

FOCUS GROUP WITH SOCIAL PROFESSIONALS. METHODS AND RESULTS

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Objectives

Within the Italian context, the main aim of the FINKIT project is to promote economic and financial education among over 65 years old male and female. A basic assumption of the project is that Economic Financial Literacy (EFL) and wealth management are core basic skills key to improve personal financial wellbeing as well as to achieve an active citizenship of vulnerable elderly people. FINKIT starting point is that mastering these set of skills can be crucial for low-income groups to avoid crossing the poverty line (or achieving a better standard of living). In this respect, a core objective of the FINKIT project is to project and practice innovative tools to be used by social professionals to work with vulnerable elderly people. FINKIT believe that social professionals and volunteers constitute indeed key knowledge mediator that can be capable to spread and boost EFL among vulnerable elderly people promoting, through innovative pedagogical tools, a significant assets to improve their assisted well-being. Therefore, key task of the overall Project is to test whether some basic knowledge of the concepts of home economics, economic of the family and wealth management can be helpful to social workers or volunteers to improve the wellbeing of their assisted older people.

In this respect, a qualitative research exploration involving social professionals and volunteers has been carried out with the aim to gather a meaningful amount of information on two main dimensions. On the one hand, social workers and volunteer constitute a crucial observatory through which to acquire information on the Project end users. On the other hand, they can provide valuable experts knowledge to implement a proper design of initiative and tools to address the specific needs that FINKIT aim to address. Therefore, beside secondary data analysis on available datasets providing information of FINKIT end users (Finkit Report #1), a brief qualitative investigation has been carried out in May 2016 involving face-to-face encounters with a small sample of social workers and volunteers working in tight contact with vulnerable elderly people in the city of Turin.

Focus groups has been chosen among other qualitative research tools to carry out this task. Together with unstructured interviews (Rubin and Rubin 2012), focus groups provide insight into how people think exploring respondents' attitudes, feelings, beliefs, experiences and reactions (Morgan 1997; Stewart and Shamadasani 1990). However, while conducting interviews can be an expensive proposition that can exceed the available resources, focus group represent a crucial tool to acquire a significantly rich empiric material in a relatively short period of time. Moreover, beside issue of research economy, focus group are generally considered as a valuable strategy of investigation when opinions, evaluations and principles of judgment of experts and professional on a specific issue are explored. In addition, focus groups have demonstrated to be extremely useful during the first stages of

a research as a explorative tool providing basic information to enrich the construction and testing of other research tools such as questionnaires or in-depth interviews (Morgan, 1988; Krueger 1994). As an explorative methods focus group can as well help generating research hypothesis and, as their use in market research contribute to show, can represent a key moments where the design, characteristics, and main feature of a project or product can be fine-tuned, adjusted or re-thought. With this considerations in mind, the choice to run focus groups has been motivated particularly on the basis of the following reasons:

- the need to gather in a relatively short period of time a large amount of qualitative information on our target groups (social professionals and volunteers) opinions and views on financial and economic literacy as tool for increase old people well-being;
- the need to acquire exploratory information on FINKIT end users life contexts, perceptions, need and life contingencies;
- to provide a context where social workers and volunteers could express their own experiences in promoting financial and economic literacy;
- to point out critical obstacles FINKIT may encounter in its aim to provide effective tools to improve social professionals and volunteer financial and economic know-how;
- to explore if and how FINKIT approaches and objectives may encounter meaningful negative prejudices among social professionals and volunteers.
- to evaluate target groups interest in being involved in educational programs such as the one FINKIT will provide on the themes of financial and economic literacy;
- to provide a first step to disseminate at grass-root level the activities of FINKIT and its sensibilities and final objective.

As we shall see in what follow, these objective has been reached and, moreover, the strategy adopted has also constituted a useful entry-point to involve other organizations (the Municipality of Turin and Caritas) in the implementation of the successive research phases of the project, particularly providing FINKIT project with spaces and contacts with vulnerable elderly people to be involved in a survey to be carried out the months of December-January 2016.

Methodology and recruitment processes

The basic principles of focus group methodology have been informed and fine-tuned by Patton (1990), Morgan (1988,1993), Kitzinger (1996) and Stewart & Shamdasani (1990). Focus group methodology has been first used by Merton in 1941 as a group interview, and this main characteristic – although enriched and fine-tuned – is still the key aspect of this methodology. Focus group employ indeed

interviewing technique and it is not a problem solving or decision making session. For instance, it is not necessary for the group to reach any kind of consensus. Participants are typically asked to react to a series of stimulus and questions posed by the interviewer. However, the group dynamic creates a multiplicative effect on issues emerged as participants hear other people's views, opinions and responses and react to them making additional comments, integrating or contesting what has been said before. For this reason the interviewer is preferably defined as moderator or facilitator as his or her main efforts, besides submitting questions to the group, is to allow discussion to flow in an appropriate way and in particular to make sure that all participants are given the opportunity to express their views. In this respect, group interaction is an integral part of the method and people are encouraged to talk one another and commenting on other people's responses (Kitzinger 1994). The moderator should be capable to govern without being directive this interaction process.

Group dynamics aspects need to be carefully anticipated and taken into account when recruiting participants (Morgan 1997). In this respect sampling procedure are key both to address issue of generalizability of research results and to influence the quality of information gathered through the interview process. Three main aspects need to be carefully evaluated in this respect: the number of focus groups to be run; the number of participants to be involved in each focus group; the social and gender composition of the participants of each focus group. There is not a fixed procedure and prescribed methodologically right choices to be made in respect to these aspects. These choices need in fact to take account of the specific limits posed by the research field, by the objectives of the research and of focus group to be run, and of issues of economy and feasibility (Patton 1990).

Our first choice has been to run four focus groups, one with social professional – involving both those working within the Ufficio Pio, and those working within other institutions providing services to vulnerable elderly people, the Municipality of Turin and the Caritas – and three with volunteers working at the Ufficio Pio. The rationale of this choice was related to both the wider number and heterogeneity of the volunteer population and to the fact that they will constitute the main target of the FINKIT project where they will eventually use the skills acquired through the project with their assisted elderly people. Moreover, we assumed that one in-depth discussion with social professional occupying key role positions within the local field of social intervention and welfare policies aimed at over 65 year old vulnerable people would be sufficient to grasp a meaningful amount of information and views on the themes at stake.

Our second choice was to limit the number of participants between 5 and 7 in each focus group both to facilitate the role of the moderator and to allow each participant to provide a sufficiently deep exploration of her or his views.

Third, recruitment processes have been driven by the Ufficio Pio staff knowledge of volunteer and social professional working at local level and with the aim of involving individuals that would bring a vast heterogeneity of positions to the group discussion. Institutional position, working trajectories, gender and age have been the main variables that have been taken into account during the

recruitment process and to construct each group. Although gender and social unbalance among participant has been avoided when possible (Kitzinger 1998), it has not being completely eliminated and it has been a particular care of the moderator to try to limit the negative consequences of these unbalances during the discussion flow.

Fourth, the group interview track has been constructed in agreement and mutual support by the Collegio Carlo Alberto (Cerp) and the Ufficio Pio. This choice has been fruitful to identify appropriate ordering, wording and content of the questions to be proposed to the group. In sum, focus groups has been carried out by following a track which covered the following issues: 1) knowledge and description of situations were wrong economic/financial decision may have led to difficulties to make ends meet among social professionals' (and volunteers') assisted old people; 2) if and how social professionals and volunteer should have some economic/financial knowledge as part of their professional toolbox and a description of the type of financial contents and concepts to be useful to be provided to their assisted; 3) methodologies to be used to transmit financial concepts and contents to old vulnerable people; 4) the value of home ownership and if and how it can constitute an asset to be mobilized as a means to increase everyday well-being or overall consumption level at old age.

Focus group has been run at the Ufficio Pio della Compagnia di San Paolo, Turin, and lasted around 1,30h to 2h each. Beside the moderator, a member of the Ufficio Pio Staff, a research member of the Collegio Carlo Alberto (CERP) participated to the focus group covering a mainly observatory role as well as the role of "expert" providing neutral and accurate information when particularly technical issues emerged.

Focus groups have been tape-recorded in order to provide an empiric material which could be used for in-depth analysis of discourses emerged and interactions among participants. However, according to the main objectives the choice of running focus groups has been made, textual analysis (Krueger 1994) has not been carried out privileging, instead, a thematic exploration capable to point out the main issues, critical aspects, suggestions and views emerged.

Results

Firstly, a broad picture of the focus group participants can be considered meaningful to contextualize the views and opinion emerged. These picture can be given in first instance on the basis of their responses to a brief questionnaire it has been administered at the end of each session.

Overall, eight female and nine male individual have been involved. Among them, one volunteer have only a lower secondary school license as higher level of education, twelve had upper secondary school diploma (volunteers), one had a post-secondary education (social professional), two of them have a university graduation (one social professional and one volunteer) and one have a post-university education. Considering their main occupations, five were social professional and twelve

(volunteers) were retired working in the past in a quite heterogeneous fields. We have tried to estimate a broad measure of participants financial well-being and we have gathered information on homeownership and other type of financial assets. Twelve participants were homeowner (generally volunteers), and on average we know that 33% of volunteers' assets are invested in stocks. On the contrary, among the social professional interviewed only one is homeowner and only one have a meaningful part of wealth invested in stocks. Overall these information provide us with a picture of our participants as relatively well educated and with a relatively significant amount of financial asset at their disposal. Generational and probably professional trajectories differences can account for the fact that volunteers appear as more well-off then social professionals.

Throughout the four focus groups run, a number of issues, themes and critical aspects emerged. In what follow we focus on those that has been considered as more crucial by participants and on those issues and views that have been repeated more frequently. Although generalizability of research results cannot be assumed, we are confident with the idea that the view proposed by our respondents on the basis of their occupational position and institutional role can be shared by a larger group of social professionals and volunteers operating at local level.

Issues emerged 1: what we have learned about vulnerable elderly people.

One of the main objective of focus groups has been to explore if and how there is an issue of economic or financial problems among vulnerable elderly household due to wrong or inaccurate economic or financial decisions. Our aim has been to point out in which cases a difficult economic situation could be due to situation where individual consumptions and economic behaviors are at stake. This exploration could be useful to identify specific spaces for social intervention and to reflect on tools capable to transform behaviors as a means to increase economic well-being. Focus groups allow us to point out the following issues involving the vulnerable elderly people social professionals and volunteers assist:

- a) in the first place, cases of over indebtedness are due to a wrong management of loans used to buy consumer goods such as TV, refrigerators, and household appliances in general. Within a context of scarce liquidity, buying these goods through loans can be the only way through which to maintain an average household comfort. However while obtaining a loan can be relatively easy, debts cannot be easily repaid where sources of income are limited.
- b) A second set of problematic behaviors affecting financial and economic stability is gambling. In particular, the use of gaming machine have been defined as potentially harming in particular old individual living alone or with weak social relationship. Game addiction has been elicited one of the main and most worrying causes of financial disrupt among vulnerable elderly individual.

- c) A third key issues identified, point out on the complexity of economic exchanges within extended family relationship and, in particular, on the need of older generation to provide economic support to the younger one. Issues of unemployment, poor and precarious jobs involving sons and daughters, as well as nephews, can cause the need for old people to provide guarantees or loans. At the same time the need to provide assets for their offspring future (often perceived as unstable and precarious), may constraint the possibility to mobilize homeownership and other economic assets in order to increase consumption level, or in, extreme cases, to have access to private care and medical services. In this respect, volunteers and social professional stress the need to look at the relationship between vulnerable elderly individual living situation and the more broader unstable, uncertain and precarious scenario shaping the life and occupational trajectories of contemporary middle-age and younger generations.
- d) Although FINKIT end users are generally described as accurate in their home-economic behaviors, volunteers and social professional stress that a wrong management of household electricity or heat services can cause situation of indebtedness. This is due mainly to the lack of skills to read bills and a lack of capacity to understand the more appropriate services for their household. It has been stressed as well that the market mechanism that have been introduced in this field expose vulnerable elderly (often low educated) individual unarmed against the attempt of energy providers to increase their share in the market.
- e) Focus group participants have stressed as well the importance of considering *contingencies* pointing out that “accurate financial decisions taken in the past can have problematic implication today within a changed scenario”. Health problems, low income or economic issues involving their relatives have been described as the main factor at stake. In this respect homeownership has been used as an example stressing that it involve costs and expenditures that lowincome pensions cannot fully cover. In order to cope with these contingency focus group participant where divided into two groups which can be descriptively defined as the “optimistic” and the “skeptical”, a distinction which apply both to volunteer and social professionals involved. The first group stress the need for vulnerable old people to update their economic/financial skills in order to cope with changing contexts and risks. In this respect the need to provide them information about new financial tools and new risks has been outlined. The second group stress that vulnerable old people are also generally low educated. Therefore, there are really small margin of intervention to offer them instruments to navigate autonomously the increasing and fast-changing complexity of tools and services potentially at their disposal to cope with the process of aging and life uncertainties.
- f) Lastly, and strictly intertwined with the previous mentioned points, focus groups has been also useful to explore and evaluate the categories FINKIT itself has used to define its end

user. According to focus group participants, when considering the old age population assisted at the local level by the Ufficio Pio, by the Municipality of Turin or by the Caritas, the adjective “vulnerable” – that assume a dynamic condition where low income is a transitory situation or where other financial assets (such as homeownership) can be used and mobilized to avoid crossing the poverty line – does not accurately describe their situation. Although some of their assisted are homeowner, the value of their assets are negligible and low income constitute a static condition which – together with other fragilities – already lead the into a condition of static poverty they need to cope with.

Issues emerged 2: social professionals and volunteers views on Finkit objectives involving end users

A second key task of focus groups has been to explore the views, opinion and approaches of those individual which will work as mediator to transmit the knowledges and approaches developed through FINKIT to the end users. In this respect, one of the main objective of focus group has been to collect participants views on the possibility to increase end users economic/financial competences to increase their economic well-being. Secondly, participants views would eventually lead to a more appropriate and fine-tuned description of the type of intervention and objective to be provided to the FINKIT end users. Although slight differences between social professional and volunteers have been registered, vulnerable elderly people are generally perceived as not suitable to make complex financial decisions in autonomy. Aging processes, lack of basic economic skills, and in the most problematic cases illiteracy, hinder according to the focus group participants the possibility to acquire and handle both financial and economic information as well as the juridical competences needed to make aware financial decision. To engage in a process leading to use financial instruments such as reverse mortgage, health insurances or bare ownership, can be risky according to our respondents. In this respect, focus groups have pointed out the need of something that can be defined as a new figure in social intervention: a “trusted mediator” endowed with high level financial and juridical skills which can advocate and sustain vulnerable people to take key decisions when needed to increase (or maintain) economic well-being when the aging process or other exogenous events risk to compromise it. However it has been stressed that this figure should be accompanied by, or should be endowed with, high level skills which are typical of social professional role: listening skills, capacity to decode assisted requests, capacity to read the social and relational context where the assisted individual is immersed, etc.

On the other hand participants have pointed out that margins of intervention which would directly involve FINKIT end users behavior can be defined within the space of “home economic”. Basic advices and skills can be provided as a means to increase the efficiencies of “everyday” behavior involving economic expenditure. Knowledge of energy costs of home appliances, increasing the knowledge of services providers, increasing the skills needed to read electricity or heating bills,

etc. have been defined as feasible tasks to be pursued with the FINKIT end users. However, it has been also stressed that, as aging make people skeptical to new knowledge and less prone to changes involving everyday routines, a targeted pedagogical approach is needed. In this respect, although participants have been solicited to provide examples, no concrete approaches or practices have been pointed out during the focus group.

Issues emerged 3: views on FINKIT objectives involving social professionals

When issues concerning social professionals and volunteers training are at stake, participants views are less skeptical. Training initiatives aimed to increase their own knowledge and financial literacy skills have been generally welcomed. These skills are indeed acknowledged as more and more crucial today to help vulnerable people within and increasingly complex and commodified scenario. The type of knowledge and skills participants perceive the need to acquire are however mainly related to basic information enabling them to: 1) frame their assisted needs that would require key financial decisions; 2) create relationships of trust between their assisted and “experts” endowed with relevant financial and juridical knowledges; 3) acquire skills and innovative pedagogical approaches to support their beneficiaries in their basic everyday “home economic”.

Overall, a clear demarcation of “expertise” has been pointed out by social professional and volunteers. This demarcation can be exemplified by what a social professional said during the discussion flow: «I don’t want to become a financial consultant, I don’t want to change the essence of my social work job». Although within the focus group this affirmation did not received due attention and has not been investigated in more depth, it synthesize the common view, shared also among volunteers, that the financial and economic competences needed to assist appropriately vulnerable elderly individual in key financial decisions cannot be acquired through a relatively limited training. On the one hand, indeed, social professional feel not entitled and competent to provide financial advices, on the other hand, they believe their previous skill does not allow them to increase sufficiently their competences in this field. However, more substantially, they stress that the essence of a social professional work is to work upon social relationship, to respond to their assisted needs by creating social ties that can support them both materially and psychologically. In this sense it can also be interpreted the introduction, within the focus group, of the social and co-housing as a means to increase vulnerable elderly people well-being. In particular it is meaningful that this issue has been introduced during the discussion on reverse mortgage as a mean to increase liquidity among low income old people. Co-housing has been introduced in this respect as an alternative tools that social professional could support to increase not only liquidity (by sharing the costs of homeownership) but also individual well-being, by providing everyday support, social ties and spaces for social interaction. As loneliness and isolation are commonly perceived as among the major risk for old people, working

on social ties has been perceived as a more proper area of intervention for social professional to support healthy and active aging.

In this respect, FINIKIT objective and the strategies of intervention it proposes has not been defined as excluded from the pertinence of the social work profession. On the contrary FINIKIT has been perceived as an opportunity to create a network of organization/consultants/experts, a network where social professional can rely on to support their beneficiaries when key financial decisions need to be taken, *a tool to generate social capital* which can be activated in order to help vulnerable groups to take aware financial choices.

Working ideas

To conclude, it can be meaningful at this stage of the FINKIT project to highlight two main ideas that have been introduced by participants during the group discussions. It is particularly relevant that, although declined in different ways and with different emphasis, these ideas have been pointed out both by social professionals and by volunteers. Among the different themes and insight that focus groups has offered the two issue that follow probably merit to be further explored.

- 1) The need for a new specifically trained figure of social professional capable to perform the role of what has been defined as “socio-economic mediator”: a figure endowed with the specific skills of social work (listening capacity, ability to decode aid requests, skills to read the social and familial contexts and needs of vulnerable individual), but also with some basic and intermediate competence in a wide and heterogeneous fields of economic action (from issue related to contracts with energy providers to basic financial tools)
- 2) The acknowledgment that such a figure would eventually be in the position to answer to extremely specific and differentiated questions, has led participants (both social professionals and volunteers) to introduce the idea of the need of a multidisciplinary, certified, guaranteed, structure (something like territorially disseminated offices or help-desk) where experts in different fields (juridical, social, financial, etc.) can co-operate to fruitfully to decode, identify and respond to the needs of the vulnerable population. In particular low income over 65 years old are described as extremely fragile and in need of a structure or an office that could be capable to protect them from the risks associated to operate with market forces. This structure, it has been stressed, must be obviously free from interests conflicts and should be imagined as an entirely public or a public and private partnership performing the task to advocate and protect the interests of individuals and

household endowed with a condition of disadvantaged based on lack of income, skills, cultural resources and social relation.

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