



Building Economic Security Today (BEST)

***Women, Infants, and Children Program
Client and Staff Focus Groups:
Findings and Recommendations***

April 2010

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Acknowledgements

This report was written by Maria-Elena Young, MPH Intern, UC Berkeley School of Public Health, with editorial support from Padmini Parthasarathy, MPH, Life Course Initiative Coordinator, Family, Maternal and Child Health (FMCH) Programs.

Funding to conduct the WIC Focus Groups and produce this report was provided by East Bay Community Foundation, Contra Costa Health Services, and California Department of Public Health's Maternal, Child, and Adolescent Health Program.

Special thanks go to the WIC clients and staff who shared with us their insightful ideas and personal stories.

Introduction

Purpose and Overview of Report

Building Economic Security Today (BEST) is an asset development pilot project that utilizes innovative strategies to reduce disparities and inequities in health outcomes for this and future generations of low-income Contra Costa families by improving their financial security and stability. BEST will help families maximize their income for daily living, and preserve and increase their financial assets. Improving families' financial status will improve their housing situations, offer opportunities to live in safer and healthier neighborhoods, increase their food security, increase their access to health care, and enhance other protective social and environmental factors. One component of BEST will include financial education classes and asset development educational materials and referrals for clients of the Women, Infants, and Children (WIC) Program.

To help guide the development of the WIC component of BEST, we conducted a series of focus groups with WIC clients and staff during July and August 2009. These focus groups were exciting and engaging, and they provided us with information about the challenges and barriers to financial stability faced by WIC clients and creative suggestions for how BEST can support clients.

The report is organized into the following sections:

- Section 1:** Development and Implementation of Focus Groups;
- Section 2:** Findings from Client Focus Groups;
- Section 3:** Findings from Staff Focus Groups; and
- Section 4:** Recommendations

Summary of Findings from Client Focus Groups

How do clients view the connection between their financial situation and their health?

Clients report that:

- Not having enough money leads them to feel stress, frustration, sadness, and anger
- Not having enough money leads them to feel body aches, low energy and disruption of daily activity
- Having enough money enables them to feel happy, calm, active and energized

How have clients developed their financial knowledge and skills?

Clients report that they:

- Developed financial skills out of necessity
- Learned about finances through challenging, often negative, experiences with financial institutions
- Learned financial values from family
- Developed financial knowledge and skills through educational programs
- Learned about finances through friends or acquaintances

What financial topics do clients want to learn about?

- Credit and debt
- Teaching children about money
- Budgeting
- Access to benefits and social services
- Talking with partner about finances

Summary of Findings from Staff Focus Groups

According to the WIC staff, topics that clients may want to learn about include:

- Budgeting
- Banking
- Benefits and Resources
- Credit Counseling
- Other topics

Suggestions from the WIC staff for the design of the BEST classes:

- Present the BEST classes within the context of the economic crisis
- Frame the BEST classes in a positive way
- Create a welcoming environment
- Use a format that is different than the traditional WIC classes
- Include interactive activities
- Provide participants with incentives
- Provide resources to address individual needs

Staff training needs and interests include:

- Training to increase staff financial knowledge and skills
- Training to prepare to offer BEST classes to clients

Summary of Recommendations

Recommendations for BEST class design and implementation

Classes should:

- Assists clients in understanding how their health is related to their financial stability and security
- Recognize that clients may feel frustration and discouragement around financial issues
- Provide opportunities for clients to build skills and develop existing financial knowledge
- Present classes in an engaging, interactive and supportive format
- Provide staff with training and learning opportunities

Recommendations for BEST financial topics

- Information and options related to credit, debt management, and avoiding fraud
- Strategies for teaching children about money
- Skills for budgeting with limited income
- Resources and referrals to public benefits and services
- Strategies for talking about finances with a partner or family

SECTION 1: Development and Implementation of Focus Groups

Purpose and goals

The main purpose of the focus groups was to gather information that would help guide the development of a series of financial education classes at WIC. The goals of the **client focus groups** were to: 1) Understand how

clients view the connection between health and wealth, 2) Understand clients' current financial skills, knowledge and practices; and 3) Identify financial issues that WIC clients believe will help them increase their financial security and improve their health.

The goals of the **staff focus groups** were to: 1) Identify financial issues that staff feel are of interest to clients, 2) Obtain suggestions from staff about the design of the classes; and 3) Identify training topics to increase staff's financial knowledge and ability to implement classes.

Developing the focus groups

We developed focus group guides for the client and staff focus groups that addressed the goals above. The client focus group guide was translated into Spanish. FMCH Programs staff worked together to determine the questions and develop the translated version. Due to the limited time available to conduct each client focus group (20-25 minutes per group), the questions were highly structured. For example, for the client focus groups, a list of possible financial education topics was used to prompt discussion. (See Appendices A-C for focus group questions.)

Conducting the client focus groups

A total of 10 focus groups with English- and Spanish-speaking WIC clients were conducted during July and August of 2009 at the four WIC sites in Contra Costa County (see Table 1).

Table 1. Client Focus Groups, by Site and Number Conducted

	Number in English	Number in Spanish
Richmond	2	1
Concord	1	2
Pittsburg	1	2
Brentwood	1	0

The focus groups were held during the WIC nutrition classes for families with children ages 1-5 years. A total of 115 WIC clients participated in the focus groups (58 English-speaking and 57 Spanish-speaking clients). The groups ranged in size from nine to 20 clients. At the end of each focus group, participants filled out surveys to collect demographic information (see Tables 2 and 3) and state their preferences for BEST class topics (see Section 2, Table 4). The average age of English-speaking clients was 27 years and the average age of Spanish-speaking clients was 31 years. The majority of focus group participants were Latina (68%), followed by African American (13%) and White (7%).

Table 2. Focus Groups Participants, by Race/Ethnicity

Race/Ethnicity	Number	Percent
White	8	7.0%
African-American	15	13.0%
Asian/Pacific-Islander	5	4.3%
Hispanic/Latino	79	68.7%
Mixed	3	2.6%
Other	1	0.9%
No Response	4	3.5%
Total	115	100%

Table 3. Focus Group Participants, by Primary Source of Income

Income Source	English-Speaking Clients		Spanish-Speaking Clients		Total	
	Number	Percent	Number	Percent	Number	Percent
My salary	22	37.9%	10	17.5%	27.8%	32
My partner's salary	15	25.9%	36	63.2%	44.3%	51
Unemployment checks	5	8.6%	3	5.3%	7.0%	8
CalWORKS	7	12.1%	5	8.8%	10.4%	12
SSI/Disability	3	5.2%	-	-	2.6%	3
Child Support	3	5.2%	-	-	2.6%	3
None	1	1.7%	1	1.8%	1.7%	2
No Response	2	3.4%	2	3.5%	3.5%	4
Total	58	100.0%	57	100.0%	100.0%	115

Conducting the staff focus groups

FMCH Programs staff conducted four staff focus groups during the July WIC staff meeting. Each group consisted of eight to 10 WIC staff and lasted 90 minutes. The groups were made up of WIC staff from varied job classifications.

Analysis of focus group results

After conducting each focus group, we compiled participants’ responses for analysis. The results from the client and staff focus groups were analyzed separately.

We developed codes to identify major themes across the 10 focus groups and within each individual focus group. If a topic was discussed in a majority of the focus groups, mentioned by a majority of the participants, or discussed in-depth within a single focus group, we identified this topic as a major theme. For the client focus groups, three broad categories, based on the focus group guide questions, guided the analysis: 1) How clients view the connection between their financial situation and their health, 2) how clients have developed their financial knowledge and skills, and 3) financial topics about which clients want to learn. The categories for analysis for staff focus groups, based on the focus group guide questions, were: 1) Topics about which staff thought clients should learn, 2) suggestions for BEST class design, and 3) staff training needs and interests.

As this was an exploratory series of focus groups, the results are intended to present insights and suggestions from these specific WIC clients and staff. The conclusions made in this report should not be generalized to all WIC clients and staff.

SECTION 2: Findings From Client Focus Groups

How clients view the connection between their financial situation and their health

We asked clients to speak about how the lack of money affects them emotionally and physically. We asked clients to share words that described their feelings when they do not have enough money, how those feelings affect them physically, and how they feel when they *do* have enough money.

Initially, clients were hesitant to share their thoughts. However, as soon as one client shared a few descriptive words, a flow of adjectives followed from the others. During one focus group, a client shared that she felt relieved and supported to hear that other women experience the same feelings that she does. In other focus groups, clients who did not contribute verbally still indicated their agreement through non-verbal communication (e.g. raising hands or nodding heads).

Unlike the other focus group questions, the questions about the connection between finances and health generated the same themes in each of the 10 focus groups. The responses demonstrated that clients recognized that their financial situation affects their health. During this discussion, clients shared that not having enough money causes them to experience the following:

- **Stress, frustration, sadness, and anger**

Clients at each of the focus groups said that lack of money causes them stress. Also common were frustration, irritation, sadness, depression, and anger. Clients commented that they feel, “What’s the point, since what I’m doing’s not working?” or “Why am I doing all this? It’s not enough.” In addition, some clients reported feeling fear, not self-sufficient, and embarrassment at not being able to provide for their families.

- **Body aches, low energy and disruption of daily activity**

Clients reported experiencing body aches, such as head, shoulder and backaches, as a result of stress, frustration, sadness, or anger. They also shared that because of depression, they lack physical energy, feel drained, and do not want to get up in the morning. Clients also reported having difficulty completing daily responsibilities. Some clients reported not being able to sleep, while others reported only wanting to sleep; some said that they eat too much, while others said that they feel nauseous and cannot eat. One client disclosed that she worries about her family going hungry. Another client said that she feels stress in her heart, and another stated, “I feel everything at the same time.”

In contrast, clients reported that when they are *not* worried about money they feel:

- **Happy, calm, active and energized**

Clients reported experiencing happiness, calmness, and energy when they are more financially stable. In addition, they reported feeling positive about themselves and enjoying being able to provide more for and spend more time with their children. One client said she feels happy to be able to buy things for her children.

How clients have developed their financial knowledge and skills

To structure the discussion, the facilitator presented the following list of financial topics:

- Making a budget and following it
- Getting and using a bank account
- Getting a credit card or loan
- Getting my credit report and managing debt
- Filing my income tax return to get my refund
- Signing up for benefits (food stamps, Medi-Cal, disability, etc.)
- Teaching my children about how to deal with money
- Talking about finances with my partner or family
- Handling my finances on my own

Clients were asked to raise their hands for each of the topics with which they “felt comfortable.” This activity provided clients with examples of financial issues and time to reflect on their own abilities. It was not intended to capture knowledge or actual ability. The discussion that followed allowed clients to share how they have learned about these or other financial topics.

Clients demonstrated that they have a wide range of financial knowledge and skills and have some skills to adapt to the challenges or demands of their financial situations. The discussion helped us identify the most common

sources from which clients have learned about managing finances. In a majority of the focus groups, clients shared that they have:

- **Developed financial skills out of necessity**

The majority of clients who participated in the discussion reported that their financial skills have been shaped by their experiences living within limited means. Many clients stated that they have learned basic financial skills, such as budgeting, by necessity. As one client stated, “Anyone who has a child has to budget.” Others shared that unemployment or other challenges caused by the current economic crisis have forced them to learn how to curtail expenses. As a Spanish-speaking client stated, she has learned about finances “*a fuerzas*” (by force). Another client explained, “You do what you have to do to put a roof over your head.”

- **Learned about finances through challenging, often negative, experiences with financial institutions**

Many clients, particularly those who were in the English language focus groups, have had direct experiences with financial services, such as credit cards and banks. A common situation that clients shared was that they or their partners have accumulated credit card debt or had an overdraft in their checking accounts. As a result, they have learned that they have a lower credit score and face higher costs to obtain financial services. For example, one client shared that she learned how low her credit score was after an apartment lease application she submitted was denied. Another client realized how important credit scores were after she had trouble securing an affordable cell phone service contract.

- **Learned financial values from family**

Many clients reported that a parental figure has provided them with suggestions for how to save or spend their money. Clients shared that their families have helped them to develop their own values around money: for example, learning not to buy unnecessary items and being responsible for their own money. Some clients shared that they have learned how to weather difficult economic times from family members who have faced financial hardships.

In three or four of the focus groups, clients shared that they have:

- **Developed financial knowledge and skills through educational programs**

Only a few clients reported having formal financial training or education. They received financial education through CalWORKs Job Club, Shelter Inc., or higher education. They reported favorable experiences with these programs.

- **Learned about finances from friends or service providers**

A few clients reported learning about or gaining support for managing finances through social networks or service providers. A few women shared that their friends who had already signed up for benefits had helped them go through the process. One client shared that a social services worker had helped her sign up for benefits.

Financial topics about which clients want to learn

We used the list of financial topics presented in the previous section to prompt discussion about clients’ interests. Clients expressed strong interest in the idea of **financial education classes at WIC**. Clients also appeared to be comfortable talking about financial issues in the focus group setting and they said that they would feel comfortable talking about finances in a WIC class. Only two major concerns arose regarding talking about finances in a class: They would feel uncomfortable if 1) they were asked personal questions or 2) knew someone in the class. Clients said that in these situations, they may feel embarrassed or that other clients are judging them.

Across the focus groups, the three most common topics of interest were:

- **Credit and debt**

In all of the focus groups, clients expressed interest in learning about credit. More specifically, based on their varying financial situations or personal experiences, clients wished to learn about:

- Repairing credit scores
- Establishing credit
- Managing debt
- Obtaining a free credit report
- Understanding how interest rates work
- Dealing with credit fraud

Overall, many clients view the credit system as confusing and complex, and they have the impression that companies take advantage of consumers. Several clients felt that credit card companies try to trick people into signing up. One client observed that having multiple credit cards could increase one's risk of incurring debt. Several shared that they only use credit cards for emergencies or to take advantage of special deals.

Clients indicated experiencing a range of challenges related to credit. For example: 1) not having had a credit card and therefore having difficulty establishing credit and obtaining a loan; 2) having accumulated credit card debt in their youth and now facing years of poor credit; or 3) having had good credit prior to losing a home to foreclosure. One client explained that her friend had acquired a credit card in the client's name, and now the client was unable to obtain an affordable loan on a car. Another said that she is unable to reduce her debt because her income is too low to even cover day-to-day expenses, let alone pay off her credit cards.

Clients in English-speaking focus groups expressed interest in getting free credit reports so that they can understand and improve their credit scores. Also, they had a general interest in learning about interest rates and how they work.

While many of the Spanish-speaking clients demonstrated an interest in learning about credit management, they also shared feelings of distrust of the financial system or that they completely avoid credit cards, loans or other financial products. In one group, when asked if they would like to learn about a prepaid debit card, so that they can avoid credit cards, they adamantly explained that anything that has to do with banks makes them uncomfortable. As one client said, with banks, *"todo es un enredo"* (everything is a mess).

- **Teaching children about money**

Clients shared that they experience challenges and frustrations around teaching their children about money. Clients were interested in learning more about:

- Explaining how money works to their children; for example, explaining how to earn, save and budget income.
- Techniques for talking about money when in an unstable financial situation; for example, how to explain to children why they cannot purchase certain items.

Many shared that when they take their children to the store, the children want to buy toys or food and it is challenging to explain that they do not have enough money. One client commented that planning a budget is straightforward, but as soon as her child asks for something, it is easy to veer away from her plan.

- **Budgeting**

As discussed previously, many clients shared that they are comfortable making a budget and have learned how to budget within very limited means. However, during this discussion, many clients requested more information about specific aspects of budgeting:

- Creating a personal budget
- Maintaining a bank account, including how to prevent overdrafts
- Shopping on a budget

One client commented that it is always helpful to review the basics of budgeting. Others expressed interest in information about how to stretch limited incomes. Clients wanted to learn about how to look for good deals at the supermarket or other stores, inexpensive recipes for healthy food, and where to buy organic products for a good price. Some clients emphasized that the challenge is to actually stick to their budgets, and they wanted to learn ways to follow through with financial plans. During the discussion around budgets, several clients offered suggestions to others, indicating that clients possess knowledge and experience in creative budgeting. Several groups agreed that it would be helpful to be able to share tips and ideas with each other during WIC classes.

In one or two focus groups, a majority of clients engaged in in-depth discussion of or requested information about these topics:

- **Access to public benefits and social services**

Clients stated that they would like more information about how to access health and other services and navigate the public benefits system. They requested information about:

- Medical coverage
- Dental services and coverage
- Food stamps
- Transportation assistance
- High quality, low-cost day care
- Employment support

Clients who expressed interest in learning about benefits also expressed confusion about how to obtain these services or frustration with the complex application process. One client shared that she was not aware of how many resources were available until she entered a social services program, which provided her with a list of resources. She was glad to receive the information, but she felt that others did not know that these resources exist. Other women discussed the challenges of acquiring health coverage. One woman shared that it was difficult for her to obtain Medi-Cal for her son and, as a result, she had to postpone his six-month immunizations. Another woman reported being in debt after giving birth to her son because her private medical insurance did not cover the entire cost of the delivery.

- **Talking with partner about finances**

Some clients wanted to learn more about how to speak with their partners or family members about financial issues. One client stated that she wanted to learn communication techniques, not because she experienced conflict while discussing finances, but because she is simply not in the habit of discussing finances. Another client said that talking about finances with family is uncomfortable and stressful and always leads to crying. Our survey results suggest that 42% of Spanish-speaking and 24% of English-speaking clients want to gain skills in talking with their partners about finances.

However, clients did not offer specific suggestions about specific strategies that would be most helpful for them. In one focus group, a client requested information about talking to her partner. When the rest

of the group was asked if they were also interested in this, they enthusiastically nodded their heads, but no one was willing to comment further.

As we discussed in Section 1, we asked clients to complete a survey at the end of the focus groups. The survey asked respondents to select from the list provided (see Table 4) any number of financial topics about which they were interested in learning. The results of the survey showed that over half of clients wanted to learn more about “how to manage money” and “how to reduce debt,” and one-third wanted to learn “ways to talk about finances with [their] partner/spouse or family”.

Table 4. Clients’ Preferred Financial Topics

Financial Topic	English-Speaking Clients		Spanish-Speaking Clients		Total	
	Number	Percent	Number	Percent	Number	Percent
How to manage money	26	44.8%	39	68.4%	65	56.5%
How to get and use bank accounts	5	8.6%	15	26.3%	20	17.4%
How to reduce debt	34	58.6%	23	40.4%	57	49.6%
How to sign up for benefits (food stamps, Medi-Cal, disability, etc.)	10	17.2%	14	24.6%	24	20.9%
How to get free help filing tax returns and receiving tax credits	9	15.5%	20	35.1%	29	25.2%
Ways of talking about finances with my partner/spouse or family	14	24.1%	24	42.1%	38	33.0%
Other	1	1.7%	1	1.8%	2	1.7%
Total	99	--	136	--	235	--

SECTION 3: Findings from staff focus groups

Financial issues that staff feel are of interest to clients

Staff were asked to share what they felt were the most important topics to cover in BEST classes. They expressed enthusiasm about BEST and felt that, in general, regardless of the topic, clients would benefit from gaining financial and life skills. For example, staff would like to be able to support clients to understand and navigate financial systems and services and develop problem-solving skills. They also suggested that we help clients learn to be smart customers, who can negotiate deals and understand terms of transactions, and negotiate frustrating aspects of dealing with finances, such as having to call automated phone systems.

The primary topics that staff suggested be included in BEST classes were the following:

- **Budgeting**

Across the four focus groups, budgeting was the most frequently mentioned topic. Staff felt that clients would benefit from basic budgeting skills, such as how to create a budget, keep records, or save money. Staff emphasized that it is especially important to help clients work within their limited incomes.

Many staff felt that it is important to provide clients with the knowledge and skills to be more savvy consumers, so that they are not deceived by supposed bargains or into paying high prices. Several staff

also suggested discussing “needs vs. wants;” with clients, i.e. that in our consumer culture it is easy to be influenced to purchase unnecessary items.

- **Banking**

Staff suggested that clients would benefit from basic education about using and maintaining bank accounts. In particular, they thought BEST could provide clients with information about how banking systems and services work. For example, one group suggested providing clients with “Top 10 Questions to Ask When You are Banking” or a similar type of information sheet.

Staff also recommended that there be education for clients who do not use banks and possibly utilize check-cashing stores instead. One group suggested having a class discussion to weigh the options between banks and check-cashers, so that clients could learn about different services and their costs. Other staff recommended teaching clients about the pre-paid debit card or helping them find lower-cost check-cashing options.

- **Public Benefits and Other Resources**

Staff suggested providing clients with information about public benefits, particularly Medi-Cal and food stamps, including education about eligibility requirements (for those who may not be aware of their eligibility) and public charge (for those who are worried about immigration issues). One group discussed the importance of dispelling the stigma often associated with using public benefits. Some staff also mentioned that it is important to provide information about obtaining emergency assistance with rent, utilities or other bills.

- **Credit Counseling**

Some staff felt that it is important to offer information about credit, in particular how to repair credit through assistance from nonprofit credit counseling agencies, and how to avoid credit scams.

- **Other topics**

Staff recommended providing clients with information about English Learner classes, job training, labor laws, and how to plan for emergency financial situations.

Staff suggestions about class design

Staff made various suggestions on the design of the classes, such as how to frame financial issues in WIC classes to make clients feel comfortable, and communicate messages effectively. Their suggestions include the following:

- **Present the BEST classes within the context of the economic crisis**

As one staff put it, “Timing is great [for the project]. Life is tough out there.” Other staff suggested emphasizing that “it’s not your fault” because everyone is struggling. Staff felt that by acknowledging that the economy is in recession and that all families are hurting, clients, regardless of their financial situation, will not feel singled out and will appreciate the timeliness of the classes.

- **Positively frame the BEST classes**

Staff emphasized that classes should be positive, welcoming, and focused on the empowerment of clients. Additionally, they stated that clients should learn about financial options and not be instructed to adopt specific financial practices. Staff suggested framing the classes as opportunities to make further positive changes: for example, encouraging clients to make a New Year’s resolution to create and maintain a budget.

- **Create a comfortable atmosphere for clients**

Most staff felt that clients would feel comfortable talking about finances and be willing to participate in the BEST classes, especially because of the widespread impact of the economic crisis. However, they advised that to ensure that clients are comfortable, the class instructor should:

- Not ask personal information about income or financial situation;
- Dispel stigma about utilizing WIC or other social services, in particular for those clients who are recently low-income;
- Use case studies to depersonalize any discussion, and
- Be aware that fathers and grandfathers are often in classes, so the information is not only for women.

- **Use a format that is different than the traditional WIC classes**

- Utilize two facilitators, with one available after class to answer clients' questions
- Allow for smaller groups, it is more comfortable, and clients are more likely to participate
- Create a series of BEST classes and offer sessions that are each more than 30 minutes long
- Provide handouts with financial tips or resources
- Set up the classroom in a circle
- Use visuals, such as PowerPoint presentations or DVDs

- **Use positive messages**

Staff were asked to suggest language that could introduce the BEST class and connect it to the usual nutrition topics. Their suggestions fell under the following themes:

- The economy – Explain to clients that the recession is a reason to think about finances.
- Empower yourself – Ensure that clients see the classes as an opportunity for self-empowerment. For example, “You have the power and you don’t even know it” or “Getting in charge of your life.”
- Connect finances to nutrition – Remind clients that certain foods can promote health *and* savings. For example, “With grains you can go further, eat less, and buy less” or “Breastfeeding saves money and is healthier.”
- Prioritize needs vs. wants – Help clients develop their financial values. Ask them to “Define what you ‘need’ and what you ‘want.’”

- **Include interactive activities**

The staff proposed a variety of activities that could be used in the BEST classes:

- Begin the class by asking clients to complete a personal assessment. This would provide an opportunity for clients to consider long-term financial goals.
- Facilitate an icebreaker in which clients share with a classmate one financial stressor that they experience or a technique they use to manage money.
- Facilitate a budgeting activity, with a felt-board budget or checkbook, and ask clients to help fill in the amounts of the various budget items.
- Provide an overview of topics and then allow clients to choose on which topic(s) to focus.

- **Provide participants with incentives**

Staff felt that it is very important that clients be offered incentives for participating in the classes. Suggestions included:

- Engage clients with colorful, exciting advertising flyers and posters.
- Clients who complete a series of BEST classes would receive a gift at the final session.
- Provide a gift, such as coupons, a DVD, or a financial kit (calculator, budget sheet, pencil, etc.).
- Provide food at the classes.

- **Provide resources to address individual needs**

Staff also felt that it was important the clients be offered resources to address their individual needs. Suggestions included:

- Have a resource center at each WIC site, such as a table with brochures. The information could be changed seasonally. For example, at tax time there would be information about the VITA sites.
- Present resources in an accessible manner. Create a resource guide for staff to provide clients with a single phone number for each resource and single sheet handouts with a limited amount of text.

Staff training needs and interests

The WIC staff indicated that they are excited about and interested in the BEST project. In general, staff felt that they would need training on the specific topics that will be covered in the BEST curriculum. Many staff commented that both they and their clients would benefit from the financial information. Specifically, staff requested:

- **Training to increase staff financial knowledge and skills**

- Money management and budgeting
- Managing and improving credit
- Affordable housing and home buying assistance for first time buyers
- Retirement planning
- Peer support to change personal financial behavior
 - Staff want to learn about finances in a group setting, in order to help each other reinforce what they learn, share ideas, and support each other to adopt positive financial behaviors.

- **Training to offer BEST classes to clients**

- How the welfare system works, including eligibility requirements and services provided
- Learning to have more empathy for and patience with clients
- Facilitation methods and skills, such as how to handle a client that is dominating the class
- Causes of stress and stress's effects on health

SECTION 4: Recommendations

The following recommendations are based on the focus group findings. The first set of recommendations presents suggestions and considerations for the design and implementation of BEST at WIC. The second set of recommendations suggests financial topics about which clients expressed an interest in learning.

Recommendations for BEST class design and implementation at WIC sites

- **Discuss the connection between financial stability and health with clients**

- Although clients were open and willing to discuss financial challenges and health, it is clear that opportunities to engage in further discussion and increase their understanding of how financial stability affects health would be welcome.

- **Recognize that clients may feel frustration and discouragement around financial issues**

- Be respectful of clients' negative perceptions and distrust of financial institutions.
- Due to negative experiences or severe financial hardship, some clients perceive many barriers to achieving financial stability.

- Acknowledge clients’ concerns that they may continue to feel financially insecure regardless of efforts to change their situation.
- **Provide opportunities for clients to build on existing financial knowledge and skills**
 - Use an adult learning approach to teach clients how to put knowledge and skills into action.
 - Provide opportunities for clients to teach each other by sharing financial tips and suggestions.
 - Present options to clients that allow them to select services or financial practices with which they are the most comfortable.
- **Present classes in an engaging, interactive and supportive format**
 - Maximize clients’ genuine interest in learning about financial stability. Based on their expressed interest and demonstrated participation in the focus groups, clients are looking forward to taking the BEST class.
 - Limit class size to no more than 15.
 - Place chairs in a circle to provide a more comfortable atmosphere.
 - Provide an activity for children or childcare.
- **Provide staff with training and learning opportunities**
 - Allow all WIC staff to learn about the financial topics covered by the BEST classes.
 - Provide intensive facilitation and financial training for the staff that will be presenting the classes.

Recommendations for BEST class financial topics

- **Information and options related to credit and debt management**
 - Recognize that clients are in varying financial situations, especially in regards to credit and debt.
 - Provide an overview of the credit system in a manner that empowers clients as consumers.
 - Provide additional information to Spanish-speaking clients to orient them to the American financial system.
 - Provide clients with skills that will allow them pursue the financial options with which they are comfortable.
 - Be aware that some clients do not have enough money to deal with debt or do not feel empowered to change their financial situation.
- **Strategies for teaching children about money**
 - Provide families with materials, such as books, to help them teach their children about money.
 - Use the BEST classes as opportunities for clients to discuss their challenges with talking about money or financial challenges with their children.
 - Acknowledge that clients feel a tension between wanting to provide for their children and having to live within limited means.
- **Skills for budgeting with limited income**
 - Provide opportunities for clients to share savings or budgeting tips with each other.
 - Acknowledge that even with a budget, expenses may exceed a client’s income.
 - Brainstorm strategies to follow through with a budget, and discuss the barriers to doing so (e.g. dealing with lack of time, cost of transportation, pressure to spend money).
- **Referrals to public benefits and services**
 - Increase clients’ awareness of the resources that are available to them.

- Utilize the BEST Resource Guide to provide individualized referrals, particularly for areas that are not discussed in BEST classes
- Add information about childcare and transportation to the Resource Guide.
- **Strategies for talking about finances with a partner or family**
 - Provide clients with communication skills to discuss financial planning and challenges.
 - Gain a better understanding of what clients' needs are around communication about finances: Do clients experience conflict? Do they ever talk about finances? Do they have any control of family finances?

Appendix A: Client Focus Group Guide – English

Introduction

Hi, my name is XXXX and I will be facilitating this focus group today. I also want to introduce, XXXX. She will not be participating in the group, but will be our note taker. As the facilitator, I will be asking questions and guiding the discussion. The note taker will take notes during the conversation on butcher paper. Please let us know if we do not get the right information on the butcher paper.

Explanation of the discussion

We are here today because we want your help and advice. We are starting a new program called Building Economic Security Today or BEST. This program will offer classes here at WIC about financial issues, such as budgeting, how to deal with debt and how to get help. The goal of this program is to see if we can work together to improve your health and the health of your family by helping you have more financial security.

We are going to ask you about what is important to you when it comes to your finances and ways we can make the BEST classes enjoyable and helpful. What you say here today is very important. By participating in this conversation, you will play an important role in helping us develop these classes.

Ground Rules

To make sure that everyone has a chance to contribute and feels comfortable, we would like to use the following ground rules: (on butcher paper)

- What is said in here stays in here. Keep it confidential.
- Treat each other with respect.
- All ideas and input are welcome.
- There are no right or wrong answers.
- Everyone gets a chance to talk.
- Avoid interrupting.
- Avoid side conversations.
- We will not use your names outside of this discussion.

Let's start by introducing ourselves. Please share your first name and your favorite fruit.

Does anyone have any questions?

Module #1

How clients view the connection between wealth and health

We know that being healthy and feeling financially secure are important for you and your family. We want to start by talking about how your financial situation affects your health.

1. What are two words that describe how you feel when you don't have enough money? For example, when you are worried about paying the PG&E bill or you are living with family or friends?

Probe: Can others relate to these words? What are other words that describe your how you feel?

Probe: How do these feelings affect your daily life?

Probe: (I see that many of these words describe emotions.) Sometimes people feel emotions in their bodies. Has anyone had the experience where these emotions affect how your body feels? What words describe how you feel physically?

2. Think of a time when you were not too worried about money, how did you feel then? For example, when you didn't have to worry about rent or bills.

Class content

The goal of the BEST classes will be to support you to feel more economically stable so that you and your family feel healthier. It is important to us that these classes be helpful to you. Here is a list of possible topics we may discuss. (Read list.) Some people might feel uncomfortable talking about finances in a WIC class. We want to make sure that the BEST classes have as much information as possible and make everyone feel comfortable.

3. What are some reasons people may feel uncomfortable talking about finances in a WIC class?

Probe: For example, how do you feel about sharing personal experiences with the class today?

Probe: How would you feel talking about these topics (review list)?

Probe: What could the instructor do to make people feel comfortable?

Module #2

Clients' financial knowledge and skills

Today, we want to talk about what financial information you think we should cover in the BEST classes.

Take a moment to think about what is most important to you when it comes to your financial situation. Now, think about which of those things you feel comfortable handling.

1. Listed here (butcher paper) are different financial areas that you may have thought of or that you may have experience with. Raise your hand if you feel comfortable with... (go over list and count hands).
 - Making a budget and following it
 - Getting and using a bank account
 - Getting a credit card or loan
 - Getting my credit report and managing debt
 - Filing my income tax return to get my refund
 - Signing up for benefits (food stamps, Medi-Cal, disability, etc.)
 - Teaching my children about how to deal with money
 - Talking about finances with my partner or family
 - Handling my finances on my own

2. Clearly, many of you have experience in these areas. Tell us about where, how or from who did you learn about these topics? Examples: reading about managing money, learning from a family member, taking a class, or talking to a caseworker.

Probe: What information/experiences have helped you feel more comfortable with XXXX?

Probe: When you learned about XXX from XXXX what worked well to help you be comfortable doing XXXX on your own?

3. What kinds of things would you like to learn about these topics?

Probe: What would help people to be more comfortable with...(use the 2 topics that have the highest level of discomfort)?

Probe: Examples include: tips about money management, a brochure with information, or connection to an agency that can give you one-on-one support.

Wrap-up (Hand out exit surveys)

Thank you so much for your time and help. Before you leave, please take a moment to fill out this sheet.

Please let us know if you have any questions.

Thank you!

Appendix A: Client Focus Group Guide – Spanish

Introducción y explicación

Buenos días/buenas tardes. Me llamo XXXX y ella es XXXX. Hoy estamos aquí porque WIC esta comenzando un proyecto nuevo que se llama Building Economic Security Today que en español significa “Estableciendo Seguridad Económica Hoy.” El proyecto ofrecerá clases aquí en WIC sobre como mejorar su situación económica para poder mejorar su salud y la de su familia. Incluiremos temas sobre como hacer un presupuesto, como reducir sus deudas, y como conseguir ayuda con sus finanzas.

Queremos oír sus opiniones e ideas para asegurar que estas clases sean buenas e interesantes para ustedes. Su participación nos ayudara muchísimo en el desarrollo de estas clases.

Cualquier información obtenida durante la discusión se mantendrá en confidencialidad.

Ground Rules

Para que todas se sientan cómodas y tengan la oportunidad de participar, pedimos que sigan estas reglas:

- Tener respeto con todas.
- Cualquier sugerencia es bienvenida.
- No hay respuestas incorrectas.
- Todas tendrán la oportunidad de hablar.
- No interrumpir.
- No hablar cuando otra persona esta hablando.
- Cualquier información obtenida no tendrá nombres.

Vamos a empezar presentándonos. Por favor díganos su nombre y ¿cuál es su fruta favorita?

¿Hay preguntas?

Questions

Module #1

Perspectivas sobre la conexión entre la salud y el dinero

Sabemos que para ustedes, es importante que sus familias estén sanas y que estén económicamente estables.

1. Por favor, compartan con el grupo dos palabras que describan como se sienten cuando no tienen suficiente dinero.

Probe: Veo que muchas de estas palabras describen emociones. ¿Alguna vez han sentido que estas emociones les afectan físicamente? ¿Cómo se han sentido?

2. Piensen en algún momento de su vida cuando no se tenían que preocupar por dinero. ¿Cómo se sentían? Por ejemplo, cuando no tenían que preocuparse por la renta o las cuentas.

Class content

Para muchos puede ser incomodo hablar de su situación económica en una clase de WIC. Queremos asegurar que estas clases ofrezcan información sin hacerlas sentir incomodas.

3. ¿Cuáles serian las razones que les harían sentir incómodas para hablar de temas relacionados con su situación económica en una clase de WIC?

Module #2

Conocimiento y habilidades económicas de los clientes

Queremos hablar de los temas que más les interesarían en aprender.

1. Esta lista presenta temas económicos y financieros. Levanten la mano si se sienten cómodas/capaces...(revisa cada área).

- Hacer un presupuesto personal y ejercerlo
- Abrir y usar una cuenta en un banco
- Conseguir una tarjeta de crédito o un préstamo
- Recibir mi reporte de crédito y manejar sus deudas
- Entregar mis impuestos para recibir mi reembolso
- Solicitar para beneficios públicos (Medi-Cal, CalWORKS, etc.)
- Enseñar a mis niños como cuidar su dinero
- Hablar de las finanzas con mi pareja o familia
- Manejar mis propias finanzas

2. Muchos de ustedes tienen experiencias en estas áreas. Por favor, díganos ¿en dónde o de quien aprendieron acerca de estos temas? ¿Por ejemplo, lo leyeron en un libro, aprendieron de un conocido o familiar, tomaron una clase, or hablaron con un consejero?

Probe: ¿Qué tipo de información/cuáles experiencias han tenido para tener mas confianza en/con XXXX?

Probe: Cuando usted aprendió sobre XXX de XXXX, ¿qué fue lo que le ayudó a sentirse cómoda en hacerlo solo?

3. ¿Qué les gustaría aprender sobre estos temas?

Probe: ¿Qué clase de información les haría sentir más cómodas con...(use the 2 topics that have the highest level of discomfort)?

Probe: Por ejemplo: sugerencias de cómo manejar el dinero, un folleto con información, o contacto con una agencia que da ayuda individual.

Wrap-up (Hand out exit surveys)

Muchísimas gracias por su ayuda hoy. Antes de que se vayan y recojan sus cupones, por favor tomen un minuto para llenar esta encuesta.

Si tienen alguna pregunta, por favor avísenos.

Gracias!!

Appendix C: Staff Focus Group Guide

Introduction

Hi, my name is XXXX and I will be facilitating this focus group today. I also want to introduce XXXX. She will be our note taker. As the facilitator, I will be asking questions and guiding the discussion. The note-taker will take notes during the conversation on butcher paper. Please let us know if we do not get the right information on the butcher paper.

We are here today because we want your help and ideas. As you have heard, we are starting a new project called Building Economic Security Today or BEST. We are creating a class for WIC clients to help improve their financial security. The classes may include topics such as budgeting, getting benefits, and dealing with debt. We will also include referrals to other agencies. The goal of this project is to improve the health of clients and their families by helping them to have more financial security.

The BEST classes will be implemented beginning in January 2010. These classes will follow the same structure as all the WIC classes. They will be 30 minutes long, led by one of the nutritionists and will ensure that there is time for clients to pick up their vouchers. The classes will be offered for those women with children 1-5 years old. We will provide staff with all the necessary training, materials and guidance. (If there are other questions, staff can contact their site lead or Beverly who can refer questions to Padmini)

Today, we are going to ask you about what you think is important when it comes to your clients' financial situation and ways we can make the BEST classes enjoyable and helpful. What you say here today is very important. By participating in this conversation, you will play an important role in helping us develop these classes. We want to ensure that clients get good information and that you get the support needed to run the classes.

Ground Rules

To make sure that everyone has a chance to contribute and feels comfortable, we would like to use the following ground rules: (on butcher paper)

- What is said in here stays in here. Keep it confidential.
- Treat each other with respect.
- Welcome all ideas and input.
- There are no right or wrong answers.
- Everyone gets a chance to talk.
- Avoid interrupting.
- Avoid side conversations.
- We will not use your names outside of this discussion.

Let's start by introducing ourselves. Please share your first name and where you work.

Does anyone have any questions?

Class content

The BEST classes will provide clients with information about how to increase their financial security. The following questions are to help identify what financial issues clients might want to learn about.

1. Take a moment to think about the financial challenges that you think your clients face. If you were going to choose the most important topic for the BEST class, what would it be? (20min)

Probe: Explain why you think that topic would be the most important.

Probe: In what ways would a class on (that topic) help clients?

Class format and dynamics

Talking about financial issues may be different than teaching about nutrition. For example, finances can be a sensitive topic. The following questions will help us identify how to discuss financial issues with clients in a way that is comfortable for you and the clients.

2. What might make clients feel uncomfortable talking about things like managing money, opening banking accounts, getting financial help? What would make you feel uncomfortable talking about such issues?

Probe: What suggestions do you have to we make clients feel more comfortable talking about XXXX?

Probe: What suggestions do you have to help staff feel more comfortable talking about XXXX or doing XXXX?

3. What would be good opening lines to transition from the usual nutrition topics to talking about financial issues?

Probe: What would be other ways to link nutrition issues with financial issues?

4. What are the potential challenges of discussing financial issues?

Probe: What should you be aware of that might be difficult to handle?

5. What would be the best format for the BEST classes?

Probe: For example: Materials such as handouts, posters, etc.

Probe: For example: Teaching tools such as interactive activities, games, discussions, etc.

Staff knowledge, skills and training

We want to hear about what information you would like to learn in preparation for the BEST classes.

6. What topics related to financial stability would you like to learn more about? (15min)

Probe: What topics would be helpful for those who are teaching the classes? What topics would be helpful for those who work one-on-one with clients (handing out coupons, scheduling, counseling, etc.)?

Probe: What topics would be helpful for you personally?

7. Think about your own experience learning about these topics: (10min)

What did you enjoy?

What was challenging?

What was helpful for you to be able to improve your financial practices?

Wrap-Up

Thank you for your time! We are handing out a fact sheet about the BEST project for your information.