

Focus groups with social workers

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Why focus groups?

- Main purpose of focus group research is to draw upon respondents' attitudes, feelings, beliefs, experiences and reactions
- These attitudes are more likely to be revealed via the social gathering and the interaction
- focus groups elicit a multiplicity of views and emotional processes within a group context
- enable the researcher to gain a larger amount of information in a shorter period of time
- Results are limited in terms of their ability to generalize findings to a whole population
- However are particularly useful in exploratory stages (Kreuger 1988);
- can be used as a complement to other research methods, especially for triangulation (Morgan 1988) and validity checking
- Can help to explore or generate hypotheses (Powell & Single 1996) and develop questions or concepts for questionnaires and interview guides (Hoppe et al 1995; Lankshear 1993)

Why focus groups ?

- In our case focus group aim has been mainly exploratory as an instrument to gather information on our target groups feature
- A context to involve coaches/trainers in groups reflections on Finkit aims and approach
- Acquire understanding of coaches/trainers needs and experiences in promoting financial literacy
- Acquire indirect knowledge on the Project final beneficiaries
- Point out critical obstacles on Finkit capacity to provide effective tools to improve social workers financial know-how
- Evaluating coaches/trainers interest in being involved in educational programs aimed to increase their capacity to promote financial literacy among final beneficiaries
- Gather social workers view on how financial education to vulnerable over 60-65 people can help increasing their economic well being.

Recruitment

- 2 types of participants have been involved
 - social professionals (social workers, trainers, educators)
 - volunteers (working as coaches with vulnerable population, in particular over 65 y.o.)
- Participants have been chosen on the basis of their knowledge of the final population target as well as on their interest (or involvement in other projects) on financial literacy.
 - n. 1 focus group has been carried out with 5 social professionals (working within the Ufficio Pio, Turin Municipality, Caritas)
 - n. 3 focus groups have been carried out with 12 volunteers
- Focus groups have been carried out in May 2016 within the Ufficio Pio della Compagnia di San Paolo, Turin.

Some descriptive numbers on focus groups participants

- n. 9 male and 8 female
- 12 higher level of education is upper secondary school diploma + 1 post-secondary specialization (social professional) + 2 university graduates (1 social professional 1 volunteer) + 1 post-univ. (social professional) + 1 (lower sec. School)
- Occupation: 5 social professionals; 12 retired (volunteers).
- Vulnerable families assisted:
 - volunteers: 485
 - social professionals: 2350
- n. 12 home owners (among not owners 4 are social professional).
- On average, volunteers have 33 % of their assets invested in stocks (four of them, more than 50%)
- n. 3 social professionals do not have assets invested in stocks; n. 1 has 50% invested; n. 1. 10% invested.

Focus group framing

Basic information on the Finkit project aim:

- «to provide a *kit* of economic and financial competences to social workers to help them bettering the economic well being of the persons they assist (over 65 y.o. income poor but with some patrimonial asset, such as home ownership).

Why participants have been involved:

- Bettering our understanding of needs and contingencies of the project's target groups (both social workers and final beneficiaries)
- Help reasoning on tools useful to increase vulnerable over 65 population's economic well-being
- Point out the economic/financial knowledge that can be useful for social professionals to better aid their assisted.

Issues emerged (about final beneficiaries)

Economic/financial problems due to wrong or inaccurate decisions?

- **Wrong management of loans** to buy consumer goods (TV, refrigerator, household appliances, etc.) → cases of over indebtedness
- **Gambling** (gaming machines) → related to loneliness and game addiction
- Wrong management of household electricity/heat services (lack of skills to **read bills** and understand the more appropriate service for themselves)
- Financial decision taken on behalf of **relatives** (guarantees, loans, impossibility to mobilize their housing and equity fund assets)
- **Homeownership** in some case has costs that low income pensions cannot fully cover.
- Overall, final beneficiaries are described as generally accurate in their **home economic behavior**
- However, participants stress the importance of contingencies: “**past (possibly accurate) financial decisions can have problematic implications today** within a changed scenario (health problems, economic issues involving relatives, etc.)”
- Target population economic/financial skills need to be constantly updated to cope with changing contexts and risks surrounding them (new financial tools, new risks, new emerging issues and needs which are related to their family/social relational contexts).

Issues emerged (about social professionals)

Does increasing final beneficiaries economic/financial competences may positively affect their economic well being?

Participants are relatively skeptical in this respect →

- Assisted population is perceived as **not suitable to make key financial decisions in autonomy**: → aging and lack of basic skills hinder the possibility to acquire the complex financial, economic but also juridical competence needed to make aware financial choices (ex. mortgage, health insurances, bare ownership, etc.)
- What is needed are basic updated notions on how to make their **home economics** more efficient (knowledge about home appliances consumptions, how to read electricity bills, etc.) → **«basic advices and skills»**
- Overall, participants stress that aging makes people skeptical to new knowledge (this is also related to the fear of being cheated) and less prone to changes involving their everyday routines
- In general, participants acknowledge the **importance of targeted pedagogical approach** to provide Finkit competences, **but no concrete examples** have been pointed out.

Financial competence for social professionals?

- On the contrary, participants (both social professional and volunteer) would welcome training initiatives aimed to increase their own knowledge and financial literacy skills
- The type of knowledge and skills they perceive the need to acquire are however related to basic information enabling them to:
 - a) Frame their assisted needs that would require key financial decisions
 - b) Create **relationships of trust** between their assisted and «experts»
- Overall, participants are interested in acquiring skills and innovative pedagogical approaches to support their beneficiaries in their basic everyday home economics
- However, a clear demarcation of «expertise» is stressed both by social professional and by volunteers: «**I don't want to become a financial consultant**, I don't want to change the essence of my social work job» → but this issue should be explored further

Social professionals as networking agents

- Social professionals perceive their work as generator of social relationships (see today discourse on *generative welfare* in Italy)
- In this respect Finkit is perceived as **an opportunity to create a network of trusted organizations/consultants/experts**: an instrument they can rely on to support their beneficiaries' well being.
 - A tool to generate social capital which can be activated in order to help vulnerable groups to take aware financial decisions
- However it has been stressed that social professionals can rely on other tools and formulas to work with social relationships (i.e. create cohousing solutions).
- In this respect the knowledge of financial tools (i.e. Reverse mortgage) together with the knowledge of a network of trusted experts has been described as an interesting instrument to provide targeted solutions accounting for their beneficiaries' individual and social needs.

Problematic issues emerged

- Ufficio Pio volunteers are generally skeptical about the feasibility to address vulnerable over 65 y.o. with educational practices:
 - from their observatory these practices would have very low impact to better final beneficiaries' financial management (space of improvement is however acknowledged within the field of home economics)
- Final beneficiaries are perceived as particularly lacking of both cultural and economic resources
- Overall, participants believe that the provision of financial education *per se* would not be really capable to change significantly final beneficiaries economic well-being:
 - in these families there is **very little stock capital to be allocated differently** to create liquidity and to increase every day economic well-being.
- Data recently gathered by the Ufficio Pio on the economic situation of its over 65 y.o. beneficiaries confirm this perception
- However, **focus group has opened up possibility to involve other local institution** (Turin Municipality and Caritas) to broaden the over 65 y.o. population to be involved in the project as final beneficiaries.

Thank you!