of Americans

Instrumental Values (Preferred Modes of Behavior)	Terminal Values (Preferred States of Being)
Competence Ambitious (hardworking) Independent (self-reliant) Imaginative (creative) Capable (competent) Logical (rational) Courageous	Social harmony World at Peace Equality (brotherhood) Freedom (independence) National Security Salvation (eternal life)
Compassion Forgiving (pardon others) Helpful (work for others) Cheerful (joyful) Loving (affectionate)	Personal gratification Social recognition Comfortable life Pleasure (enjoyable life) Sense of accomplishment
Sociality Polite (courteous) Obedient (dutiful) Clean (neat,tidy)	Self-actualization Beauty (nature and arts) Wisdom (understanding) Inner harmony (no conflict) Self-respect (self-esteem) Sense of accomplishment
Integrity Responsible (reliable) Honest (sincere) Self-controlled	Security Taking care of family Salvation (eternal life)
	Love and affection Mature love (sexual and spiritual intimacy) True friendship (close companionship)
	Personal contentedness Happiness (contentment)

Taken from Consumer Behavior and Marketing Strategy, 6th edition, J Paul Peter, Jerry Olson, Page 80

**Attributes and Benefits of Working Towards Self-sufficiency
That Can Be Used to Appeal to Welfare-to-Work clients**

Attribute	→	Benefit	→	Benefit	→	Benefit
Gain job training Gain work experience Gain an education		Feel more competent Gain new skills		More job opportunities		Sense of accomplishment Independence Be seen as competent
Rid self of welfare stigma		Will feel more confident		Self-reliant		Self-esteem
Be free of welfare system		Won't have to report to social service system; have privacy		Gain self-control		Independence
Most people work		Be a part of workforce		Will fit in		Social approval

APPENDIX B
SAMPLE WORKSHOP EXERCISES AND
EVALUATIONS

QUICK PERSONAL SURVEY

1. Are you happy?	Yes	No
2. Do you spend time with your friends?	Yes	No
3. Do you exercise at least three times a week?	Yes	No
4. Do you play a sport, a musical instrument, paint or take classes for interest only?	Yes	No
5. Are you challenged by your job?	Yes	No
6. Do you feel good about your future?	Yes	No
7. Have you read a book for enjoyment this month?	Yes	No
8. Do you like who you are?	Yes	No
9. Do you take "real" vacations?	Yes	No
10. Do you have a mentor?	Yes	No
11. Are you a "strong" person?	Yes	No
12. Can you make and feel confident with your decisions?	Yes	No
13. Are you good at your job skills?	Yes	No
14. Do you trust your instincts?	Yes	No

Do your responses reflect the type of person you want to be? For those statements to which you answered "no" are you satisfied with your response?

WHAT'S IMPORTANT!

What are your values? They are your most important fundamental beliefs. Values provide you with structure that helps organize your life.

If you clarify your values, you create a basic structure upon which you can build your personal life, your career, your business, and all other important aspects of your life.

Review the following list several times and place a check mark by those values that are important to you. Next, prioritize those that are most important by numbering them 1 through 10, 1 being most important.

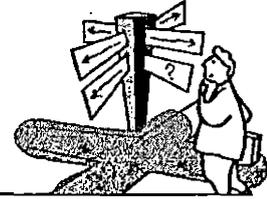
Security	Friendship
Wealth	Retirement
Good health	Being in business for yourself
Relationship with spouse/mate	Long life
Relationship with children	Travel
Relationship with family (parents/other relatives)	Respect of peers
Fame	Spiritual fulfillment
Job/Career	Power
Happiness	Charity/contributing to others (money or time)
_____ Other	

Look carefully at the top five most important values. Do you need to make any adjustments to what you "thought" you wanted. Eighty percent of your energy should be devoted to those five values. Write them below and post them where you will see them every day to keep you focused on what is most important.

The following beliefs, principles, and values are the foundation to my success:

1. _____
2. _____
3. _____
4. _____
5. _____

If you were guaranteed you would not fail, what would you do...



In your personal life?

For your family?

What kind of job would you have?

What are some of the barriers that are blocking your way?

In your personal life?

With your family?

With you getting the kind of job you want?

**BOOST Workshop Evaluation Form for
Rediscovering Your Dream**

Please take a few moments to fill this out and mail it back in the envelope provided

Please rate the following aspects of the workshop using the scale below:

1=Unsatisfactory 2=Satisfactory 3=Good 4=excellent 5= Outstanding

5 Speaker

5 Subject matter

5 notebook/material

Did you find this workshop helpful? Yes, Very
much so.

What did you learn that will help you to "rediscover YOUR dream?"

It doesn't matter what has happened
to you in the past, life could be and it's
great now and in the future.

What changes will you make to help you to achieve that?

Believe that I can.
Do anything I set myself to do.

What did you like best about the workshop? Least? The Best was
that you got to work with really qualified
people and they hear you out.

Would you recommend this workshop to your friends? Why or why not?

I would recommend it, it makes you
feel good to walk out of hear with
a positive attitude.

Please state any suggestions and/or additional comments or remarks.

I am so happy I went through
this workshop. I would probably
want it to last more than 6 weeks.

Thank you for taking the time to fill this out.

**BOOST Workshop Evaluation Form for
Rediscovering Your Dream**

Please take a few moments to fill this out and mail it back in the envelope provided

Please rate the following aspects of the workshop using the scale below:

1=Unsatisfactory 2=Satisfactory 3=Good 4=excellent 5=Outstanding

5 Speaker

5 Subject matter

5 notebook/material

Did you find this workshop helpful? *Yes*

What did you learn that will help you to "rediscover YOUR dream?"

That even if bad things happen to me, I can make my life better. Some things are not my fault

What changes will you make to help you to achieve that?

Going to work harder. Am not going to try to make my mother like me better. Am a good person no matter what she thinks

What did you like best about the workshop? Least?

They make me feel like I'm somebody and they help me understand myself better

Would you recommend this workshop to your friends? Why or why not?

Yes. because everyone listens to you and really try to help

Please state any suggestions and/or additional comments or remarks.

Workshop needs to be longer

Thank you for taking the time to fill this out.

**BOOST Workshop Evaluation Form for
Rediscovering Your Dream**

Please take a few moments to fill this out and mail it back in the envelope provided

Please rate the following aspects of the workshop using the scale below:

1=Unsatisfactory 2=Satisfactory 3=Good 4=excellent 5=Outstanding

5 Speaker

5 Subject matter

5 notebook/material

Did you find this workshop helpful? YES

What did you learn that will help you to "rediscover YOUR dream?"

TO THINK BETTER OF MYSELF TO HELP
ME HIGHER MY SELF ESTEEM AND TO
REALIZE ITS NOT TOO LATE TO DISCOVER MY DREAM

What changes will you make to help you to achieve that? BETTER CHOICES IN
RELATIONSHIPS, GO TO COLLEGE TO OBTAIN MY
DEGREE.

What did you like best about the workshop? Least?

BEST REV GAINED NONE

Would you recommend this workshop to your friends? Why or why not?

YES IT HAS HELPED ME HIGHER MY SELF
ESTEEM AND REALIZE THAT I CAN GET THE
SOBOR CAREER I WANT

Please state any suggestions and/or additional comments or remarks.

I ENJOY COMING TO THESE CLASSES
THEY HAVE HELPED ME ALOT.

Thank you for taking the time to fill this out.

APPENDIX C
PERSONAL WORK OPPORTUNITY AND
RECONCILIATION ACT FACT SHEET

Fact Sheet

Administration for Children and Families

September 1996

Contact: HHS Press Office (202) 690-6343

The Personal Responsibility and

Work Opportunity Reconciliation Act of 1996

On August 22, President Clinton signed into law "The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (P.L. 104-193)," a comprehensive bipartisan welfare reform plan that will dramatically change the nation's welfare system into one that requires work in exchange for time-limited assistance. The law contains strong work requirements, a performance bonus to reward states for moving welfare recipients into jobs, state maintenance of effort requirements, comprehensive child support enforcement, and supports for families moving from welfare to work -- including increased funding for child care and guaranteed medical coverage.

Highlights of "The Personal Responsibility and Work Opportunity Reconciliation Act of 1996" follow.

Making Welfare a Transition to Work

o Work requirements.

Under the new law, recipients must work after two years on assistance, with few exceptions. Twenty-five percent of all families in each state must be engaged in work activities or have left the rolls in fiscal year (FY) 1997, rising to 50 percent in FY 2002. Single parents must participate for at least 20 hours per week the first year, increasing to at least 30 hours per week by FY 2000. Two-parent families must work 35 hours per week by July 1, 1997.

o Supports for families transitioning into jobs.

The new welfare law provides \$14 billion in child care funding over six years -- an increase of \$3.5 billion over current law -- to help more mothers move into jobs. The new law also guarantees that women on welfare continue to receive health coverage for their families, including at least one year of transitional Medicaid when they leave welfare for work.

o Work Activities.

To count toward state work requirements, recipients will be required to participate in unsubsidized or subsidized employment, on-the-job training, work experience, community service, 12 months of vocational training, or provide child care services to individuals who are participating in community service. Up to 6 weeks of job search (no more than 4 consecutive weeks) would count toward the work requirement. However, no more than 20 percent of each state's caseload may count toward the work requirement solely by participating in vocational training or by being a teen parent in secondary school. Single parents with a child under 6 who cannot find child care cannot be penalized for failure to meet the work requirements. States can exempt from the work requirement single parents with children under age one and disregard these individuals in the calculation of participation rates for up to 12 months.

o A five-year time limit.

Families who have received assistance for five cumulative years (or less at state option) will be ineligible for cash aid under the new welfare law. States will be permitted to exempt up to 20 percent of their caseload from the time limit, and states will have the option to provide non-cash assistance and vouchers to families that reach the time limit using Social Services Block Grant or state funds.

o Personal employability plans.

Under the new plan, states are required to make an initial assessment of recipients' skills. States can also develop personal responsibility plans for recipients identifying the education, training, and job placement services needed to move into the workforce.

o State maintenance of effort requirements.

The new welfare law requires states to maintain their own spending on welfare at least 80 percent of FY 1994 levels. States must also maintain spending at 100 percent of FY 1994 levels to access a \$2 billion contingency fund designed to assist states affected by high population growth or economic downturn. In addition, states must maintain 100 percent of FY 1994 or FY 1995 spending on child care (whichever is greater) to access additional child care funds beyond their initial allotment.

o Job subsidies.

The law also allows states to create jobs by taking money now used for welfare checks and using it to create community service jobs or to provide income subsidies or hiring incentives for potential employers.

o Performance bonus to reward work.

\$1 billion will be available between FYs 1999-2003 for performance bonuses to reward states for moving welfare recipients into jobs. The Secretary of HHS, in consultation

with the National Governors' Association (NGA) and American Public Welfare Association (APWA), will develop criteria for measuring state performance.

o State flexibility.

Under the new law, states which receive approval for welfare reform waivers before July 1, 1997 have the option to operate their cash assistance program under some or all of these waivers. For states electing this option, some provisions of the new law which are inconsistent with the waivers would not take effect until the expiration of the applicable waivers in the geographical areas covered by the waivers.

Promoting Responsibility

Comprehensive child support enforcement.

The new law includes the child support enforcement measures President Clinton proposed in 1994 -- the most sweeping crackdown on non-paying parents in history. These measures could increase child support collections by \$24 billion and reduce federal welfare costs by \$4 billion over 10 years. Under the new law, each state must operate a child support enforcement program meeting federal requirements in order to be eligible for Temporary Assistance to Needy Families (TANF) block grants. Provisions include:

o National new hire reporting system.

The law establishes a Federal Case Registry and National Directory of New Hires to track delinquent parents across state lines. It also requires that employers report all new hires to state agencies for transmittal of new hire information to the National Directory of New Hires. This builds on President Clinton's June 1996 executive action to track delinquent parents across state lines. The law also expands and streamlines procedures for direct withholding of child support from wages.

o Streamlined paternity establishment.

The new law streamlines the legal process for paternity establishment, making it easier and faster to establish paternities. It also expands the voluntary in-hospital paternity establishment program, started by the Clinton Administration in 1993, and requires a state form for voluntary paternity acknowledgment. In addition, the law mandates that states publicize the availability and encourage the use of voluntary paternity establishment processes. Individuals who fail to cooperate with paternity establishment will have their monthly cash assistance reduced by at least 25 percent.

o Uniform interstate child support laws.

The new law provides for uniform rules, procedures, and forms for interstate cases.

o Computerized state-wide collections.

The new law requires states to establish central registries of child support orders and centralized collection and disbursement units. It also requires expedited state procedures for child support enforcement.

o Tough new penalties.

Under the new law, states can implement tough child support enforcement techniques. The new law will expand wage garnishment, allow states to seize assets, allows states to require community service in some cases, and enable states to revoke drivers and professional licenses for parents who owe delinquent child support.

o "Families First."

Under a new "Family First" policy, families no longer receiving assistance will have priority in the distribution of child support arrears. This new policy will bring families who have left welfare for work about \$1 billion in support over the first six years.

o Access and visitation programs.

In an effort to increase noncustodial parents' involvement in their children's lives, the new law includes grants to help states establish programs that support and facilitate noncustodial parents' visitation with and access to their children.

Teen Parent Provisions

o Live at home and stay in school requirements.

Under the new law, unmarried minor parents will be required to live with a responsible adult or in an adult-supervised setting and participate in educational and training activities in order to receive assistance. States will be responsible for locating or assisting in locating adult-supervised settings for teens.

o Teen Pregnancy Prevention.

Starting in FY 1998, \$50 million a year in mandatory funds would be added to the appropriations of the Maternal and Child Health (MCH) Block Grant for abstinence education. In addition, the Secretary of HHS will establish and implement a strategy to (1) prevent non-marital teen births, and (2) assure that at least 25 percent of communities have teen pregnancy prevention programs. No later than January 1, 1997, the Attorney General will establish a program that studies the linkage between statutory rape and teen pregnancy, and that educates law enforcement officials on the prevention and prosecution of statutory rape.

Improvements Over the Vetoed Bill

President Clinton vetoed the previous welfare reform bill (H.R. 4) submitted by Congress because it did too little to move people into jobs and failed to provide the supports -- like child care and health care -- that families need to move from welfare to work. "The Personal Responsibility and Work Opportunity Reconciliation Act of 1996" includes several improvements over the vetoed bill, including:

o Guaranteed medical coverage.

The new law preserves the national guarantee of health care for poor children, the disabled, pregnant women, the elderly, and people on welfare. H.R. 4 would have ended the guarantee of Medicaid coverage for cash assistance recipients.

o Increased child care funding and mandatory child care maintenance of effort.

The new law provides \$14 billion in child care funding -- an increase of \$3.5 billion over 6 years -- allowing more mothers to leave welfare for work. States will receive an initial allotment each year from a fund of approximately \$1.2 billion. To access additional funds, states must maintain their own spending at 100 percent of their FY 1994 or 1995 spending on child care (whichever is higher). By contrast, H.R. 4 increased child care funding by just \$300 million over current law, and did not require states to meet child care maintenance of effort requirements to access additional federal child care funding, allowing states to lower their own spending.

o Incentives for states to move people into jobs.

The new law includes a \$1 billion performance bonus to reward states that meet performance targets. H.R. 4 did not contain a cash performance bonus.

o Preservation of nutrition programs.

H.R. 4 would have given states the option of block granting food stamp benefits. The bill would have also capped federal food stamp program expenditures, limiting maximum benefit increases to 2 percent per year, regardless of growth in need for assistance. The new law maintains the national nutritional safety net by eliminating the block grant option as well as the food stamp cap.

o Current law child protection and adoption.

Unlike H.R. 4, the new plan maintains current law on child protection and adoption, and does not reduce funds for child welfare, child abuse, foster care and adoption services.

o Improved contingency fund.

The new law includes a \$2 billion contingency fund to protect states in times of population growth or economic downturn. H.R. 4 included a \$1 billion contingency fund.

o Current law child care health and safety standards.

The new law protects children by maintaining health and safety standards for day care. H.R. 4 would have eliminated health and safety protections.

o Protection of disabled children. H.R. 4 would have cut SSI by 25 percent for many disabled children. The new law eliminates this proposed two-tier system.

o Optional family cap.

Under the new law, states have the option to implement a family cap. H.R. 4 required states to deny cash benefits to children born to welfare recipients unless the state legislature explicitly voted to provide benefits.

Necessary Improvements

President Clinton has stated that the new law requires several improvements. Specifically, he has pledged to fix two provisions of the welfare bill which he believes have nothing to do with welfare reform.

o Food Stamps.

According to President Clinton, the new law cuts deeper than it should in Food Stamps, mostly for working families who have high shelter costs.

o Legal Immigrants.

The law includes provisions that would deny most forms of public assistance to most legal immigrants for five years or until they attain citizenship. The President has said that legal immigrants who fall on hard times through no fault of their own and need help should get it, although their sponsors should take additional responsibility for them.

Building on the President's Work To End Welfare as We Know It

Even before Congress passed welfare reform legislation acceptable to President Clinton, states were acting to try new approaches. With encouragement, support, and cooperation from the Clinton Administration, 43 states have moved forward with 78 welfare reform experiments. The Clinton Administration has also required teen mothers to stay in school, required federal employees to pay their child support, and cracked down on people who owe child support and cross state lines. As a result of these efforts and President Clinton's efforts to strengthen the economy, child support collections have increased by nearly 50% to \$11.8 billion in FY 1996, and there are 1.9 million fewer people on welfare today than when President Clinton took office. "The Personal

Responsibility and Work Opportunity Reconciliation Act of 1996" will build on these efforts by allowing states flexibility to reform their welfare systems and to build on demonstrations initiated under the Clinton Administration.

APPENDIX D
STATE OF CALIFORNIA
RIGHTS AND RESPONSIBILITIES
OF WELFARE RECIPIENTS



RIGHTS, RESPONSIBILITIES AND OTHER IMPORTANT INFORMATION

For the Cash Aid and Food Stamp Programs, and/or Medi-Cal/State-Run County Medical Services Program (CMSP)

These pages give you your rights and responsibilities and other important information. The county needs your facts to see if you are eligible for cash aid, food stamps, and/or Medi-Cal/State CMSP and to figure how much you will get if you are eligible. If you need more information or have questions, ask your worker.

Cash Aid includes California Work Opportunity and Responsibility to Kids (CalWORKs) and Refugee Cash Assistance (RCA). Medi-Cal/State CMSP includes Full Medi-Cal/State CMSP benefits and Restricted Medi-Cal/CMSP emergency and pregnancy related care only.

YOUR RIGHTS

- To be treated equally without regard to race, color, national origin, religion, political affiliation, marital status, sex, disability, or age. You may file a complaint of discrimination if you feel you have been discriminated against by first speaking with your county's designated civil rights representative or by writing to the

State Civil Rights Bureau
744 P Street, MS 15-70
P.O. Box 844243
Sacramento, CA 94244-2430

or by calling collect (916) 654-2107 or for the hearing impaired TDD (916)-654-2098.

- To tell the county if you have a disability and need help applying for or continuing to receive cash aid, benefits, and services.
- To ask for help to complete your application for any other cash aid, food stamp, or Medi-Cal/State CMSP form.
- To ask for forms and notices to be translated if you don't read English.
- To be treated with courtesy, consideration and respect.
- To be interviewed promptly by the county when you apply and to have your eligibility determined within 45 days for cash aid and Medi-Cal/State CMSP (or 90 days for Medi-Cal if a determination of disability is required) and within 30 days for food stamps.
- To discuss your case with the county and to review your case yourself when you request to do so.
- To be told the rules for getting cash aid right away. If we think you might be eligible, you will get an interview within one day.
- To be told the rules for getting food stamps right away. If we think you might be eligible to get them right away, you will get an interview immediately and get food stamps within three days.
- To get Medi-Cal/State CMSP as soon as possible if you have a medical emergency or are pregnant, if eligible.
- To continue getting cash aid and Medi-Cal benefits without a break if you move from one county to another if you stay eligible.
- To be told the rules for retroactive Medi-Cal/State CMSP eligibility.
- To lower any current Share of Cost you may have by giving the county past unpaid medical bills you still owe, when you apply for Medi-Cal/State CMSP.
- To choose prepaid health plan (PHP), fee-for-service coverage (if available), Health Maintenance Organization (HMO), or Medi-Cal when eligible for Medi-Cal/State CMSP.
- To ask to have your Food Stamp I.D. or Medi-Cal Benefits Identification Card (BIC), Food Stamp authorization document or issuance card, or Food Stamp coupons replaced if lost in the mail, damaged, or destroyed. The county will tell you if you are eligible. Your BIC may also be replaced if lost or stolen.
- To ask for extra money if your income drops or stops (cash aid only).
- To ask for payments for clothing, housing or essential household items which are lost, damaged or otherwise unavailable due to sudden and unusual circumstances (cash aid only).
- To ask for payments for ongoing special needs like a special diet, transportation for ongoing medical care, special laundry service, telephone for the hard of hearing, high utility bills, etc. (cash aid only).
- To be notified in writing when your application is approved, denied, or when your benefits change or stop.
- To have your records kept confidential by the county and state, unless you are getting cash aid or food stamps and there is a felony arrest warrant issued for you, or as otherwise provided by law.
- To talk with someone from the county or file a formal complaint with the state if you don't agree with an action taken by the county. You may call toll-free at 1-800-952-5253 or for the hearing impaired, TDD 1-800-952-8349.
- To ask for a State Hearing within 90 days of the county's action for cash aid, food stamps, Medi-Cal, and, if you think you were not getting the right State CMSP services.
- To ask for a State Hearing, you can write to your county or call the State toll-free telephone numbers listed in Item 21 above.
- To appeal all State CMSP eligibility issues, you can only write to your county.
- To be represented at a State hearing by yourself, a household member, friend, attorney, or other person of your choice. NOTE: You may get free legal help at your local legal aid office or welfare rights group.

YOUR RESPONSIBILITIES

Citizenship/Immigration Status

To sign under penalty of perjury that each member applying for cash aid and food stamps is a U.S. citizen, U.S. national or has lawful immigration status. Information you give us on immigration status will be checked with the U.S. Immigration and Naturalization Service (INS). Information we get from INS may affect your eligibility.

If you want Medi-Cal/State CMSP, you must provide a declaration of citizenship/immigration status under penalty of perjury. If you say you are an alien with lawful permanent residence (LPR) in the U.S., an amnesty alien with a valid and current I-688 or an alien permanently residing under color of law (PRUCOL), your immigration status will be checked with the U.S. Immigration and Naturalization Service (INS). The information the INS receives to verify the immigration status of the applicant can only be used to determine Medi-Cal/State CMSP eligibility, and cannot be used for immigration enforcement unless you are committing fraud.

Social Security Number (SSN) Rules

The SSNs will be used in a computer match to check income and resources with records from tax, welfare, employment, the Social Security Administration and other agencies. Differences may be checked out with employers, banks or others. Making false statements or failing to report all facts or situations which affect eligibility and aid payments for cash aid, food stamp and Medi-Cal/State CMSP may result in repayment of benefits and/or criminal or civil action.

Cash Aid and Food Stamps: You must give us the SSN for each applicant or recipient of cash aid and/or food stamps. If you refuse to give us either a SSN or proof of application for a SSN, you will not be able to get cash aid or food stamps. For cash aid, you must give proof of application for a SSN within 30 days of application for cash aid and give the SSN to the county when you get it.

Each applicant for Medi-Cal/State CMSP, who says he/she is a U.S. citizen, a U.S. national, LPR in the U.S., an amnesty alien with a valid and current I-688, or PRUCOL, will be disqualified from getting Medi-Cal if he/she refuses to give either a SSN or proof of application for a SSN. Any alien who does not have a SSN and who is not an amnesty alien with a valid and current I-688 or a LPR or PRUCOL, can still get restricted Medi-Cal/State CMSP if he/she meets all eligibility rules, including California residency.

Verification(s)

To give proof to support your eligibility. If you can't get proof, you will need to give the name of some other person or agency we may contact to get the proof. We will help you get proof when you can't get it.

Cooperation

To cooperate with county, state and federal staff. For cash aid, a county worker can come to your home at any time to check out your facts, including seeing each family member, without calling ahead of time. You may not get benefits or your benefits may be stopped if you don't cooperate.

FOOD STAMPS AND CASH AID

To tell the county when any member of your household:

- is hiding or running from the law for a felony, or attempted felony, or is violating their parole or probation as they will not be eligible for cash aid and/or food stamps.
- has been convicted of a drug related felony for possession, use or distribution of illegal drugs since August 22, 1996, as they may not be eligible for food stamps, or if convicted since January 1, 1998, they will not be eligible for cash aid.

CASH AID AND MEDI-CAL

To apply for any benefits or income anyone is eligible to get, such as: Unemployment (UIB) or Disability benefits, Veterans benefits, Social Security or Medicare, etc.

Child/Spousal and Medical Support

To cooperate with the county and the District Attorney/Family Support Division (DA/FSD) to:

- identify and locate any absent parent in your case;
- tell the county or the DA/FSD anytime you get information about the absent parent, such as place of residence or work location;
- determine the paternity of any child in your case when needed;
- obtain medical support money from any absent parent and, if you get cash aid, obtain child support money;
- give the DA/FSD any medical support money and any child/spousal support money you get;
- tell the county about medical coverage or money for medical services paid by the absent parent.

Your cash aid will be lowered if you don't cooperate.

MEDI-CAL

Benefits Identification Card (BIC)

- To sign your BIC when you get it and to use it only to get necessary health care services.
- To never throw your BIC away (unless we give you a new BIC). You need to keep your BIC even if you stop getting Medi-Cal. You can use the same BIC if you get cash aid or Medi-Cal again.
- To take the BIC to your medical provider when you or a family member is sick or has an appointment.
- To take the BIC to the medical provider who treated you or your family member(s) in an emergency situation as soon as possible after the emergency.

Health Care Coverage/Insurance

- To tell the county and any health care provider of any health care coverage/insurance you or a family member have.
- To retain any health insurance available to you and your family at no or reasonable cost.
- To use any prepaid health plans, health maintenance organization or health care insurance plans you have before using Medi-Cal/State CMSP, unless the plan does not offer the medical service needed. You need to use them because Medi-Cal will not pay for any service paid for and/or provided by these medical insurance plans.
- To enroll and stay enrolled in an employment-related group health plan when Medi-Cal approves payment of plan premiums by the State of California.

YOUR REPORTING RESPONSIBILITIES

You must report all changes to the county. If you're not sure how to report changes, what changes to report, or what proof we need, ask your worker. If you get food stamps, your worker will tell you if you are a monthly or nonmonthly reporting household. If you get Medi-Cal/State CMSP, the county will tell you if you must report monthly or quarterly.

HOW YOU MUST REPORT

For Cash Aid, you must report all changes to the county within 5 days AND turn in a complete Monthly Eligibility Report by the 5th of each month.

For Food Stamp Monthly Reporting, you must turn in a complete Monthly Eligibility Report by the 5th of each month.

Note: If you get both cash aid and food stamps, you will need to turn in only one complete Monthly Eligibility Report by the 5th of each month.

For Food Stamp Nonmonthly Reporting, you must report all changes within 10 days:

- by mail, telephone, or in person at the County Food Stamp office; **OR**
- on a DFA 377.5, Food Stamp Household Change Report; **OR**
- If you get cash aid, you may report the change(s) on your Monthly Eligibility Report.

For Medi-Cal/State CMSP Quarterly Reporting Beneficiaries, you must report all changes within 10 days AND turn in a complete Status Report by the 5th of the month when the county sends or gives it to you.

WHEN YOU MUST REPORT

For Cash Aid, Food Stamp Monthly Reporting, and Medi-Cal/State CMSP, you must report when:

1. Anyone gets money (including lump sums) from work, relatives, Social Security, Unemployment Insurance Benefits (UIB), Veterans benefits, tax refunds, or any other source.
2. Anyone gets child, spousal, or medical support money.
3. Anyone's job or training program changes.
4. Anyone's income or source of income changes, starts, or stops, including self-employment.
5. Anyone age 16 or older starts or stops school, college, or training. For Food Stamps Only, any child up to age 17 or any adult who starts or stops school or training.
6. You move in with someone else or anyone moves into or out of your home, including newborns, other children, spouses, absent parents, other relatives, and non-relatives.

7. Anyone (including children) comes into the home, leaves the home, or plans to visit somewhere else even for a short period of time (cash aid only).

8. Anyone moves to another address, plans to move (including out of state), or gets a new mailing address. If you move to another county and you want to keep getting benefits, you must tell the county giving you aid and/or benefits AND ask for cash aid, food stamps, or Medi-Cal in the new county. You must also ask for State CMSP, if it is available in the new county.

9. Any changes in rent or utility costs when there is a move or when anyone gets free rent/utilities.

10. Anyone gets payments or allowances for job, training, or school expenses, such as educational grants and loans, transportation to and from job or training, etc.

11. Anyone has job, training, or school costs, such as dependent care, transportation, tuition, books, etc.

12. Anyone has expenses that are paid for by someone else in total or in part, such as housing, utilities, dependent care, etc.

13. Anyone gets married, separated, divorced, or died.

14. Anyone gets, sells, gives away or transfers real property, such as a home, buildings or land; or business or personal property, such as money, a bank account, a motor vehicle, a boat, a trust fund, etc.

15. Anyone's physical or mental illness begins or ends.

16. Anyone's citizenship or immigration status changes or anyone gets a letter, form or new card from the INS.

17. Anyone getting cash aid or Medi-Cal/State CMSP becomes pregnant, gives birth, or ends a pregnancy.

18. Anyone goes to or gets out of jail/prison.

19. Any changes in the order for court ordered child support paid by a household member for a child not living in the home (food stamps and Medi-Cal/State CMSP).

20. Anyone's health care coverage/insurance changes or becomes available as a result of employment (cash aid and Medi-Cal/State CMSP).

For Medi-Cal/State CMSP, you must report when:

21. Anyone enters or leaves a nursing home or long term care facility.

22. Anyone applies for disability benefits, such as SSI/SSP, Social Security, Veterans, or Railroad Retirement.

23. Anyone gets health care services that result from an accident or injury due to someone else's action or failure to act.



You can work and still get cash aid.

Working:

- gives you more \$\$\$\$ to help support your family
- builds a better life for you and your family
- develops job skills
- builds self-esteem
- gives you personal satisfaction

Here's how "Work Pays":

When you work, your gross earnings (earnings before deductions) are not subtracted dollar for dollar from your cash aid payment. You are eligible for work-related deductions.

You may be eligible for child care costs to be paid to your provider.

See page 6 for facts about work and training rules, work incentives, including child care programs.

When you add the amount of your earnings to the amount of your cash aid, you will have more \$\$\$\$ for your family.

It always pays to work. You can work and still get cash aid as long as you remain eligible and meet reporting rules in a timely manner.

Ask your worker for more facts about "Work Pays."

Remember, when you don't work, the most \$\$\$\$ you can get is the maximum aid payment for your family size.

Work and Training Rules

Your worker will tell you what cash aid and/or food stamp work rules you need to follow before and after your application is approved. You may be required to be in work, training or education activities to keep getting your cash aid, food stamps, or both. More than one member of a household can be required to follow cash aid and/or food stamp work rules. If anyone becomes ineligible for not following work or training rules, other members of their household can still get cash aid or food stamps, as long as they remain eligible. But, the amount of cash aid or food stamps they get may change.

Cash Aid Work Rules

If you get cash aid and food stamps or just get cash aid, you will need to take part in certain Welfare to Work activities to keep getting your cash aid and food stamps. The county will tell you how many hours a week you must take part in these activities or if you are excused from these rules. Welfare to Work activities include subsidized or unsubsidized work, work experience, community service, adult basic education, vocational training, and job search. Subsidized means that the county or some other funding source pays your employer for part of your wages.

Community Service Activities

After getting cash aid for a certain number of months, you must have a job with a minimum number of hours per week. If you don't, you can only keep getting cash aid if you take part in community service activities. The county will tell you what time limit applies to you and when your time limit starts. There are exceptions to this time limit and the limit does not apply to children.

The cash aid work rules also say you must:

- Sign a Welfare-to-Work plan;
- Take a suitable job that is offered to you;
- Not quit a job or reduce your earnings.

Penalties for Not Meeting Cash Aid Work Rules

The first time you don't meet cash aid work rules for a good reason, your cash aid will be stopped until you do what you should do. For the second violation, it will be stopped for at least three months and for the third or additional violation, it will be stopped for at least six months. If your cash aid is stopped, your food stamps may also be stopped or reduced. After your cash aid and food stamps are stopped or reduced, you can only get them back again if you meet the work rules that you had stopped meeting or you become excused.

Food Stamp Work Rules for Persons Not Receiving Cash Aid

If you only get food stamps, you may need to take part in certain employment and training activities to keep getting your food stamps. These activities include job search, workfare, adult basic education, and vocational training. The county will tell you how many hours a week you must take part in these activities or if you are excused from these rules.

The food stamp work rules also say you must:

- Answer questions about your job experience and ability to work;
- Check on a possible job we tell you about and take a suitable job that is offered to you;

Food Stamp Only Penalties

If you don't meet food stamp work rules and you don't have a good reason, your food stamps will be denied or stopped for at least one, three, or six months, depending on the number of times you stop meeting the rules. After your food stamps are stopped, you can only get them again if you meet the work rules that you failed to meet or you become excused.

Work Requirement for Able-Bodied Adults Not Receiving Cash Aid

If you only receive food stamps and you don't have minor children, there is another work rule which you also may need to meet. You do not have to meet this work rule if you are under age 18, over age 50, pregnant, or you are part of a food stamp household with a minor child. You may be excused for other reasons that your county worker can explain. The work rule says that if you are an able-bodied adult, you must work at least 20 hours a week in paid employment, take part in a workfare project for the required number of hours, or take part in an approved training activity for at least 20 hours per week. During a period of 36 months, food stamps will stop if there are three months in which you do not meet the work rule. If you stop meeting the work rule a second time for reasons such as being laid off, you may be able to get food stamps for three months in a row without having to meet the rule. After that you can only get food stamps if you meet the work rule or get excused.

Income Disregards

When you have income and are on cash aid, there are two income disregards (deductions) that may be subtracted from certain types of family income. When you or any of your family members receive certain types of disability-based unearned income or you are working and getting cash aid, you are eligible for an income disregard of \$225. The \$225 is first deducted from certain disability-based unearned income. Any remainder of the \$225 is then deducted from earned income. If there is a remainder of earned income, 50 percent of that remaining earned income will be disregarded.

CalWORKs Child Care Program

Child care benefits are available to recipients who need child care to work or participate in county-approved welfare-to-work activities such as attending education or job training programs.

California Department of Education (CDE) Child Care

Child care benefits are also available from CDE. Contact your local Resource and Referral Agency for more information.

Transitional Medi-Cal (TMC)

You may get Medi-Cal for up to 12 months if you go off cash aid because you are working. Your family must have gotten cash aid for at least three of the last six months before cash aid stopped. To get more than six months of TMC, your income must be under certain limits and you must meet TMC reporting rules.

WELFARE TO WORK PROGRAM NOTICE**WHAT WELFARE TO WORK MEANS TO YOU**

- Welfare to Work can teach, train and counsel you to help you find a job.
- Some of the things Welfare to Work can do for you are:
 - Show you how to look for a job.
 - Help you with educational or vocational/on-the-job training and teach you basic reading, math and English.
 - Help you get work experience.
- Welfare to Work will help you arrange and pay for supportive services like child care, transportation, and other costs such as special tools or clothing you need to take a job. You may get advance payments if you need them. You won't have to use your cash aid to pay for supportive services.
- Welfare to Work will tell you about the available kinds of child care and where to find child care.

WHEN YOU MUST BE IN WELFARE TO WORK

- You must be in Welfare to Work if you get cash aid under the California Work Opportunity and Responsibility to Kids (CalWORKs) program and you are not excused (exempt) from participating.
- You don't have to be in Welfare to Work if you are exempt. If you are eligible for the Cal-Learn Program, or if you got a high school diploma or its equivalent while you were in the Cal-Learn Program, some of these exemptions may not apply to you. For more information, contact your eligibility worker or Cal-Learn case manager. You are exempt if you are:
 - Under 16 years old.
 - 16, 17 or 18 years old and in high school or adult school full time unless you go to school as part of your Welfare to Work plan.
 - The nonparent relative caretaker of a child who is a dependent or ward of the court, or a child at risk of being placed in foster care.
 - Staying home to take care of someone in the household who can't take care of him/herself if that keeps you from working or participating in a Welfare to Work activity on a regular basis.
 - A parent or caretaker relative of a child six months old or under (or, depending on the county, for a child 12 weeks old or under or for a child 12 months old or under). Ask your worker how young your child has to be for you to be exempt. This exemption is available only once. BUT if you are a teen parent who is required to participate in the Cal-Learn Program, you must participate no matter how old your child is, unless you have another reason to be exempt.
 - Physically or mentally unable to work or participate in a Welfare to Work activity on a regular basis for at least 30 calendar days.
 - 60 years old or older.
 - Pregnant and a doctor states that you cannot work or participate in Welfare to Work activities.

- If you are a person who has no legal right to work in the United States, you will be excused from Welfare to Work.

If you do not meet any of the listed reasons for being exempt from Welfare to Work, you may be required to go to Welfare to Work. If you are required to go, you will get a notice that tells you when your first appointment will be.

- If you believe that you have a good reason for not participating you should ask your worker to give you a form (WTW 6) to use to make your request to be exempt from Welfare to Work. You will be told by the county whether you can be exempt from Welfare to Work or are required to participate.
- Even if you don't have to be in Welfare to Work, you can ask to participate and you will be told if you can.

IF YOU DO NOT DO WHAT WELFARE TO WORK REQUIRES

- If you are required to be in Welfare to Work:
 - You will have a chance to say why you did not do what you were required to do.
 - If you do not have a good reason, and you will not do what Welfare to Work requires to fix the problem, your cash aid will be lowered.
- If you are not required to be in Welfare to Work, but you asked to be in Welfare to Work (volunteer):
 - You will have a chance to say why you did not do what was asked.
 - If you do not have a good reason and you are not willing to do what Welfare to Work requires to fix the problem, your cash aid will not be lowered, but you may not be allowed back in Welfare to Work for a period of time.

When you get a job and go off aid, the county may be able to continue to pay for supportive services for up to the first 12 months after you have started a job if you need the services to keep your job and you cannot get the supportive services costs from somewhere else. You may also be able to get transitional Medi-Cal for 12 months.

You have the right to ask for services like child care, transportation, or other service provided by Welfare to Work. You may ask your worker by phone or in person, or you may ask in writing.

You have the right to ask for a state hearing if you disagree with any of the decisions made by the county about participating in Welfare to Work.

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OTHER IMPORTANT INFORMATION

CASH AID AND FOOD STAMP MONTHLY REPORTING HOUSEHOLDS

Budgeting Rules

The amount of cash aid or food stamps you can get depends on your income and allowable expenses. What you report on the Monthly Eligibility Report will be used to figure the amount of cash aid and/or food stamps you can get two months later. For example, your income and allowable expenses from January that you report in February are used to figure the cash aid and/or food stamp benefits you would get in March. This method is called retrospective budgeting.

Property Limit

There is a \$2000.00 limit on the amount of property (e.g., bank accounts, stocks, etc.) that your household can have and still get cash aid or food stamps. If someone in your household is at least 60 years old, the limit goes up to \$3000.00. Your house and furniture are not part of the total limit as long as you live in your home. The individual vehicle value limit is \$4650. If you have only one vehicle which is registered, and it has a value of less than \$4650, it will not be counted as part of the limit. If your vehicle is worth more than \$4650, anything over the limit will be used as part of the total property limit to determine eligibility, unless the vehicle is needed by the household for certain reasons. Your worker can tell you what these are. If you have a vehicle that is unregistered, its value will be figured differently and your worker can explain to you how it is done.

CASH AID ONLY

60-Month Time Limit

As of January 1, 1998, a parent or caretaker relative is not eligible for cash aid when he/she has received cash aid for a total of 60 months. All aid received through CalWORKS (California Work Opportunity and Responsibility to Kids) and/or cash aid received from any other state counts toward the 60-month total. Only cash aid received on or after January 1, 1998, counts toward the 60-month total. There are exceptions to this time limit and the limit does not apply to children.

Transfer of Assets Rule

Recipients can sell, exchange or change the form of their property holdings, if they get fair market value for the property (asset). If they do not get fair market value for the asset, the family will get a period of ineligibility. The period of ineligibility is figured by subtracting the amount received from the fair market value of the asset and then dividing that amount by the need standard for the family. The amount is rounded down to the next lower whole number.

Cal-Learn

Cal-Learn helps pregnant and/or parenting teens under the age of 20, who are getting cash aid and do not have a high school diploma or its equivalent to stay in or return to school. Teens in the Cal-Learn Program may get cash bonuses for good grades and graduation from high school. Cal-Learn teens may get help with child care, transportation, and other services. Cash penalties may be subtracted from their family's cash aid payment for not

FOOD STAMP ONLY

Standard Utility Allowance (SUA)

If you are billed for heating and/or cooling costs that are not included in your rent or mortgage payment, you may be eligible for the Standard Utility Allowance (SUA). The SUA is one deduction for all of your eligible utility costs. If your utility bills are more than the SUA, you may switch between actual and the SUA at recertification. If you have other utility costs but your heating or cooling costs are included in your rent, your benefits will be figured on your actual utility costs. Ask the county to check your facts to see if you are eligible for the SUA.

MEDI-CAL/STATE CMSP ONLY

Spending Down Excess Property

- If you get or apply for Medi-Cal/State CMSP Only and you have more property than the rules allow, you may lower it by the last day of any month, including the month of application. For Medi-Cal you may spend your excess property in any manner you want. But you may not be eligible for nursing facility level of care for a period of time if you sell or give away any property for less than its worth, and you apply for or receive Medi-Cal nursing facility level of care within 30 months of the transfer.
- You may not be eligible for State CMSP if you sell or give away any property for less than its worth.

Resources And Property

- All Medi-Cal benefits received after age 55 are subject to recovery from a deceased Medi-Cal recipient's estate. However, recovery may not exceed the value of the estate. Recovery may not occur if the beneficiary is survived by a spouse. The state may not claim the proportionate share of an estate left to a minor child or a totally disabled adult child. In addition if recovery would cause an undue hardship for any other heirs and that hardship can be demonstrated, recovery may be waived in full or in part.
- If you are institutionalized and your home or former home is not exempt, the State may record a lien against your property to repay the cost of medical care covered by Medi-Cal.

AVAILABLE SERVICES

Women, Infants and Children (WIC) Supplemental Nutrition Program

The WIC Program is only for pregnant and breast feeding women, infants and children under age 5, who are at medical-nutritional risk. For more facts about WIC, call your local county health department or the phone number for "WIC" in the telephone book.

Voter Registration

If you want to register to vote, ask your worker to send you a registration form. If you need help filling it out, ask your worker. You can mail the form yourself. Your eligibility for aid will not be affected whether or not you register. Your worker will not tell you how to vote.

PENALTY WARNINGS

If on purpose you don't report all facts or give wrong facts to get or keep getting benefits, you can be legally prosecuted, and can be charged with committing a felony if more than \$400 is wrongly paid out for cash aid, food stamps, or Medi-Cal because you did not report all of your facts or changes in income, property, or family status. And you can be disqualified from getting cash aid or food stamps.

Disqualification Penalties

Cash Aid and Food Stamps

Disqualification penalties start after a state hearing or court of law finds that the individual has committed an Intentional Program Violation (IPV). Also, anyone who is accused of committing an IPV may agree to be disqualified by signing an Administrative Disqualification Consent Agreement or an Disqualification Hearing Waiver. Anyone who signs one of these documents gives up any hearing rights and accepts responsibility to repay any cash aid overpayment and/or food stamp overissuance.

Cash Aid Penalties

If you do not follow cash aid rules, you may be fined up to \$10,000 and/or sent to jail/prison for 5 years.

And if you are found guilty by court of law or an administrative hearing of committing certain types of fraud, your cash aid can be stopped for 6 months, 12 months, 2 years, 4 years, 5 years or forever.

Food Stamp Only

If your household receives food stamps, it must follow these rules:

- Don't give wrong or incomplete facts to get or keep getting food stamps.
- Don't trade or sell food stamps, Authorization Documents (ADs), or issuance cards.
- Don't alter ADs or issuance cards to get food stamps you are not entitled to get.
- Don't use food stamps to buy ineligible items such as alcoholic drinks or tobacco, paper, or cleaning products.
- Don't use someone else's food stamps, ADs, or issuance cards for your household.

Food Stamps Penalties

If you do not follow food stamp rules, your food stamps can be stopped for 12 months for the first violation, 24 months for the second, and forever for the third. And you may be fined up to \$250,000 and/or sent to jail/prison for 20 years.

- If you are found guilty in any court of law because:
- you traded or sold food stamps for firearms, ammunition, or explosives, your food stamps can be stopped forever for the first violation;
 - you traded or sold food stamps for controlled substance, your food stamps can be stopped for 24 months for the first violation and forever for the second;
 - you traded or sold food stamps that were worth \$500 or more, your food stamps can be stopped forever;
 - you filed two or more applications for food stamps at the same time and gave the county false identity or residence information, your food stamps can be stopped for 10 years.

APPLICANT/RECIPIENT CERTIFICATION

- I understand my rights and responsibilities and agree to comply with my responsibilities.
 - I also understand the penalties for giving incomplete or wrong facts, or for failing to report facts or situations that may affect my eligibility or benefit level for cash aid or food stamps, and/or my Medi-Cal/State CMSP share of cost.
 - I certify I was given a copy of The Rights, Responsibilities, and Other Important Information (SAWS 2A).
 - I also certify that, if I applied for or get cash aid, I got a copy of the following:
 - GAIN Program Notice and Exemption (GAIN 53)
 - Welfare to Work Informing Notice (WTW 5)
- (APPLICANT/RECIPIENT'S INITIALS)
- I also certify that if I applied for Medi-Cal/State CMSP, I got a copy of the MC 219 and its contents were explained to me.

ELIGIBILITY WORKER'S CERTIFICATION

- I certify that the applicant/recipient appears to understand:
- his/her rights and responsibilities and
 - the penalties for giving incomplete or wrong facts, or for failing to report facts or situations that may affect his/her eligibility or benefit level for cash aid or food stamps, and/or share of cost for Medi-Cal/State CMSP
- I also certify that the applicant/recipient was given a copy of:
- The Rights, Responsibilities, and Other Important Information (SAWS 2A)
 - For cash aid:
 - GAIN Program Notice and Exemption (GAIN 53)
 - Welfare to Work Informing Notice (WTW 5)
 - For Medi-Cal/State CMSP: the MC 219 and that its contents were explained to him/her.

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