

2017 Draft Dichotomy Study II

Analysis of Populations Especially Impacted by
Financial Distress



Annette Humm Keen, Principal
David Keen, Principal
Keen Independent Research LLC

Presentation of Preliminary Results
work2future Board of Directors
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Build on first Dichotomy Study, focusing on populations most at risk

- Focus on groups identified as at risk of being in economic distress
 - African Americans
 - Latinos (especially immigrants)
 - Vietnamese Americans (especially immigrants)
 - Filipino Americans (especially immigrants)
 - And, young adults (those 18-29) among those groups
- Take research a step further in identifying key challenges and coping mechanisms
- Assess awareness, perceived value and potential barriers to accessing existing local assistance services
- Explain cultural factors important when assist different groups
- Primary research concluded in September and still being synthesized

Key results from the BW Research study

- Four in ten Santa Clara County households in economic distress
- Steep rise in housing costs
- High cost of child care
- People with less education/training have limited pathways to good jobs
- High costs make it difficult to progress through pathways
- Fewer middle-skill jobs = less opportunity to get out of economic distress
- Many workers are underemployed and many work multiple part-time jobs
- Many of those surveyed reported difficulties getting:
 - The money and resources needed to invest on my career goals
 - Academic degree or certification needed for career
 - Relevant work or industry experience
 - Technical training and technical skills and expertise
 - Free time needed to focus on career goals

BW Research study information about specific groups

- Many African Americans and Latinos fall below Self-Sufficiency Standard
- Among Asian Americans, Vietnamese and Filipino immigrants especially at risk
- Varied educational attainment, and some with education are underemployed
- Many do not have time and money to obtain education and training
- Young workers twice as likely to be poor or financially distressed

Key questions for Keen Independent Research

1. Are our results consistent with what reported in BW Research study?
2. Did the identification of populations at most risk in BW Research study make sense?
3. What did we learn about the populations identified in the BW Research study?
4. What more did we learn about stresses, coping mechanisms and barriers for people at risk?
5. Are there important differences between populations at most risk?
6. There is a broad local network of assistance ... is it working and are there barriers for populations at most risk?
7. What does this mean for work2future?

Introduction to the Keen Independent study team

Reviewed local/national research, analyzed Census data, interviewed local assistance providers and young adults within target groups

Diverse staff, some with multilingual capabilities

- Annette Humm Keen
- David Keen
- Cleve Graver
- Amber Workman (Spanish)
- Blanca Monter (Spanish)
- Pettie Penn (Tagalog)
- Rita Nelson
- Chi Huynh (Vietnamese)
- Anna Omelusik
- Mauro Robles (Spanish)

1. Consistency of our results with BW Research study

- Results are consistent with BW findings
- Living on the edge is real ... interviewees personally experience it or have friends and family who do
- Many identified high housing cost as main culprit for economic distress

2. Did the identification of populations make sense?

- Expanded focus to include young adults from immigrant families
- People in the Philippines were U.S. nationals until after WWII, which affects their immigration experience
- Most of the African American population has a different history than Latino or Asian American immigrant groups
- But, 21% of African American adult population in the county are immigrants
- Must be careful to recognize varied experiences within groups

3. What did we learn about the populations identified in the BW Research study?

- Sizes of groups (Latinos the largest group of young adults in the county)
- When groups and individual families came to U.S.
- School attendance and obtaining a college degree
- Language barriers
- Living with family
- Attitudes toward seeking assistance
- Other coping mechanisms
- Other barriers

4. What more did we learn about stresses for young adults at risk?

- Most do not have good jobs
- Many report that employers might see them as unqualified and untrustworthy
- Some evidence that employment opportunities are unequal based on their race and national origin
- Time deficit is as important as monetary deficit
- Different types of language barriers
- Many make too much money to qualify for assistance, and some types of assistance are in short supply
- Many face Catch-22 ... time/money needed for education go to working to pay for housing
- Some are reluctant to seek assistance from service providers
- Economic distress can lead to mental health issues and substance abuse

4. What more did we learn about coping? (continued)

- Working multiple low-wage jobs
- Living with family
- Shared living in a single dwelling unit
- Other creative living arrangements (closets, garages, cars)
- Support from family and friends
- Help from assistance providers (e.g., food banks)
- Investing less in education and training
- Cutting back on non-housing goods and services (e.g., skipping meals)

5. Are there important differences between populations at risk?

- Share of young adults attending school and obtaining a college degree
- Prevalence of language barriers
- Living with family, but less different than might expect
- Potential for employment discrimination
- Historical context
 - When groups and individual families came to U.S.
 - Philippines a former U.S. territory
 - Changes in national immigration policy and attitudes
 - History for African Americans
- For young adults in different racial/ethnic groups, similarities in how to cope with economic distress
 - Exception: some coping options not available to undocumented immigrants, and national situation became worse since study began

6. There is a broad local network of assistance ... is it working and are there barriers for populations at most risk?

- Many at risk of financial distress make too much money to qualify
- Insufficient resources given the number of people in need
- For some young adults, limited knowledge of assistance
- Although older Vietnamese Americans and Filipino Americans may be reluctant to seek assistance, less of a barrier for young people
- work2future mentioned (unprompted) by some young adults

7. What does this mean for work2future?

- Support for a business demand approach
 - Young adults understand that need pathways to good jobs
 - Some say “college” (generically) is the answer, but cannot obtain it
 - Meet these young adults where they are
 - Best coming from work2future staff who look like them (and perhaps speak Spanish or Vietnamese)

- Still a need for job readiness and gaining early experience
 - Young adults say don’t know how to talk/act around people who hire
 - Say that employers see them as inexperienced/untrustworthy
 - Directly or by adding value to others’ programs, generating job-readiness and experience for youth/young adults very valuable

- When delivering assistance, remember young adults’ Catch-22
 - Time and money deficits
 - Potential child care needs
 - Need income while gaining skills

7. What does this mean for work2future? (continued)

- Can work2future or others help employers recognize unintended biases that may be putting young adults of color at a disadvantage?
- Because housing is outside work2future's arena but economic distress cannot be addressed without affordable housing, there are limits to the impact that work2future can have