



Institute for
Family Studies
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Focus Group Report

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**Work-Family Policy in Trump's America:
Insights from a Focus Group of Working-Class Millennial Parents in Ohio**

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Summary of Findings

What could the Trump administration do to help working-class families?

We conducted a focus group in a small town in southern Ohio to understand how white, working-class Millennials answer that question.

What do *they* think about paid parental leave? Raising the minimum wage? Lowering childcare costs? Promoting childbearing within marriage? What are their priorities?

Participants first discussed their challenges, and then gave their reactions to select policy proposals that might address those challenges. We did not reveal which candidate or political party favored each proposal.

During two hours of frank and free-wheeling conversation, the group—mostly Donald Trump supporters—embraced an agenda that includes plans from both Republicans and Democrats:

- Provide some form of paid parental leave,
- Reduce payroll taxes,
- Ensure fairer scheduling for many service-industry workers,
- Consider a marketing campaign to promote a version of the “success sequence” to young people, and
- Eliminate marriage penalties in public assistance programs.

Participants echoed a theme throughout the conversation: they expect help and fairness from their employers and government in return for hard work, but their goal is economic independence. As one participant said, “let us run our own lives.”

To get there, participants emphasized the following points.

- **They want to keep more of their own money in each paycheck.** Many participants felt that if they could pay less in taxes and keep more of their earnings in each paycheck they would be better able to pay for their monthly expenses, instead of having to turn to government programs for help.

- **They expect basic courtesy from their employers.** Participants told stories of being unable to plan their family lives because of their employers' haphazard and last-minute scheduling practices. Mothers told stories of having to go back to work only days after giving birth, and alleging that they got fired or laid off just because they were pregnant. These situations made participants feel disrespected and punished for having families.
- **They don't want to take advantage of public assistance.** Participants did not want to appear "greedy." Instead of demanding more government assistance, they were interested in finding ways to minimize their need for aid. Every participant either worked or was pursuing more education, and some became visibly angry when talking about others they perceived as "frauding" the system by taking aid and not working.
- **They don't think that you should be immediately penalized for earning more or getting married.** One participant described having to cut back her work hours in order to meet the income guidelines for public housing—"which seems so backwards to me!" Another participant agreed: "[Y]ou *just* got that raise, you *just* got on your feet, and now they're kicking you while you're down."
- **They vote with their heads, not just their pocketbooks.** Participants clearly want lawmakers to address their challenges, but they also want them to think about any long-term unintended consequences of policies intended to help Americans living paycheck to paycheck. They want them to think about the bigger picture, and the overall integrity and soundness of the government. Some also suggested that lawmakers should experiment more in states and municipalities and avoid "one-size-fits-all" solutions. However, because of their experiences, they believe that employers can come up with "legitimate business reasons" for doing many things that make their family lives unpredictable, so they support legislation that would ensure better working conditions and greater stability for many working parents.
- **They want lawmakers to compromise.** Participants seemed less committed to any one political agenda and more interested in the "real problems" they faced. As one participant said, "Sure, we've heard the main things that we all bicker about, immigration and abortion and things like that ... but yet I haven't heard any of this—I haven't heard real problems." One participant said he wanted lawmakers to tackle real problems through compromise—"because that's what made the Founding Fathers famous."

Background of Focus Group Participants

The 10 participants in the focus group represent seven couples in southern Ohio: six married and one cohabiting. They are all high-school-educated, white Millennials who have working-class jobs. We did not screen for participants' support of any particular presidential candidate, but when asked at the focus group, most revealed that they had voted for Donald Trump, though at least two participants did not vote. We knew most of the individuals already, whether through our research in southern Ohio or through our neighborhood, and have developed friendships with many of them.

Their occupations were as follows:

- Daycare teacher, and enrolled in adult education program to become an electromechanical PLC technician
- Daycare worker
- Warehouse team leader
- Stay-at-home mother, and studying medical billing and coding
- Sous-chef at a retirement community
- Hospital registrar
- Factory worker
- Stay-at-home mom, and part-time at McDonald's
- Substitute school bus driver
- Unemployed, and enrolled in adult education program to become an electromechanical PLC technician.

Challenges to the American Dream

“What are the challenges that you face in providing for your family, achieving your ideal work/family arrangement, and having a healthy relationship?”

People described feeling angry and “screwed,” despite working hard. The American Dream is “almost impossible,” said one woman whose husband works full-time at a factory, while she works part-time at McDonald's. Her family recently moved in with her father because she said they couldn't afford rent.

“We hate living paycheck to paycheck,” a sous-chef said, to nods and many “yeah's” in the room.

“Rent is one of the worst things I've seen,” said his wife, a hospital registrar, adding, to lots of agreement, “And it's so hard to get a loan to try and buy a house.”

Of the seven couples, four said that they could not even envision owning a home within the next ten years. Only one couple owned a home. The other couples rented, lived in government-subsidized housing, or lived with relatives.

“And we have student loans, too, so we're up to our eyeballs in student loans,” chimed in a stay-at-home mother who is studying medical billing and coding in the hopes of re-entering the workforce to help pay the bills.

A few people complained that the more they work, the more they feel like they are penalized by the government in the form of more taxes coming out of their paycheck and less public assistance.

The woman who works part-time at McDonald's said,

I was working three days a week just to help bring in extra money to our house. But then we looked at the income guidelines [for public housing] and realized that we wouldn't qualify. I was making too much, so I had to cut back my hours. I can only work one day a week. Which seems so backwards to me!

“[Public] housing is completely wrong to me,” agreed one participant, whose girlfriend received housing assistance. When you get a raise, he said, they make you pay more for rent, and it’s hard to get out of the “hole.” He added, “And you *just* got that raise, you *just* got on your feet, and now they’re kicking you while you’re down.”

Some mothers expressed frustration that they weren’t able to stay at home with their kids as much as they wished because they had to help bring in income.

One mother, the hospital registrar, said,

I work 3 p.m. – 11 p.m. I literally get to see my five-year-old maybe half an hour a day, Monday through Friday. Like I literally cry myself to sleep sometimes when I get home at 11:30 or midnight because I haven’t seen my daughter.

The stay-at-home mom studying medical billing and coding to help pay the bills explained,

As a mom, I feel very torn because on his income making \$12 an hour is not enough to make any kind of a living, and so I’m trying to get this job. But then at the same time my son has a few development delays and things, and so I really want to be home to help him with that, so it’s like, “What am I going to do?”

Her husband, a warehouse team leader who earns \$12 an hour, said this took a toll on him:

I feel a little more pressure on myself because when [my wife] and I were talking about getting married that’s what I told her. I said, ‘I will be the main provider and if you want to work you can, if you don’t want to work you cannot work.’ And yet I feel like I have not been able to make that promise applicable, which makes me feel really bad.

“My husband would be in the same boat with you because that’s kind of where we went,” said the mother who works part-time at McDonald’s. She added,

I miss the 1950s society, where the mother could stay home and that was her job. I don’t mind working—I like it. But if I had my choice, I would be at home all the time. And I was. And then had to go back to work.

Many participants described feeling distant from the American Dream—and as if their political leaders aren’t taking their challenges seriously.

“I *really, really, really, really* want to see more compromise in the world of government,” emphasized the warehouse team leader who supported Trump. He believes that the people who suffer the most from gridlock are ordinary people like himself, while politicians “dig in their heels” and try to please a “tiny group of supporters.”

“Yeah, the people have been lost,” added a woman who had planned to vote for Hillary Clinton, before changing her mind at the polling booth and voting for Trump. “Our voices have been lost. That’s it. Simple.”

The room murmured with agreement.

“Absolutely,” added a student studying advanced manufacturing. He liked what he heard from Bernie Sanders in the Democratic primary, before supporting Trump in the general election.

“No more filibustering,” said another Trump supporter, the stay-at-home mom studying medical billing and coding.

Feedback on Work and Family Policies

So, if they want their leaders to address the challenges that they confront, what, specifically, do they want the Trump administration and Congress to do about them? We asked for their feedback on several proposals that aim to help working-class families. The proposals included the following:

- Paid parental leave plans
- President-elect Trump’s childcare proposal
- Increased wages, either through higher minimum wage or wage subsidies
- Sen. Elizabeth Warren’s The Schedules That Work Act
- A Congressionally-funded marketing campaign to promote “success sequence”
- Eliminate “marriage penalties” in public assistance programs

In order to focus on the issues and avoid reactions to proposals based on feelings toward particular candidates or politicians, we did not reveal which candidate or politicians had authored specific proposals. Following are the participants’ reactions to proposals related to work-family and marriage-related issues.

Paid Parental Leave

We presented a few paid parental leave plans, including:

- Hillary Clinton’s plan¹ to provide 12 weeks of paid leave for both working parents;
- Donald Trump’s plan² to provide 6 weeks of maternity leave; and

A father who received only one week of unpaid leave after the birth of his child was the first to speak up. “I want to get what gives the most benefit right away, which on the surface seems like plan one,” he said, referring to Clinton’s plan.

“There we go again, getting greedy,” said a self-described “angry factory worker,” who continued:

How much is that gonna cost us in taxes later? How much is that gonna cost America in production in order to keep up with other countries? That’s how we got ourselves into this mess. We’re all complaining about high taxes. Well, there you go. There’s plan one. There’s your road to the Soviet empire right there.

But then people began telling their stories.

“I had no paid maternity leave with any of my four kids,” said one mother. She once returned to work only three weeks after a C-section. “Because I needed the money.”

“That’s *dangerous!*” noted another mother.

“I did what I had to do,” she said. “I got four kids to feed.”

If paid parental leave had been an option for her, would she have taken the paid leave?

“Most definitely,” she said.

“There have been many times I’ve been told not to work,” said another mother, “and I’ve withheld that information from my employers because I have to work.” She also didn’t have paid leave after the births of her four children, and only once did she take unpaid leave (and only because she couldn’t get her infant into daycare until she was six weeks old).

“When I had my second daughter, I went back to work when she was three days old,” she said. “When she was two weeks old I found out I had cancer. I still worked through treatment and everything. Because I had to work.”

She preferred the six-week maternity leave plan. Her husband didn’t like taking care of babies, anyway: “Not until they’re one or two years old, that’s his preference. Which is fine with me.” She liked the idea of her husband working full-time while she received the equivalent of six weeks pay in unemployment benefits.

But not everyone agreed.

“Fathers get lost,” said the wife of a factory worker. “They don’t have the option of getting leave to spend time with their new children.” She liked Clinton’s plan because it “seems the most beneficial to the family as a whole because it allows the father time off to bond with a new child.” But she said both parents having even six weeks of paid leave would be “amazing.”

At this point, the “angry factory worker” who initially suggested that people advocating for paid parental leave were “greedy,” remembered his own experience after the birth of his first child. He remembered waking up in the middle of the night a lot and “freaking out” because he wanted to be sure his child was still breathing. “With the first kid, there’s a lot of craziness,” he acknowledged. He said he liked the idea of at least a couple weeks of paid leave for both parents.

Several recipients agreed that while 12 weeks would be nice, it wouldn’t be necessary. Compared with what they had now—no one had ever received any paid parental leave—six weeks of paid leave seemed like a luxury.

By the end of the conversation, everyone in the group wanted to see Congress consider some form of paid parental leave legislation—even the self-described “angry factory worker” ideologically committed to “Reaganomics” and deep tax cuts.

Reducing (Payroll) Taxes

“The number one issue for me is the taxes,” said the factory worker.

“You look at my paycheck,” he said, “and it says, ‘You made \$1,000.’ And then you look at the bottom and it says, ‘You only get \$600.’” At this, there was laughter and general agreement from the group.

He continued, “If you gave me \$200 of that \$400 we would be good. My wife would never have to be like, ‘Well maybe I should go work at McDonald’s just to help out.’”

“Our social programs are killings us,” he added. And when we presented Trump’s childcare plan, his first question was, “How much is my taxes going to go up every week to pay for that?”

“We’d get more out if all the fraud was taken care of,” said a mother studying advanced manufacturing, adding:

We're having women pop out babies like Pez dispensers with different baby daddies and they get welfare every month. They get their housing paid for, their food. They drive these brand new cars, their nails are done, their hair is done; they've got these name brand clothes and purses. But yet I'm struggling to put food on the table for my four kids.

“Right!” came a response from the other end of the room.

At the same time, the group resented that the harder they worked, the more difficult it was to receive help and climb out of the “hole.” A couple of participants brought up what one person called “the million dollar question”: when it comes to eligibility for public assistance, is it based on one’s pre-tax income or post-tax income? As they saw it, it made a big difference.

“When we need the assistance like the Medicaid, the food stamps—that kind of stuff—we are just over the income limit,” said the part-time McDonald’s worker. The problem, she said, is that “They don’t base it on what you bring home; they base it on what you make before you pay your taxes. Tell me how that makes sense?”

At this, several people nodded their heads and murmured in agreement.

“They take out \$300 of each of my checks,” said the sous-chef, referring to the taxes taken out of his checks every two weeks. His gross income was over \$1,000, but he resented the \$300 that came out of each paycheck. “You can’t live off that,” he said.

“They take out \$400 in mine!” said his wife, the hospital registrar.

When discussing Trump’s proposals to increase tax deductions for childcare expenses—including childcare by stay-at-home mothers—and to offer spending rebates at tax time for low-income families to help cover the cost of childcare, some said that they preferred to see relief throughout the year, rather than in tax relief at the end of the year.

“I’d rather make it month-to-month,” said the mother of four and a daycare worker. “If I stayed home with my kids, and I knew that I’d make it from month-to-month, I wouldn’t care if I got taxes back” at the end of the year.

“I would rather have more on each of my paychecks than in a tax return on the end of the year,” a substitute school bus driver who is trying to get out of public housing told us after the focus group. “Because otherwise you get behind during the year and then you have to use your tax return to catch up.” At the moment, she was \$420 behind on rent and said she could get an eviction notice any day. Since she began working as a school bus driver, the public housing authority raised her rent by \$300 a month. But, she pointed out, that’s not taking into consideration that she can’t work during the holidays and would not receive pay for a couple of weeks in December.

We asked participants if they received an expanded \$1,200 tax credit at tax time to help pay for childcare—as Trump’s plan³ suggests a full-time employee making \$15 an hour might be able to do under his plan—would they actually use it to pay for childcare, or would they use it to pay for other expenses?

The hospital registrar said,

Most normal people would probably end up using it for something else. Oh, I have this electric bill, I have this bill, [or] I have that bill. That’s what I do with my taxes.... I catch up on stuff I owe.

“Catch up,” said the daycare worker. “It’s just to catch up.”

“Yep, that’s what I do too,” added the factory worker. “All my tax returns go to pay off stuff.”

“It seems like a band-aid over a big wound,” said the manufacturing student about a larger tax return.

“Just cut down on the taxes so we don’t owe money,” added a stay-at-home mom.

The warehouse team leader put it this way:

It seems like if you are getting a larger tax return but you aren’t getting a larger paycheck, they kind of cancel each other out. [lots of agreement]

Everyone feels great when that tax return of a couple grand arrives from the government, but in the end if your paycheck hasn’t gone up enough over the long term, you’re probably going to lose.

“I think it’s disgusting we live in a society that’s so highly taxed that we’re even talking about this,” added the factory worker.

“Right!” chimed in the part-time McDonald’s worker, who added indignantly, “[T]his \$2,000, where is it going to come from?” She was referring to Trump’s proposal to allow families to deposit up to \$2,000 for each child, free of income tax, into a child care savings account program. “Is that coming straight from the government? Are they going to give us \$2,000?” she asked.

The uproar from the group climaxed at this latter suggestion: a government handout of \$2,000 to help parents cover childcare expenses? To most people in this group, it seemed far too generous.

“If we just cut down on what the government is taxing us and what they’re helping us with, just let us run our own lives with less taxes,” said the stay-at-home mom.

“Well, that’s the frustration of it,” added the manufacturing student, who railed against the power of big corporations. “It’s really [a] king’s tax. I mean these guys are controlling everything up here.”

We clarified that, under Trump’s plan, the government would *not* give a \$2,000 cash handout to each family to put into a childcare savings account program, though low-income families would receive a \$500 match from the government. But the reaction from the group was telling: while they are grateful for public assistance for which they’re eligible—like Medicaid and housing assistance—they were cool to the idea of big cash handouts from the government. They want to earn their own money, and they want more of what they earn to go directly into their regular paychecks through reduced taxes, so that they can receive immediate help paying their monthly bills. They have an earning ethic.

The conversation about reducing payroll taxes was not on our radar entering the focus group. As the warehouse team leader said, “It’s unfortunate that taxes wasn’t one of the topics on the list.”

“We kind of added it in on our own,” the hospital registrar pointed out.

Their enthusiasm for payroll tax relief provides an opening for lawmakers interested in targeting relief to working- and middle-class families but worried about creating more dependence on government programs. Their responses also suggest that lawmakers would do well to focus more

on providing relief that families see throughout the year, rather than directing more lump-sum relief at tax time.

Raising the Minimum Wage

The earning ethic also helps to explain why only two of the 10 participants favored raising the minimum wage to \$12 an hour, though half said they favored raising it to \$10 an hour.

“You hear people talking about making a job like mine pay \$15 an hour,” said the part-time McDonald’s worker who favored raising the minimum wage to \$12 an hour. “I’m sitting here thinking, ‘Are you crazy?’ My husband works in a factory and makes more than \$15 an hour. His job needs more than \$15 an hour; my job does not.” She says that her job is less physically demanding, and does not require as much training. Therefore, to pay the same rate for different kinds of work would be unfair. Others felt similarly—like the daycare teacher who earned an Associate’s degree in her field but made the same wage as the daycare worker who did not go to school.

Others were concerned about unintended consequences of raising minimum wage.

“Because if they raise minimum wage then everything else raises, too,” said the daycare worker.

“Right, I’m already broke as it is,” added the hospital registrar.

“You raise minimum wage to \$10 an hour, well guess what?” said the factory worker. “The price of living goes up.”

“And for everybody who is making more money, they tax you more,” added the daycare worker, “so you’re not really getting more.”

“Let me say something about that one,” broke in one participant when we tried to move the discussion on to the next topic.

*This is how I feel. If it raises to \$10—I make \$13.13. And dammit, I work hard at this job to get where I’m at. But if somebody comes in, and, say it’s some little grocery store that offers minimum wage for this dude that let’s just say has a criminal record and they hired him just because he had a criminal record.... That son of a b**** is making \$10 an hour! I’m making \$13.13. I feel like s*** because he’s making almost as much as I am, and I have never been in trouble with the law and I have a clean record, I can pass a drug test. And he is a piece of s***! And I cannot, you know, catch up, but here he is making 10 bucks an hour. Come on!*

They were similarly cool to wage subsidies, though we did not explore the proposal in depth.

“Where’s the money for that going to come from?”

“Yeah, where’s it coming from?”

“Everybody else.”

“Just the big government again.”

However, Manhattan Institute scholar Oren Cass suggests⁴ that wage subsidies could be paid for by reducing existing safety-net programs. Considering the strong pro-work sentiments of many in the group, it’s possible that they would have been more receptive to the idea had we explained that one

of the premises of wage subsidies is to make work more attractive to those not in the workforce, and to pay for it by cutting down on existing anti-poverty programs.

Childcare Assistance

The conversation about payroll taxes (*see above*) erupted when we elicited feedback about Trump's proposals⁵ to help families cover childcare costs. Specifically, we discussed the following:

- Allow families to fully deduct the average cost of childcare from their taxes, including stay-at-home parents and care provided by family members and friends.
- Child care spending rebates to lower-income taxpayers through the existing Earned Income Tax Credit (EITC).
- A child care savings account program, into which any family could deposit up to \$2,000 for each child, free of income tax, and low-income families receive up to a \$500 match from the government.

To our surprise, most in the group were unenthusiastic about the proposals—even though most people cited childcare costs as a big challenge.

“See, childcare,” the part-time McDonald’s worker began with a heavy sigh,

this is one of those to where I don't feel like it really applies to me because ... I don't trust childcares. I don't. I've heard too many horror stories of people who have done horrible things to children, inside a daycare. People that put their trust in other people and have been screwed.... I don't trust just anybody with my kids. Unless you are somebody I know really well or a family member, you are not taking my kids.

“You’re not alone,” added the hospital registrar.

“And what are you learning there?” asked the factory worker. “Are you learning your ABC’s or are you watching SpongeBob?”

The mother who worked part-time at McDonald’s didn’t understand why the government wanted to compensate stay-at-home mothers.

I'm glad that it includes stay at home parents, but I don't see why it [does]. And that's coming from a mom who stays home most of the time. Any money that I need to take care of my child is coming from my husband's job. So I mean, I'll take the money if they're willing to give it to me, but I don't see why.

However, one of the working mothers suggested that the government might be able to save money by enabling mothers who want to stay at home to do so, instead of subsidizing their childcare costs.

Because I did the math, and for my kids to go to the daycare they go to, if I didn't get help for four children to go every week, it's almost five grand a month to go.... If I could stay home and they didn't have to help me pay for childcare, that would help the government itself.

In retrospect, at least one person's concern about the proposals seemed to stem from a misunderstanding of the proposal: she appeared to believe that the increased childcare cost tax deduction would be used to *take away* any tax return she might get, instead of decreasing the overall amount in taxes that she would have to pay.

But one thing was crystal clear: childcare costs were a problem for many people. When we asked participants if childcare was an issue for them, there were lots of “Oh yeah’s,” and “Absolutely’s.”

The stay-at-home mom studying medical billing and coding put it this way:

We're kind of in a different situation in that we don't put our child in childcare, but then we're kind of stuck either way. If I go to work to make more money, it's all gonna go to childcare. If I stay home with him, then we have no money. So it's like, what are we gonna do?

The part-time McDonald's worker added,

And then the little bit of assistance you can get for daycare is like, it's not really worth the amount of red tape.

“And we don't want to live off the state, either,” added the stay-at-home mom. “We want to do it honestly.”

The two daycare workers explained that they became daycare workers so that they could afford to send their children to daycare. (Employees at the daycare received a discount.)

When we asked the preferences of the women in the group, most said that they would prefer to either be a stay-at-home mom or combine that with part-time work—or at least be able to work from home with their kids.

However, one mother of four children spoke up to say she preferred working full-time, even though she felt that “it sounds really horrible.”

“No, it doesn't!” several people said.

“Personal preference,” said the warehouse team leader. “There is nothing wrong with that.”

“We love you!” said another.

Despite strong personal preferences, participants were supportive of a variety of work-family choices.

Fair Scheduling

For several of the working-class individuals in the focus group, having a greater measure of predictability in their work schedules was an important issue. They noted that the lack of it made scheduling their lives, including family-related events, extremely difficult. “The Schedules That Work Act,”⁶ sponsored by Sen. Elizabeth Warren, would, among other things, give many workers in service industries the right to request changes to their schedules without fear of retaliation, as well as receive their schedules two weeks in advance.

“That’d be nice,” said the hospital registrar.

“Instead of the day before!” agreed her husband, a sous-chef at a retirement community. He said he receives his two-week schedule one day before the schedule begins.

“You want to talk about trying to schedule family time,” noted his wife. She said they didn’t even know if he would have off for his own wedding until the Saturday before the wedding date. Fortunately, he wasn’t scheduled to work, and they were able to get married without worrying that he would have to lose his job in the process.

Another time, they had a family vacation planned months in advance: the itinerary set, hotels booked, everything. But the week before their planned vacation, his supervisor told him that he couldn’t take the time off. He was afraid that if he still took off, he’d lose his job. So he didn’t go on vacation with his family.

Another person who had formerly worked at a supermarket chain store reported that the same thing happened to him: he was scheduled to go on a family vacation with his then-fiancée’s family, but learned the day before that he was scheduled to work.

“All of a sudden I had to call her and say, ‘I hate to tell you this but I can’t go now,’” he told us.

Several participants expressed concern about the bill’s language allowing employers to refuse schedule changes if there was “a legitimate business reason.” They suggested that employers could easily invent such reasons even if they didn’t exist. After all, several participants mentioned times that they had been treated unfairly by bosses.

“I got laid off because I was pregnant,” said one woman who had a high-risk pregnancy. “I could never prove it 100 percent, but...”

“I got fired because I was pregnant, too,” added another woman. When she was five months pregnant, her boss called to tell her that she wouldn’t need to come into work anymore. “I trained my replacement and I had no clue,” she said.

The sous-chef was particularly passionate about this issue. He said there have been times he was scheduled to clock in at 10:00 a.m., only to be told after clocking in that he was supposed to be there an hour earlier. One supervisor later admitted to him that a more senior supervisor sometimes surreptitiously changed the schedule after it had already been posted, “and then act like nothing’s happened—and then reprint the schedule and post it up and then b**** at you.”

In light of such experiences, some expected that employers would fabricate “legitimate business reasons” even when none existed. Still, with some improvement to the language, they believed that the bill was important.

“I think there’s no debate on this one. I don’t think there’s a problem with it,” said the factory worker who saw a “dark underbelly” (higher taxes) in many other proposals to help working families.

After the discussion, every participant said they would like Congress to consider “The Schedules That Work Act.” As one person said, summing up the mood in the room, “I think in the end it makes bigger companies ... show courtesy to their employees.”

Following the “Success Sequence”

Brookings fellows Isabel Sawhill and Ron Haskins have suggested that Congress fund a marketing campaign to promote the “success sequence,” which encourages young people to observe the following rules: finish school, get a job, get married, then have children—and in that order.

A young man who had a child when he was a young teen was the first to speak up.

Long story short, I had a kid very young. I was chasing around girls. I thought that was the main idea, just going after women....So I did that, and at 14, 15, I had my son. I learned hard. Luckily, I stayed away from drugs, all that bad stuff. But now I'm building this from the ground up. I tell [my son] all the time, the more valuable you are, the more you're worth. Finish school, go to college, get a career—then women. And that's the order it's gotta go. That's what I'm trying to do right now.

The part-time McDonald's worker who had her first son before marriage said that she liked the part about getting married and then having kids, but she wasn't sure about the first half of the sequence. “[L]et's face it,” she said, “not all kids go to college.” (One participant pointed out that, “It says school, it doesn't mean college.”)

She pointed out that she tried to attend college, “and I failed miserably.” As a result, she and her husband agreed that they would never push their kids to attend college. Plus, she pointed out, not everyone who attends college gets a great job:

There's this incessant pressure to go to college because you have to go to college because you have to get a good job. And a lot of people who go to college aren't getting the good jobs that they were promised when they went in.

“I'm in that boat,” said the factory worker.

“Yep,” added the stay-at-home mom.

The part-time McDonald's worker said she'd suggest finding a job you like, then attending school to help you further in that career.

The daycare worker had another objection: “I did it in that exact order and it didn't work for me.” She explained:

I finished school, I had a trade in my junior and senior year, and I got a job after graduating. I got that job that I went to school for, but I had to pay for continued education to keep that licensing, which I couldn't afford and stuff. And then I got married, and then I had my children, but I was going from job to job because I was just trying to get by. It didn't necessarily work for me, even though I got married.

It didn't work for her, she said, because she couldn't afford the annual \$300 to \$500 it cost to keep her cosmetology license. At this point, she didn't see how she could get her cosmetology license back, because she owed about \$3,500 for the continued education she had missed.

“I think there should be one step in front of ‘finish school’ and that one step should be, ‘Think about your future,’” added the warehouse team leader.

“Yeah, I kinda like that,” said the part-time McDonald's worker.

The stay-at-home mom suggested that people should be encouraged to think about attending a trade school.

“But that doesn’t always work out for everybody,” the daycare worker pointed out. “What they want to do and go for doesn’t always turn out to be what they thought it was going to be.”

“I think there should be something like the old career days,” said the hospital registrar. “And it’s not like ‘Career Days’ after school. No, you bring career day during school and you have people sit down and you force the kids to go through and if this seems interesting to you, talk to them, ask them questions.”

“Shadow them,” agreed the stay-at-home mom.

A debate ensued among participants about to what extent their high schools already held these kind of events.

Some participants pointed out that they had a “career fair,” but the hospital registrar had something more extensive in mind: “We had the career fair, but we didn’t have someone there really explaining it,” she explained. “It was more like, ‘We’re this, we’re that.’”

“We had where you could go to the Career Center one day, but they just show you the fun stuff,” said the mother studying advanced manufacturing. “They don’t show you the nitty-gritty stuff.”

The hospital registrar said that while helping high-school students think about their desired career was nothing new, it needed to be implemented better.

I feel like they should implement it more. If you want kids to go to school, or you want them to find a job, okay fine. Help them more. Help us help our kids understand. [One participant] just said what she’s going to school for, and I had to shake my head like, ‘What the crap are you talking about?’ Because I don’t understand it. I don’t know what that is.

The participant to whom she was referring was attending an adult education program to become an electromechanical PLC technician, a high-demand job with promising pay upon receiving a certification. But despite the field’s attractiveness, the hospital registrar said that she had never heard of it.

A couple participants concluded that schools should hold a “Career Week,” and encourage students to shadow people in their desired field.

Finally, the daycare worker suggested that schools should make a concerted effort to offer financial education so that “then everyone would know what to do with their money.”

Eliminate Marriage Penalties in Public Assistance Programs

We presented the hypothetical scenario of a three-person Ohio family that receives Medicaid. Under 2016 Ohio guidelines⁷, a person in a cohabiting relationship and living with a child unrelated to one of the partners is eligible to receive Medicaid if she makes less than about \$21,000 a year. But if that cohabiting adult with a \$15,000 annual income marries her cohabiting partner with a \$15,000 annual income, she would lose Medicaid because she got married. But if lawmakers doubled the income threshold of eligibility for married couples, the person in our example would still be eligible for Medicaid after marrying.

We asked participants what they thought about that proposal.

“I agree, because that story you just told is me and my husband,” said the hospital registrar, who had recently married. She received Medicaid now, but she said that once she told the Medicaid office that she was now married, “they’re going to take my insurance away.”

“You could get divorced and get a raise,” the factory worker pointed out.

Another participant said she had been encouraged to do exactly that in order to be eligible for public assistance.

My dad has told me on plenty of occasions—as much as he loves my husband—‘You know, you could get more help if you divorced your husband and became a single mom. You’re more eligible to get help that way.’

That’s stupid! Why penalize people who want to get married and make families together by telling them that just because they’re married and they make too much money that they can’t get the help that they desperately need?

Nine of the 10 participants wanted to see lawmakers consider proposals to eliminate the marriage penalties in public assistance.

Conclusion: Addressing “Real Problems”

What might the Trump administration and other political leaders take away from this focus group of 10 white, working-class Millennial parents in a slice of southern Ohio?

First, participants value public assistance and lower payroll taxes and other work-family policies precisely for their potential to help them become economically independent and self-sufficient. They recognize that some may need a basic level of assistance before they can achieve stability. As one participant said, he didn’t like the rule that “the more you make, the more we take,” because it points the incentives toward working and earning less. And this isn’t helpful when the goal is to eventually helping people to provide for themselves. A student who recently quit his assembly-line job in a factory in order to pursue an advanced manufacturing certification put it this way: “Long-term goal is to self-sustain farm way down the road. That’s where I want to be.” His cohabiting girlfriend receives housing assistance, but they’re eager to move into their own home and they wish they could keep more of their own money and public assistance for a longer time precisely so they can be in a position to leave public housing. Others voiced similar sentiments. As a stay-at-home mom said, “Just let us run our own lives with less taxes.”

Second, the conversation revealed a consensus that could bridge political and racial divides. The policies that participants encouraged the Trump administration and Congress to consider are policies that could empower working- and middle-class families of all kinds to achieve greater stability: African-Americans and Hispanics, single parents and cohabiting couples, stay-at-home parents, and working parents. When encouraged to discuss realities in their lives and to explore policies in light of those challenges, participants eagerly engaged in a rich and substantive discussion, embracing policies that could appeal to a diverse array of Americans.

Third, while we need more research, the voices of the young adults in this focus group challenge one narrative about working-class Trump supporters: that they are only interested in policies poised to divide the nation, and that they want their political leaders to choose ideology

over compromise. Instead, our focus group of mostly Trump supporters indicated that they may support the bipartisan “deal-making” that President-elect Trump promises.

Finally, future research would do well to further explore a comment by one focus group participant: better financial education for young people. As a coalition of scholars and leaders pointed out in a 2008 report, “The United States is experiencing a growing polarization in access to institutional opportunities to save and build wealth.” They pointed out that while “a pro-thrift sector” of institutions still exist, they are “no longer broadly democratic in [their] reach.” It’s possible that, with the help of key institutions, the kind of striving working-class families represented in our focus group could be empowered to tackle debt, access responsible wealth-building institutions, and achieve a renewed financial start—beginning with their current earnings.

For instance, one participant in the focus group, a factory worker with an annual income of about \$50,000 (“before taxes,” he pointed out) reported that he and his wife were able to buy a modest new home and pay off nearly \$50,000 in automobile and student loan debt. However, other similarly aged participants in dual-earning households and with similarly-sized families reported difficulty covering monthly rent and couldn’t envision buying a new home within ten years. What accounts for the difference between their outcomes? It may be that, as one participant suggested, the consumer culture that influences most of us makes economic independence even more difficult to achieve.

However, it’s also true that the participant who achieved this measure of financial stability reported working 60-70 hours every week—essentially a dual-earner income—thus sacrificing family time. And even after all those years of sacrifice and intense work, he reported that he and his wife still “barely make it”: in order to save money, he didn’t eat breakfast and spent only about \$1 on his lunches. Should that really be the price that working families must pay in order to achieve stability? Finally, we should also note that that participant is employed in a unionized workplace, which offers protections that most working-class young adults no longer have.

At the end of the focus group, the advanced manufacturing student put in his last word:

For people who voted the past couple elections, sure we’ve heard the main things that we all bicker about, immigration and abortion and things like that... But yet I haven’t heard any of this—I haven’t heard real problems.

“They hide it,” said another participant.

“So why are we not hearing this?” the student asked again. “Why are we not getting us good candidates to get the real problems [addressed]?”

Many people will (rightly) dispute the notion that hot-button issues like immigration and abortion aren’t “real problems” in America that should be addressed. But his comment also reveals an opportunity for the Trump administration and Congress: if you craft an agenda that addresses the realities felt by many working- and middle-class families, they may finally feel that their voices are heard.⁸

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