



United Way of
the Piedmont

RESULTS OF FINANCIAL STABILITY AND SELF- SUFFICIENCY FOCUS GROUPS

December 7, 2015

Conducted by

germane
solutions

Process

A series of diverse fourteen (14) diverse focus groups were convened during two weeks between October 26 and November 6, 2015 in Cherokee, Spartanburg and Union counties. Focus groups included sessions with service providers, recipients of services and community members in each of the three counties. The sessions were facilitated by Germane Solutions on behalf of United Way of the Piedmont and over 200 individuals participated. Each session lasted approximately two hours and there were high rates of participation and engagement from those who attended.

Findings

A key set of concerns were identified:

1. More awareness by both providers and recipients of critical services about which services are available and where in their community.
2. Communities need to come together to address transportation concerns in a comprehensive way
3. Financial literacy classes need to be made more widely available through more providers

In individual counties, there were specific concerns raised that were particular to the county. In Cherokee County there was much discussion around the lack of transportation options for residents and in Union County there was a significant discussion around moving the county further in becoming a “bedroom community” for Spartanburg and focusing on raising quality of life to attract more residents.

In the focus groups that were specific to the needs of recipients of services there was a great deal of insight around the concept of individual responsibility and the role it plays in achieving self-sufficiency. There was a strong feeling expressed by the participants that the desire and motivation to achieve was an element that could not be ignored and that mentors could play a significant role in helping individuals achieve self-sufficiency. At the same time, significant barriers were identified: transportation, child care and quality health care were all discussed as issues that get in the way of individuals achieving financial stability and self-sufficiency.

Self-Sufficiency

In the discussion of self-sufficiency, the primary characteristics identified as critical at a regional level were:

1. Employment – all of the skills needed to search for a job, obtain a job and maintain it were viewed as critical
2. Transportation - dependable transportation that gets individuals to the places that are important, such as job, school, healthcare, etc.
3. Education and Training – individuals need access to the right educational opportunities in order to get jobs that allow them to be self-sufficient
4. Individual Motivation - the inner drive for an individual to believe they can be successful and to want to be successful is a critical component

While there was consistency in the three counties around these four elements, the variance between counties centered around the importance of individual desire, while it came up often in the groups in Union County and Spartanburg County, the groups in Cherokee County put it a little lower than the other three characteristics.

Financial Stability

When discussing financial stability, the primary characteristics identified as critical to individuals who are financially stable at a regional level were:

1. Income – a living wage and the ability to have an income that provides more than can be obtained through safety net programs (i.e. health care, child care, housing stipends, etc.)
2. Employment – all of the skills needed to search for a job, obtain a job and maintain it were viewed as critical
3. Education – when discussing education for financial stability, it included financial literacy as well as the specific skills needed for a particular job

There was less consistency among the three counties in this discussion with income and employment both viewed as highly important in Spartanburg and Cherokee Counties, while the financial literacy components were viewed as most important in Union County. Character and individual discipline made it into the top three characteristics in Spartanburg, but not in the others.

Services Needed

When discussing the services that would be needed to help individuals achieve self-sufficiency and financial stability there was a high degree of agreement at a regional level that reliable transportation and adult education services were most critical. Individuals must be able to get to work, school, healthcare services, food and other critical locations throughout the community through some means that is affordable and reliable. Adults need the skills necessary to obtain and maintain employment in the current environment, which requires additional education and training as well as learning about financial literacy, including budgeting and saving.

Barriers

Transportation was number one on the list of barriers to individuals achieving self-sufficiency and financial stability. The inability to get to the services that are available, as well as reliably being able to get to work and school were discussed as significant challenges for individuals in the region.

Inadequate funding for all the necessary services for self-sufficiency and financial stability were identified as critical. Focus group participants recognized that there is not adequate funding to provide all the services needed to all of those who need them.

The lack of soft skills was discussed in many of the focus groups, particularly the ability of individuals to understand how they should present themselves, how to interact with co-workers and managers and what characteristics are valued by employers. The right hard skills were

another area of concern, but it seemed to be understood that if someone was interested in learning a particular skill, there are avenues for that type of training available in the community.

A criminal background and inability to pass drug screenings were identified as significant barriers to individuals obtaining and retaining employment. Vocational rehabilitation was identified as a particular resource that people were not necessarily aware was available for individuals who have challenges with substance use and that vocational rehabilitation can help connect individuals with (and even pay in some cases for) treatment.

Child care is a serious barrier, particularly for those with younger children. Child care options that have extended hours or are able to serve families at odd hours are limited or non-existent. There are many challenges with offering overnight daycare, but creative solutions could be explored to assist those in the community with these challenges.

If individuals who need these services were more aware of what the resources are and how to access them, that would eliminate a significant barrier as well. We discussed 211 and made sure that the participants were aware of the resource it provides, but the community is still expressing interest in utilizing more avenues to make the general public aware of where they can get help with a wide variety of issues.

Many participants expressed the character and maturity of the individual as a critical barrier in achieving self-sufficiency. There are some character-building activities occurring in the schools, but very little apparent activity in helping build good character in older populations.

Finally, language barriers were identified, with some specific discussion around the ability to access basic English-as-Second-Language (ESL) classes, but when wanting to move beyond the basics, there is not much available, with the assumption being ESL individuals will move into regular English classes. There seemed to be a barrier around individuals who have basic English skills, but could use a second level of assistance specific to ESL individuals.

Recommended Action Steps

Increase Knowledge of Basic Services – There should be more opportunities for both providers and the community-at-large to be made aware of the different providers in their local area and the variety of services they provide. A number of strategies could be employed, including more networking opportunities for local providers in each of the counties, more health fairs, job fairs and other information sharing opportunities for the public.

Training for Service Providers – The service providers consistently expressed interest in becoming more knowledgeable about self-sufficiency and financial stability and the critical ways that they interact with other types of challenges faced by the individuals they serve. Many safety net providers would like to do more to assist in helping the people they serve become self-sufficient, but they do not have access to the services or tools to adequately assist. Strategies could include formal in-person training offered in financial literacy and other critical skills or making tools more readily available to the group.

Create More Financial Literacy Training Opportunities – In a study of consumers, 21 percent of the individuals surveyed – including 38 percent of those with income below \$25,000 – reported that winning the lottery was “the most practical strategy for accumulating several hundred thousand dollars” of wealth for their own retirement.¹ This is far from the only example, and many others were provided as part of the focus groups including a great deal of discussion regarding payday and title loans, or predatory lending. Banks and credit unions in the region provide financial literacy training, but not everyone is aware it is available. There are also other community providers already involved in this work who would like the opportunity to reach more people. Every effort should be made to connect the providers of these services with a significant population of people who need improved financial literacy.

Make People More Aware of 211 – 211 is a one-stop resource for finding assistance, but during the focus groups, when we asked how many people who receive services were aware of 211, the numbers were fairly minimal. Even among service providers, the awareness was not as widespread as we might have expected. Participants in the focus groups recognized the need for more awareness of resources, both among providers and for recipients of services. 211 should be a key component of the strategy to meet that need.

Best Practices

Transportation Strategies – Strategies for developing transportation alternatives in rural communities should be investigated and discussed in Spartanburg, Union and Cherokee counties.

1. Coordinated System² - The National Center for Mobility Management highlights best practices from around the country regarding coordinated transportation and mobility management practices. They have collected a comprehensive database of best practices from around the country and these should be reviewed for possible implementation in Cherokee, Union and Spartanburg counties.
2. Volunteer Systems – Volunteer transportation programs are an important option for meeting the transportation needs of older adults, people with disabilities and others. For many people, these volunteer transportation programs are their only means of access medical care, getting groceries and meeting their other transportation needs.
3. Voucher Systems³ - Vouchers are used by eligible riders who are transportation disadvantaged and exchange the voucher for a ride. The vouchers can be funded by one or more agencies and vouchers would guarantee a driver will be paid later for giving a ride now. A variation on a voucher system could be managed through an “Uber” like system and there are many start-ups looking at being the Uber for certain populations, like the aged and disabled.

¹ *Financial Literacy: What Works? How Could It Be More Effective?*. William G. Gale and Ruth Levine. October 2010. Brookings Institution. http://www.brookings.edu/~media/research/files/papers/2010/10/financial-literacy-gale-levine/10_financial_literacy_gale_levine.pdf

² National Center for Mobility Management Information Practices Database. <http://www.nationalcenterformobilitymanagement.org>

³ *Transportation Voucher Programs: Facilitating Mobility in Rural Areas*. Employment Transportation Resources. Updated January 2008. http://web1.ctaa.org/webmodules/webarticles/articlefiles/Rural_Voucher_Programs.pdf

4. Flex Routes⁴ - Flex routes can deviate a certain amount from their scheduled routes. Route deviations can be scheduled no less than two hours (or some other reasonable period of time) before a trip and no more than seven days in advance. Routes can only deviate twice on a single trip and cost more than a normal fare.

Adult Education – Communities have found many creative ways to expand adult education and create opportunities that lead to greater self-sufficiency and financial stability.

1. Link Learning Opportunities with Employment – (Example - California Extended Opportunity Programs and Services – EOPS⁵)
 - a. Partner with employers to ensure that there are employment opportunities when students complete adult education programs
 - b. Provide academic and career counseling to guide learners to their goals
 - c. Ensure that programs lead to industry-recognized credentials
2. Increase Adult Basic Education Program Flexibility and Access (Example – Project IDEAL⁶)
 - a. Offer programs during non-traditional and traditional hours
 - b. Utilize open-entry/open-exit programming to allow learners to enter and exit more easily
3. Partner for Comprehensive Service Delivery (Example – Michigan’s Adult Learning Transformation⁷)
 - a. Support students by partnering with wrap-around service providers, increasing student access to child care, transportation and other services
 - b. Partner to increase program capacity and service delivery
 - c. Share information across agencies and programs
 - d. Develop regional adult learning strategies

Access and Coordinated Services – Many focus group participants discussed the need to see more access to services and services that are better coordinated throughout the community. Access and coordination are key pillars to safety net services and services for self-sufficiency and financial stability alike and there are practices which can be reviewed as possible strategies to move forward in the Piedmont.

1. Asset Limited, Income Constrained, Employed (ALICE) – Connecticut United Ways
 - a. Focused on households that are struggling to make ends meet
 - b. Build services around supporting these households
 - c. Allocate dollars for Education, Income, Health, Basic Needs and 211
2. Smart About Money (SAM)

⁴ Ask a Planner – How do Flex Routes Work? Utah Transit Authority. <http://www.rideuta.com/news/2015/02/flex-routes/>

⁵ Extended Opportunity Programs and Services (EOPS). California Community Colleges Chancellor’s Office. <http://extranet.cccco.edu/Divisions/StudentServices/EOPSCARE.aspx>

⁶ Project IDEAL – Improving Distance Education for Adult Learners. Institute for Social Research, University of Michigan. <http://www.projectideal.org/>

⁷ Michigan’s Adult Education System: A Framework for Transformation. Adult Education Transformation Taskforce. https://www.michigan.gov/documents/mdcd/ttfreportFINAL_3_18_10_321374_7.pdf

- a. Provide services, such as volunteer budget coaching, and connects people to services
- b. When individuals seek services, they are assisted in drafting a budget as a condition of receiving services.

Additional Recommendations

- 1. Facilitate avenues for providers of safety net and financial services to interact on a regular basis
- 2. Seek additional avenues to advertise and make the entire community more aware of 211 and what it offers
- 3. Convene Workgroups/Taskforces on the major challenges facing the region, particularly transportation, as the solutions will not be one-size-fits-all

APPENDIX – Results of Individual Focus Group Sessions

Focus Group 1

Cherokee Service Providers

Monday October 26, 2015

9am-11am

Cherokee Non-Profit Partnership Center

Gaffney, SC

Participants/Agencies Represented

- Boy Scouts of America
- Cherokee County Department of Human Services
- Goodwill Industries
- Cherokee County Vocational Rehabilitation
- Meals on Wheels
- Habitat for Humanity
- Miracle Hill Ministries

Question 1: What does **self-sufficiency** look like? What is needed to achieve self-sufficiency?

1. Income – Family Sustaining (2 votes)
2. Financial Gains – Meeting Them (2 votes)
3. Shelter (2 votes)
4. Nutrition
5. **Employment – Find and Maintain** (4 votes)
6. **Dependable Transportation** (9 votes)
7. Plan for Challenges – Access to Reserves and Low Interest Credit (3 votes)
8. Healthcare/Wellness
9. Character (1 vote)
10. Community Support – Healthy Community to support Family
11. Educational Opportunities – High School and GED
12. Training Opportunities (3 votes)
13. **Affordable Childcare** (4 votes)

Question 2: What is needed for an individual or family to be **financially stable**?

1. Savings
2. Low-Interest Credit
3. **Income** (6 votes)
4. Budget as 1st step toward Financial Planning (4 votes)
5. Financial Literacy (1 vote)

6. **Employment – JOBS** (8 votes)
7. Affordable – Food, Healthcare, Education, Childcare (1 vote)
 - a. More affordable than Disability
8. Access to Supports – Income, Work Supports (1 vote)
9. Healthy Relationships
10. **Character/Discipline** (6 votes)
11. Resources when Challenges Come – Crossover to Safety net

Question 3: What services are needed in your community to help people become self-sufficient and financially stable? Who should be providing those services?

1. **Shelter, Housing, Permanence – Section 8, Habitat for Humanity, Housing Counseling (NEED), Emergency Shelter, Transitional Housing, Housing for People with Mental Illness** (5 votes)
 - a. Not Enough
 - b. What is “Decent” Housing?
2. Mental Health (2 votes)
3. **Employment** (7 votes)
 - a. Industry specific training – build skills
 - b. Job Search and Resume Building classes
 - c. Transportation
 - d. Childcare – Quality and Past 5th Grade, Transportation for the Children
 - e. Soft Skills, Character (1 vote)
 - f. Passing Drug Screens – Alcohol and Drug/Mental Health
 - g. Social and Emotional Learning (1 vote)
 - h. Decision-Making Skills
 - i. Where are services for “working poor”?
 - i. Financial Need/Sliding Scale
 - j. Can we intervene before people lose a job?
 - k. Skills – Manufacturing Training and Healthcare Training
4. **Financial Literacy** (6 votes)
 - a. Banks and Credit Unions – have Community Reinvestment requirements, will offer for free
5. Lack of Access to Credit – Reduce Title Loans/Payday Loans (1 vote)
6. Disability – drawn out process
7. Medicaid Eligibility – Lose it if you make too much money (2 votes)
8. Perverse Incentives – Services you can lose if you make too much money
 - a. Disability – SSI
 - b. Medicaid
 - c. Food Stamps – DSS hires some folks who make just a few dollars more than the qualifying line
 - d. Free Phones
 - e. Section 8 Housing
 - f. Childcare Vouchers

9. Medical – other than the ER, more doctors that accept Medicare/Medicaid, Free Medical Clinics (2 votes)
10. SC Works
11. Department of Health – Pre-Diabetic, Food Deserts
12. Transportation (3 votes)
 - a. Cab Service
 - b. Uber
 - c. Bicycles (like Spartanburg)
 - d. Mopeds
 - e. Public Transport – Buses/Vans (Possible grant?)
13. Nutrition
14. Senior Services – Affordable (3 votes)
 - a. Transportation
 - b. Nutrition
 - c. Health
 - d. Family Support
15. Ex Offenders (and even more, Sex Offenders)
 - a. No skills
 - b. No education
 - c. Go right back to prison – recidivism
16. Computer Access/Skills/Training
17. Credit Rehabilitation

SERVICE PROVIDERS

1. Habitat for Humanity
2. Upstate Housing Commission
3. Cab Service? (Who? Is it open?)
4. Vocational Rehabilitation – offers Drug Treatment, needs more referrals
5. Employee Assistance Programs available through employers
6. Goodwill – Training, also need referrals
7. Ready SC
8. Benefit Bank – SC Thrive
 - a. Eligibility Determination
 - b. Iron City Ministries
9. Banks and Credit Unions
10. Junior Achievement
11. Credit Smart, Money Smart
12. Meals on Wheels – Partnership with Police Department and Fire Department to do wellness checks
13. Senior Center
14. Veterans Affairs
15. Training Providers
 - a. Vocational Rehabilitation

- b. Goodwill
 - c. Spartanburg Community College/Limestone College
 - d. Short Fall Scholarships
 - e. SC Works – Upstate Workforce Investment Board
 - f. DSS has Employment/Training Coordinator
16. Placement – Staffing Agencies
 17. Business Incubator
 18. Chamber of Commerce
 19. Small Business Development Corporation (SBDC)

Question 4: What are the barriers to people accessing these services? How might we overcome some of those barriers (i.e. transportation, incentives for attendance, etc.)?

1. Funding
2. No Social Security Office
3. Transportation
4. Child Care – Too expensive to incentivize work
5. Lack of Soft Skills and the Right Hard Skills
6. Drugs (drug tests, etc.)
7. System – Perverse Incentives
8. People who are employable have more challenges
9. Character/maturity of individual – Directly impacted by family challenges
10. Individuals with big gaps in their employment history
11. Bad Credit – impacts employment
12. Less Incentives – Job Security

Question 5: What concrete **action steps can be taken in the immediate future to change the current situation and improve self-sufficiency and financial stability for families in this community?**

1. Increase Knowledge of Available Services
 - a. Referral Partnerships
 - b. 211 (sc211.org)
 - c. Goodwill & Vocational Rehabilitation
 - d. SHOC Council
 - e. Know 2
 - f. Workforce Investment Meetings
 - g. Upstate Fatherhood Coalition
2. Training for Non-Profits
3. Setup more Financial Literacy Training – Using Banks & Credit Unions – FREE
4. Soft Skills – Vocational Rehabilitation, Schools
5. Childcare
 - a. Vouchers through DSS
 - b. 24 Hour Childcare?
 - c. CARE.com (but it is \$10 per hour and up)
 - d. How to encourage more options?

e. Need afterschool care as well

Focus Group 2

Cherokee Service Providers

Monday October 26, 2015

1:30 – 3:00 pm

Cherokee Non-Profit Partnership Center

Gaffney, SC

Participants/Agencies Represented

- Girl Scouts of America
- SC Works
- Children's Advocacy Center
- Boys & Girls clubs

Question 1: What does self-sufficiency look like? What is needed to achieve self-sufficiency?

1. **Employment** (5 votes)
2. Stable Housing (1 vote)
3. Ability to provide for your own well-being – mental/financial
4. Knowledge of Community Resources (1 vote)
5. Opportunity to Access Resources (1 vote)
6. Transportation (2 votes)
7. **Education/Training/GED** (3 votes)
8. **Support** (4 votes)
 - a. Community
 - b. Family
 - c. Employer
 - d. Teachers
 - e. Faith community
9. Empowerment
10. Health (1 vote)

Question 2: What is needed for an individual or family to be financially stable?

1. **Adequate Income** (5 votes)
2. **Financial Literacy** (3 votes)
 - a. Money management
 - b. Savings
 - c. Insurance (need, manage risk)
 - d. Credit
3. **Child Care** (4 votes)
4. **Healthcare** (3 votes)
5. Mental health Care (1 vote)
6. Lack of Substance Dependence (1 vote)

7. Character/Responsibility (1 vote)

Question 3: What services are needed in your community to help people become self-sufficient and financially stable? Who should be providing those services?

1. **Adult Education** (5 votes)
2. Child Care (2 votes)
3. **Transportation** (4 votes) – No public transportation
4. Youth Services (1 vote)
 - a. Out of school opportunities
 - b. Prevention Services
5. Less Payday Loans, Title Loans, etc.
6. Affordable Housing/Safe Housing (2 votes)
7. **Children Education/After-school** (3 votes)
 - a. Consistent and affordable
8. Community Gardens

SERVICE PROVIDERS

1. United Way – Coordination
2. Churches shuttle people to Adult Education
3. Boys & Girls Clubs
4. Girl Scouts
5. Banks/Credit Union
6. Consumer Credit Counseling – is there a service in Cherokee County?
7. SC Works
8. Children’s Advocacy Center
9. Mental Health Center
10. Public Schools – Adult Education, Extended Day Transport?
11. Vocational Rehabilitation
12. Goodwill
13. Salvation Army
14. Community College
15. Cherokee County Literacy Association
16. Council of Governments – Any Rural Transportation Plans? (Dirk Reese)
17. Transportation for Medicaid
18. Meals on Wheels
19. Senior Center
20. ReGenesis
21. Mary Black Hospital
22. Spartanburg Regional Hospital
23. Peach Center
24. Iron City Ministries (GED program)
25. Limestone College
26. YMCA – Health and After-School

27. County Extension System

Question 4: What are the barriers to people accessing these services? How might we overcome some of those barriers (i.e. transportation, incentives for attendance, etc.)?

1. Transportation – there is no public transport
2. Lack of opportunity for healthy activity/exercise – Bikes only work if kids know how to ride, walking trails, parks, etc.
3. Lack of Access to Food – Food Deserts
4. High Cost of Child Care
5. Quality Child Care – Affordable
6. Funding - \$\$\$\$
7. Housing – who is doing inspections? Much of the housing is not safe
8. Awareness of Services by recipients
9. Individual Attitudes and Perceptions – Personal Coaching
10. No Incentives - \$12 per hour vs. \$8-9 per hour
11. What does self-sufficiency mean to the populace? What are the incentives?
12. Library – closes at 5:30pm almost every day

Question 5: What concrete **action steps** can be taken in the immediate future to change the current situation and improve self-sufficiency and financial stability for families in this community?

1. SHOC
2. Know 2
3. Church of the Incarnation – Food Pantry
4. More Opportunities to Network and Information Share
5. Build Awareness – What IS Safe Housing? What IS healthy planning? Etc...
6. 211 – (sc211.org) – is there any paper resource?
7. SC Works does Computer Classes

Focus Group 3

Cherokee Service Recipients

Tuesday October 27, 2015

12pm-2pm

Middle Tyger Community Center

Lyman, SC

Participants/Agencies Represented

- Service Recipients of Middle Tyger Community Center

Question 1: What does **self-sufficiency** look like? What is needed to achieve self-sufficiency?

1. **Shelter** (1 vote)
2. **More Income** (4 votes)
3. Transportation
4. **Stable Thinking – Cause of Rest** (1 vote)
5. Able & Willing Body
6. Food
7. Clothing
8. **Education** (1 vote)
9. Common Sense
10. Medical
11. **Family** (1 vote)
12. Emotional Dictatorship – Not being dictated by emotion
13. Friends
14. **Job** (3 votes)
15. **Money Management – Budgets** (1 vote)
16. Credit
17. Be able to put pride aside to ask for help
18. Clean background to get a job
19. Childcare
20. Connections – Who you know
21. Communication Skills
22. Stepping Stones – take what's available to get to the next thing
23. See beyond limits of present situation
24. Self Esteem – Goals
25. Free of Drugs and Problem Drinking
26. **Faith** (1 vote)
27. Nutrition
28. Computer Skills

Question 2: What is needed for an individual or family to be **financially stable**?

1. Know How to Budget (1 vote)
2. **Job – Seek, Obtain, Maintain** (3 votes)
 - a. Challenges for Ex Offenders
 - b. Presentation – people don't understand how to present themselves
 - c. Determination
 - d. Punctuality
 - e. Drug Free
3. Income (1 vote)
4. Transportation (1 vote)
 - a. Be smart about where your job is located in relation to where you live
 - b. Gas
5. Savings – Make Ways and Means
6. Less Predatory Lending
7. Good Credit
8. **Education** (3 votes)
9. **Living Wage – maintain cost of living** (3 votes)
10. “Pot of Gold” – from outside or within?
11. Living with what you have – Dollar Store
12. Healthcare
13. **Faith** (3 votes)
14. Good Health
15. Be able to deal with challenges on the job
16. Family
17. Gardens – Grow your own food
18. Tobacco – avoid it
19. Couponing

Question 3: What services are needed in your community to help people become self-sufficient and financially stable? Who should be providing those services?

1. Fill the Gap – Demonstrate doing the Right Things
2. Need Service other than SC Help to Help People Keep their Homes (1 vote)
 - a. applied 3 times and rejected for 3 different reasons
3. **Disability** (2 votes)
 - a. Hard to apply
 - b. Can't make too much money, no way to get documentation of medical issue
4. Medicaid Gap – for Medication (1 vote)
 - a. Changes last an entire year – if you lose it, you lose it for the rest of the year
5. Medicaid – Help people to get on it
 - a. No one answers the phone when you call
 - b. No office in the county
6. Helping People Get Better Paying Jobs – Transition to Work (1 vote)
7. Affordable/Quality Daycare (1 vote)

8. HOPE – Section 8 – Help with Housing
9. **Free Clinic Services** (2 votes)
10. More medical options - Blood Tests/Consults
11. Dental Care
12. Go Up on Allowance for Public Services
13. **Help People Purchase a Home** (2 votes)
14. **Life Mentors** (2 votes)
15. **Reunifying Families** (2 votes)

SERVICE PROVIDERS

1. People who have been through it
2. US Government
 - a. Social Security
3. State Government
 - a. Medicaid – with US Government
4. Housing Authority
5. DSS – Social Workers
6. Middle Tyger Community Center
7. Churches
8. United Way
9. Healthcare System – Health Department, Medicaid Office, Family/Friends, Hospital
10. Immediate Family
11. Goodwill
12. Salvation Army
13. Schools
14. Self
15. Job Services

PROGRAMS – “THE SYSTEM”

1. Food Stamps
2. Medicaid
3. Child Care (ABC Vouchers)
4. Extra Medical
5. Disability
6. Housing Assistance

Question 4: What are the barriers to people accessing these services? How might we overcome some of those barriers (i.e. transportation, incentives for attendance, etc.)?

1. Ex Offender Status
2. Cost of Living
3. Self
4. Other People
5. Laws/Government Rules

6. Lack of Transportation
7. No Job
8. Negative “Nocturnal” Thinking
9. Lack of Childcare
10. Lack of Education
11. Lack of Affordable and Safe Housing
12. Depression
13. Low Self-Esteem
14. Anxiety
15. Drugs
16. Too much pride
17. Cost of Living
18. Overall Health
19. Language
20. Too many kids – not enough family to care for them
21. Criminal Background
22. Lack of Income

Question 5: What concrete **action steps** can be taken in the immediate future to change the current situation and improve self-sufficiency and financial stability for families in this community?

1. Live within your means
 - a. Adult Education
 - b. Financial Courses
2. Make it easier to find out what’s available (211)
3. Money Management Classes
4. Apply for Assistance
5. Set Goals
6. Be Willing to Accept You Don’t Know it All
7. Be Supportive of Others
8. Help Young People Make Good Judgements
9. Tutoring for Children
10. Nutrition and Preventive Health
11. Computer Classes

Focus Group 4

Cherokee Guidance Counselors

Tuesday October 27, 2015

4pm-6pm

Gaffney Public Library

Gaffney, SC

Participants/Agencies Represented

- Gaffney Public Schools Guidance Counselors

Question 1: What does **self-sufficiency** look like? What is needed to achieve self-sufficiency?

1. **Job** (4 votes)
2. **Education** (6 votes)
3. Desire – “Reason to” (2 votes)
4. **Transportation** (3 votes)
5. Marketable Skills (1 vote)
6. Soft Skills (1 vote)
7. Support System (1 vote)
8. Access to Food (1 vote)
9. Shelter/Housing
10. Money Management
11. Sex Ed
12. Common Sense (1 vote)
13. Mentally Healthy
14. Drug Free
15. Child Care
16. Faith (1 vote)

Question 2: What is needed for an individual or family to be **financially stable**?

1. **Income** – Living Wage? Meet Cost of Living (7 votes)
2. **Education** – Not necessarily a college degree (5 votes)
3. **Health** (4 votes)
4. **Money Management – Budgeting Skills** (4 votes)
5. Well-Managed, Low Interest Credit
6. Mentally Healthy (1 vote)

Question 3: What services are needed in your community to help people become self-sufficient and financially stable? Who should be providing those services?

1. **Transportation** – means for people to get to jobs or education (4 votes)
2. **Financial Literacy** – More offerings (6 votes)

- a. Faith-Based
 - b. Colleges
- 3. Early Intervention – Educational before they enter school (2 votes)
- 4. Mental Health (1 vote)
 - a. Autism Spectrum Services
- 5. **Family Services** – DSS (6 votes)
 - a. Parenting Classes
 - b. Counseling Services – Affordable
 - c. Mentoring
- 6. Those who don't get Medicaid, where do they get healthcare?
- 7. Drug Abuse Prevention (2 votes)
 - a. Meth Teeth
- 8. Recreational/After-School Programs/Activities
 - a. What if there were sports/art/music/dance for younger kids?
- 9. Affordable Childcare
- 10. Coverage and Cost of Healthcare
- 11. National Database of Children
 - a. There is a state system, but we don't know when kids cross state lines

SERVICE PROVIDERS

- 1. Limestone College – doing mentoring
- 2. Churches
 - a. Good News Program – Mentoring and Life Skills
 - b. Youth Pastors lunch with students
- 3. Businesses that support mentoring
- 4. Know 2 – some industries, provide training
- 5. YMCA - \$\$\$ for after school
- 6. Recreational Department
- 7. Schools – sports and other after-school activities
- 8. Spartanburg Community College
- 9. Salvation Army – runs transport

Question 4: What are the barriers to people accessing these services? How might we overcome some of those barriers (i.e. transportation, incentives for attendance, etc.)?

- 1. Lack of Education
- 2. Jobs not providing Living Wage
- 3. Paying Back Student Loans
- 4. Language Issues – Hispanic and other populations
 - a. Don't speak English and don't read in their native language
- 5. Transportation – Availability, Timing
- 6. 24 Hour Daycare
- 7. Health Access
- 8. Health Literacy

9. Lack of Role Models/Mentors
 - a. Breaking the Cycle
10. Health Issues
11. Laws and Regulations – IEP Qualifies someone for disability status, family collects a check, not all IEPs should result in disability being granted
12. Dropout Prevention – Laws?

Question 5: What concrete **action steps** can be taken in the immediate future to change the current situation and improve self-sufficiency and financial stability for families in this community?

1. Education of Services Available
 - a. Spread word of 211
 - b. High School Life Skill Course
2. Change Laws
3. Get Churches more involved in providing services for financial literacy
 - a. How do you get people to come?
4. Public Libraries more involved
 - a. Tax breaks to attend?
5. Recreational/After-School Opportunities
6. More Family Services in Prison
 - a. Not ready to come back and parent
7. Put God Back in School – Allow churches more in schools
8. More Jobs Development

Focus Group 5

Spartanburg Service Providers

Wednesday October 28, 2015

2:30pm – 4:00pm

Spartanburg YMCA

Spartanburg, SC

Participants/Agencies Represented

- The Haven
- Big Brothers/Big Sisters
- Upstate Family Resource Center
- Community Works
- United Way

Question 1: What does **self-sufficiency** look like? What is needed to achieve self-sufficiency?

1. Manageable Life
2. **Get by on own resources** (2 votes)
3. Liveable Wage/Adequate Income (1 vote)
4. **Stable Housing – Affordable and Safe** (2 votes)
5. Transportation
6. Savings/Credit – Low Interest, Appropriate Use (1 vote)
7. Budget that Works (1 vote)
8. Child Care (1 vote)
9. Adequately Functioning to navigate life or “the system” (1 vote)
10. Health – Access and Care (1 vote)
11. Awareness of Services
12. **Education** (3 votes)
 - a. Financial Literacy
 - b. Workforce Skills Development
13. Support System
14. Basic Life Skills
15. Motivation (1 vote)
16. Goals
17. Adequate Time to Do it all (1 vote)
18. **Need a plan** (2 votes)
19. Ownership of Assets – Home/Car (1 vote)
20. Community
21. Mental Balance – Not dependent on mood altering substances (1 vote)
22. Lack of Criminal History

Question 2: What is needed for an individual or family to be **financially stable**?

1. **Adequate, Consistent Income** (4 votes)
2. Access to Coordinated Services and Resources (1 vote)
3. Housing
4. Transportation (1 vote)
5. Budget (1 vote)
6. Goals (1 vote)
7. Savings/Credit – Learn how not to use high interest predatory lending (2 votes)
8. Self Control (1 vote)
9. Child Care
10. Understanding Needs vs. Wants (2 votes)
11. Lottery – Don't Play It
12. Creativity
13. Coach/Mentor (2 votes)
14. Need a Plan
15. **Financial Literacy** (3 votes)
 - a. Debt Management
 - b. How to shop for health insurance (and other insurance)
 - c. Opening a Bank Account
 - d. Setting priorities
16. **Community** (3 votes)
17. Computer Literacy

Question 3: What services are needed in your community to help people become self-sufficient and financially stable? Who should be providing those services?

1. **Job Skills Development** (3 votes)
2. Teaching Financial Literacy
3. Reliable Transportation (2 votes)
 - a. Car Doesn't Break Down
 - b. Bus is on time EVERY day to make sure you don't miss work
4. Mental Health Crisis Hotline (only county in the state without one?)
5. Accessible/Affordable Mental Health Treatment – Medication and Counseling (1 vote)
6. Consolidation Loans that get people out of high interest loans (2 votes)
7. Training turned into action steps
8. Better Child Care and Elder Care
9. **Mentors and Guides** (3 votes)
10. Integrated Service Delivery (1 vote)
 - a. One Stop – Food, Benefits, Healthcare, Financial, Child Care, Workforce Development
11. Resume Writing, Job Search Assistance (1 vote)
12. GED Classes
13. ESL Classes
14. Expanded Substance Abuse Service Array

15. **Change Hearts and Minds – Disease Model for mental health and substance abuse**
(3 votes)
16. Charity Tracker – Agencies and service providers
17. **More Collaboration between organizations – well-planned** (3 votes)
18. Criminal Justice Overhaul – Avenue for Expungement of Criminal Records

SERVICE PROVIDERS

1. Forester Center
2. Community Works
3. Big Brothers/Big Sisters
4. Upstate Family Resource Center
5. Business Community
6. Technical Schools – Spartanburg Community College
7. Junior Achievement
8. The Haven
9. SCORE
10. Salvation Army
11. Career Family Relief
12. Butterfly Foundation
13. Middle Tyger
14. Workforce Investment Board
15. Local Government
16. Churches
17. Higher Ed/Colleges
18. Schools – Elementary, Middle, High

Question 4: What are the barriers to people accessing these services? How might we overcome some of those barriers (i.e. transportation, incentives for attendance, etc.)?

1. 64% have sub-prime credit
2. Predatory Lending
3. Criminal History
4. Arrests being Published
5. Service Organizations Competing for Same Resources
6. Money/Funding for Services – lacking or in the wrong places
7. Multi-Generational Poverty – Breaking the Cycle
8. Undiagnosed Mental Health Issues
9. Lack of Transportation
10. Fine Line between helping and creating dependents – Toxic Charity
11. Community Recognizing the Problem
12. Attitudes – Exclusive vs. Inclusive
13. Lack of Leadership
14. Disability – Physical and Mental
15. Government Laws, Policies, Rules and Regulations

16. Knowledge and Awareness of Possibilities and what not living in poverty looks like
17. Lack of Employable Skills
18. Complacency – Don't Care
19. Prevalence of Handheld Devices – Cyber Life
20. Time for Accessing Services – 9 to 5 vs. after hours and weekends
21. Availability of Extended Hour Daycare – 24 Hours

Question 5: What concrete **action steps** can be taken in the immediate future to change the current situation and improve self-sufficiency and financial stability for families in this community?

1. Getting Non-Profits on Same Page
 - a. Charity Tracker is one piece
2. Identify Champion/Leader to push this
3. Need a Plan of Action
4. Aggressive Implementation of Financial Literacy
5. Advocacy for these individuals who need help and have barriers
6. Recruitment of Mentors/Coaches
7. Information Guide – 211 sc211.org
 - a. Updating Information
8. Help Folks Maneuver through the process
 - a. Who helps navigate?

Focus Group 6

Spartanburg Service Providers

Thursday October 29, 2015

9am-11am

Mary Black Foundation Auditorium

Spartanburg, SC

Participants/Agencies Represented

- Big Brothers/Big Sisters
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Question 1: What does **self-sufficiency** look like? What is needed to achieve self-sufficiency?

1. Independent of Public Resources/Programs (2 votes)
2. **Employment** (11 votes)
3. Income (1 vote)
4. Access to Affordable Healthcare
5. Ability to Meet Basic Needs (3 votes)
 - a. Food
 - b. Shelter
6. **Transportation** (9 votes)
 - a. Live on Bus Line Time/Schedule
 - b. Dependable Car
7. Child Care (1 vote)
8. Good Credit (1 vote)
9. **Desire/"Want to"/Motivation** (4 votes)
10. Education (1 vote)
11. Able to set and achieve goals
12. Understanding of what priorities should be – Want vs. Need (1 vote)
13. Financial Literacy – Budget
14. Support Structure – including Pets (2 votes)
15. **Life Skills and Soft Skills** (4 votes)
 - a. Communication
 - b. Parenting
16. Emotional Intelligence/Coping
17. Drug-Free, Problem Drinking Free (1 vote)
18. Mentally Healthy
19. Skills to Seek, Obtain and Maintain Employment

Question 2: What is needed for an individual or family to be **financially stable**?

1. **Employment** (8 votes)
2. Job Skills – Hard Skills (2 votes)

3. **Transportation** (7 votes)
4. Financial Counseling (3 votes)
5. **Education** (5 votes)
 - a. K-12
 - b. Post-Secondary
 - c. Affordable (student loans are an issue)
6. Financial Literacy (4 votes)
7. Live Within Your Means – Needs vs. Wants (2 votes)
8. Affordable Childcare (1 vote)
9. Affordable Healthcare (1 vote)
10. Long Term Financial Planning (1 vote)
11. Insurance (2 votes)
 - a. What Kind?
 - b. How Much?
12. Support Structure (4 votes)
13. Free of Drugs and Problem Drinking (1 vote)
14. Mentally and Physically Healthy
15. Knowledge of How to Maintain Health
16. Understanding of Priorities (2 votes)
17. Having More Children than you can Support Financially (1 vote)
18. Good Credit (1 vote)

Question 3: What services are needed in your community to help people become self-sufficient and financially stable? Who should be providing those services?

1. **Job Training** (7 votes)
2. **Financial Counseling** (6 votes)
3. Childcare (4 votes)
 - a. Extended Hours to 24 Hours
4. Healthcare (2 votes)
5. **Transportation** (7 votes)
 - a. To Work, School, Medical, Grocery, Laundromat
 - b. Timing
 - c. Routes
 - d. Bike Paths
 - e. Car Pool System
 - f. Help People Buy a Car
 - g. Taxi Discounts
 - h. Ride Share
 - i. Uber
6. Access to Healthy Food (2 votes)
7. Clothing for Job Interviews
8. Skills for Seeking, Obtaining and Maintaining a Job (3 votes)
9. Financial Services vs. Check Cashing/Payday Loans/Title Loans (2 votes)

10. Help People Get into a Home and with Startup Costs – Deposits for Power, Water, Phone/Internet, etc. – Possibility to Barter/Trade (1 vote)
11. Help Getting Important Documents (1 vote)
 - a. Driver's License – Partnership with DMV
 - b. Social Security – Does not accept birth certificates as ID
12. Credit Rebuilding (1 vote)
13. Counseling – Teen Moms, Kids and Adults
14. Teach people how to set goals
15. Shelter Services – Use as Conduit to Other Services
16. 211 – sc211.org
 - a. Website could be more user-friendly
17. Work with Business Community to be Better Partners
18. Affordable Recreational Activities for Children (1 vote)
 - a. Boy Scouts – Offer Scholarships
19. Mentors – Finding Mentors is Difficult, Especially Men
20. Don't Single Out Kids who are Receiving Help
21. Train Service Providers – How to Deal with Individuals who are Facing Challenges
 - a. Trauma-Informed
 - b. Culturally Sensitive
22. How to Manage SNAP Benefits – Including Nutrition Component
23. Church Can Help (1 vote)

SERVICE PROVIDERS

1. Community Works
2. Benefit Bank
3. Business Community – Can they help with insurance for church vans?
4. Churches
 - a. Vans/Buses
 - b. After-School Activities
 - c. Mentors
5. Community Credit Unions/Banks
6. ABC Vouchers (get the voucher, reduce child support)
 - a. Who is willing to extend hours?
 - b. Who is able to deal with kids who have challenges?
7. Wofford
8. DSS Resources
9. Build on what's already working

Question 4: What are the barriers to people accessing these services? How might we overcome some of those barriers (i.e. transportation, incentives for attendance, etc.)?

1. Addiction Issues
2. Mental Health Challenges
3. Criminal History

4. Services People Don't Know About
5. Moving Into a Home – Startup Dollars
6. Lack of Identifying Documents
7. Services are not Co-Located
8. Trauma
9. Credit Challenges
 - a. Getting a House or Apartment
10. Capacity to Provide More Services – Funding
11. Lack of Volunteers
12. Government (Federal, State, Local) – Laws, Rules and Regulations

Question 5: What concrete **action steps** can be taken in the immediate future to change the current situation and improve self-sufficiency and financial stability for families in this community?

1. Better Manage Referrals and Hand-Off
2. Everybody Can Contribute
3. Employers Invest in Transportation and Child Care or Partner to Provide
4. Publicity for Services Available or Needed
 - a. Go Through Community Groups and Associations
 - b. Radio, TV, Internet – All Available Avenues
5. City Resources? Can City Government Help?
6. Gibbs Family, Bi-Lo, Costco
 - a. Grants, Benefactors
7. More Focus Groups – Companies, Legislators, Real Estate Developers

Focus Group 7

Spartanburg Service Providers

Thursday October 29, 2015

1pm-3pm

Mary Black Foundation Auditorium

Spartanburg, SC

Participants/Agencies Represented

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Question 1: What does **self-sufficiency** look like? What is needed to achieve self-sufficiency?

1. Does not Require Outside Assistance
 - a. Public Programs
 - b. Food
 - c. Financial
2. Know What Types of Resources are Available (1 vote)
3. Income (4 votes)
4. Manage it Well – ALL Resources (1 vote)
5. **Desire/"Want To"** (6 votes)
6. Reasonably Healthy – Health Literacy
7. **Mental/Social/Emotional Health** (3 votes)
8. Knowledge/Education – Financial Literacy and Beyond to Capability (2 votes)
9. Planning for Future
 - a. Children
 - b. Housing
 - c. Career
 - d. Retirement
10. Debt Management
11. Assets (1 vote)
12. **Access to Transportation** (4 votes)
13. Access to Affordable/Quality Childcare
14. Support System (1 vote)
15. **Stable Employment** (3 votes)
16. **Education – Both Classroom and Skills – GED/High School** (3 votes)
17. Build Bridge to What's Available (1 vote)
18. **Vision of What's Possible** (3 votes)

Question 2: What is needed for an individual or family to be **financially stable**?

1. Planning for Future
2. **Debt Management – On Path to Debt Free** (3 votes)
3. No High Interest Debt

4. Having a Plan to Manage (2 votes)
5. Living Wage – Not About the Number (1 vote)
6. Freedom to Live/Work/Play Where You Choose
7. Ability to Give (1 vote)
8. **Emergency Savings – Emergency Fund** (3 votes)
9. **Budget or Plan** (3 votes)
10. Insurance (1 vote)
 - a. What Kind?
 - b. How Much?
11. Mindset – Don't spend more than you earn (1 vote)
12. Behavior Change (2 votes)
 - a. Predatory Lending is Quick and Easy
13. Well-Managed Credit (1 vote)
14. Affordable Housing, Power, Car, Job (2 votes)
15. **Discipline/Awareness – Use the Tools** (4 votes)
16. Mentor (2 votes)
17. Keep Working At It (1 vote)
18. Delayed Gratification
19. Being a Mentor to Others (1 vote)
20. Looks Different
 - a. Seniors vs. Newly in Job Market vs. Ex Offenders vs. Single Moms vs. Veterans vs. People with Mental Illness or Substance Use Disorders
21. Some are not ready for Stability
 - a. Readiness – Change Management
22. Be Able to Adapt
23. Buddy System
24. Structured Peer Support
25. More Service Delivery at Point of Access
26. Vocational Rehabilitation

Question 3: What services are needed in your community to help people become self-sufficient and financially stable? Who should be providing those services?

1. Building Bridges to What's Possible (2 votes)
2. Consistency among service providers in how individuals access services (2 votes)
3. Charity Tracker – Most Crisis Organizations Use It - \$150 per year per license (1 vote)
4. Assets for Independence
5. Thoughtful Emergency Assistance (1 vote)
6. No Agency Trying to do it All
7. Need Day Care – Extended Hours leading to 24 Hours (3 votes)
8. Financial Coaching and Mentorship (3 votes)
9. Hand Holding – Staff Time/Volunteer Time Intensive
10. Work Toward More Coordinated Services/Less Duplication (3 votes)
 - a. United Way Safety Net Council

11. **Collective Impact – Marshall All Available Resources** (5 votes)
12. **Better Ability to Refer/Make Hand-Offs to Other Services** (4 votes)
13. Dealing with Individuals in Crisis – Crossover to Safety Net
14. **Accessible and Affordable Transportation** (6 votes)
15. Early Education on Financial Literacy (2 votes)
16. Teaching Self Advocacy (1 vote)

SERVICE PROVIDERS

1. Transportation to Work, Medical, Grocery Store, School/Training
 - a. Government
 - b. Business (Large)
 - c. Churches
 - d. Non-Profits
 - e. Owning an Affordable Reliable Vehicle
 - f. Ride Share
 - g. Make Smart Business Case, Collaborate Across Upstate, BMW, etc.
2. Child Care
 - a. District 6 does After-School
 - b. Boys & Girls Clubs
 - c. Who is Already Open 24/7? Who has Square Footage?
 - d. Employers who have 24 Hours Partnering with Child Care
 - e. Independent Living – Retirement Homes
 - f. House Sitting? In-Home Daycare
3. Family-Based Services

Question 4: What are the barriers to people accessing these services? How might we overcome some of those barriers (i.e. transportation, incentives for attendance, etc.)?

1. Lack of Diploma or GED
2. Student Loan – Debt
3. One Major Event that Wipes Out the Plan
4. Credit Challenges
5. Stigma
6. Lack of Awareness of Providers
7. Don't Know What We Don't Know
8. Fear
9. Funding
10. Senior Food Vouchers for Farmer's Market Only Open on Weekends
11. DSS Regulations for In-Home Care
12. Services/Funding Not as Child-Focused
13. People Who Get Out Get Ostracized – Community
14. Lack of Follow-Through – How Much Follow Up is Enough?
15. Worker to Consumer/Client Ratio

Question 5: What concrete **action steps** can be taken in the immediate future to change the current situation and improve self-sufficiency and financial stability for families in this community?

8. Businesses Providing Additional Services?
9. Seek Out Best Practices from Other Communities
10. Integrated Service Delivery or Other Models
11. Co-Location – Explore Interest
 - a. Bring Services to the People
12. Taskforce to Work Out a Referral Process
 - a. Goodwill Gives Out a Report of Who Showed Up
 - b. SC Works
 - c. Voc Rehab
 - d. SC Thrive
 - e. More Grant Dollars if We Know What Happens
 - f. Outcomes vs. Counting Referrals
13. Different Style of Follow-Up

Focus Group 8

Upstate Family Resource Center

Friday October 30, 2015

9am-11am

Upstate Family Resource Center Cafeteria

Boiling Springs, SC

Participants/Agencies Represented

- Upstate Family Resource Center Consumers

Question 1: What does **self-sufficiency** look like? What is needed to achieve self-sufficiency?

20. **Job** (7 votes)
21. **Transportation** (5 votes)
 - a. Buses
 - b. Public
22. Home
23. Food
24. Independence (1 vote)
25. Education (2 votes)
26. Medication (1 vote)
27. Not relying on Resource Center (2 votes)
28. Plan – other things don't come without it
29. Resources
30. Childcare (2 votes)
 - a. Cheaper – no good if you are just working to pay child care
31. Living Wage (1 vote)
 - a. Costs money for child care, food, transportation and utilities
32. **Affordable Health Care** (3 votes)
33. Know about Resources (1 vote)
34. Self Esteem and “Want To” (1 vote)
35. Budget – Tough to get out of hole
36. Good Hygiene
37. Savings (1 vote)
38. Utilities (1 vote)
39. Credit

Question 2: What is needed for an individual or family to be **financially stable**?

1. Not living Paycheck-to-Paycheck (2 votes)
2. Emergency Savings (1 vote)
3. **Job** (5 votes)
4. Car (2 votes)

5. Home
6. Shower
7. Support (1 vote)
8. Child Care (1 vote)
9. **Wants match Needs** (3 votes)
10. Food
11. Not Relying on Resource Center
12. Be able to Give Back
13. Education (1 vote)
14. No “Bad” Background (1 vote)
15. Student Loan Debt Managed
16. Debt – Managed to Zero (1 vote)
17. If you Don’t have the money, don’t buy it
18. Not living above your means (2 votes)
19. Phone/Internet Affordable or Free (2 votes)
 - a. School may provide computer or tablet, but what can they do with it at home without internet?
20. Natural Gas (1 vote)
21. Drug Free
22. **Mentally Healthy** (3 votes)

Question 3: What services are needed in your community to help people become self-sufficient and financially stable? Who should be providing those services?

1. Coventry – provides healthcare
2. Upstate Provides Budgeting (1 Vote)
3. **Resources to help in financial crisis** (4 votes)
4. Gas Vouchers (1 vote)
5. Lower Car Payments (1 vote)
6. **Mental Health** (3 votes)
 - a. Not helpful
 - b. Stigma
 - c. Should be available, affordable and well-organized
7. Substance Abuse Rehab (2 votes)
 - a. Affordable and Accessible
 - b. More options
8. Medication Assisted Therapy (1 vote)
 - a. Expensive
9. Need to be able to get to services within 1st 30 days
10. Someone to talk to – Counseling (1 vote)
11. DSS – Family Services (1 vote)
12. Free Classes - Victims of Battery, etc. (1 vote)
13. Free, Safe Child Care (2 votes)

- a. Only One is 2nd shift and then only to 10pm or 10:30pm
- 14. More Head Start
- 15. Occupational Therapy
- 16. **Childcare during ESL, GED Classes** (4 votes)
- 17. More activities for kids after school
- 18. Services that don't have so many stipulations/requirements
 - a. Not eliminate – more flexible and reasonable
- 19. Communication about Resources (2 votes)
- 20. **Need more services here in District 2** (3 votes)
 - a. Stigma that this is a “rich” community
- 21. Be able to go to the places that have helped me before to get additional services (1 vote)
- 22. **Resources that are better connected throughout the region** (3 votes)
- 23. Care Coordinator/Manager/Counselor
 - a. Need Space to do Counseling at Upstate
- 24. Drug Testing for Services
- 25. Make sure people do work (1 vote)

Question 4: What are the barriers to people accessing these services? How might we overcome some of those barriers (i.e. transportation, incentives for attendance, etc.)?

- 1. Language
- 2. Schools Keep Asking for More Money – Creates Stigma for those who don't have it
- 3. Transportation – No Public Transport in Boiling Springs
- 4. Training/Education
- 5. Holidays get in the way of services
- 6. Not Receiving Proper Health Care or doctors not accepting your insurance
- 7. Child Care
- 8. Abuse of Resources that are Available
- 9. Waiting times for disability and other services – can be over two years
- 10. Disability – Physical/Mental
- 11. Self Esteem/Frustration
- 12. Lack of Awareness and Stigma toward Mental Health - Shame

Question 5: What concrete **action steps** can be taken in the immediate future to change the current situation and improve self-sufficiency and financial stability for families in this community?

- 1. Get Educated
- 2. Quit Turning Back on Each Other – Pay it Forward
- 3. Mentoring
- 4. Financial Planning
- 5. More Opportunities to Bring Resources to the People
- 6. More Activities for people to be involved in
 - a. After-School
 - b. Summer
 - c. JROTC?

7. Business/Community Partnerships
8. More Incentive-Based Programs
9. More Resources for Grandparents

Focus Group 9

Spartanburg Downtown Library

Monday, November 2, 2015

3:15 p.m.

Hoechst-Celanese Classroom

Spartanburg, SC

Participants/Agencies Represented

- Spartanburg County Guidance Counselors

Question 1: What does **self-sufficiency** look like? Ability to take care of yourself or your family. (Financially and Emotionally)

1. Self-Sufficiency is taught in the home and in schools. It is taught explicitly and implicitly (modeled by parents)
2. Self-Sufficiency involves marketable skills and to gain employment at a salary above the minimum wage.
3. Industries require both marketable skills, but also “soft skills”: being on time, polite, well-dressed, able to communicate both orally and in writing, showing a professional image and following corporate standards

What is needed to achieve self-sufficiency?

1. The desire to be self-sufficient
2. Emotional maturity is the foundation leading to financial maturity
3. Patience
4. Positive influences
5. To minimize impact of negative influences often of peers and family members

Question 2: What is needed for an individual or family to be **financially stable**?

1. A stable (regular) source of income
2. Budgeting skills
3. Sufficient Income
4. Ability to differentiate between “Wants” and “Needs”
5. Hope
6. Technical Skills
7. Concerted Effort on part of individual to better themselves
8. Willingness to relocate for work.
9. Financial Stability is not Public Assistance. It is making enough private income to support yourself and your family-Decide to have only the number of children you can support.

Question 3: What services are needed in your community to help people become self-sufficient and financially stable? Treatment and prevention for substance abuse, both drug and alcohol addiction

1. Diversion in juvenile justice system to rehabilitate offenders
2. Connect industries and schools more effectively
3. Soft Skills-Communication, Dress, Professional Standards
4. Schools need to be more adaptable/flexible to be responsive to industry's needs
5. Technical training

Who should be providing those services?

1. Parents
2. Schools
3. Industry
4. Faith-Based Community
5. Churches
6. Government (but in a reduced capacity)
7. Community Health Workers

Question 4: What are the barriers to people accessing these services? How might we overcome some of those barriers (i.e. transportation, incentives for attendance, etc.)?

<u>Barriers</u>	<u>How to Overcome</u>
Addiction to Drugs, Alcohol	<ul style="list-style-type: none"> • Early Intervention • Concept that immediate gratification can lead to a lifetime barrier to reaching other goals.
Perverse incentive of making less	<ul style="list-style-type: none"> • Skill Based training for those on public assistance to transition to a job (for a period of six months)
Poor Parenting Skills	<ul style="list-style-type: none"> • Teach better parenting early (at first child)
Criminal History	<ul style="list-style-type: none"> • Diversion into other rehabilitation Hope for another future.
Language	<ul style="list-style-type: none"> • ESL education
Culture	<ul style="list-style-type: none"> • Work with Community Health Workers of that culture to address cultural barriers to accessing services.
Transportation	<ul style="list-style-type: none"> • Locating where you live to better access transportation • County to address: The impoverished have no political clout.
Multi-Generational Poverty	<ul style="list-style-type: none"> •
Image of non-college bound worker	<ul style="list-style-type: none"> • Public Service Announcements (PSA's)

<u>Barriers</u>	<u>How to Overcome</u>
	on television and radio that promote success stories
Career Education and Exposure	<ul style="list-style-type: none"> • For both students and their parents • Offer food or gas cards as an incentive for attendance • Job Fairs /College Fairs
Math, Science and English education at a certain level	<ul style="list-style-type: none"> • Coordinated effort between schools and industries to identify skills needed.

Question 5: What concrete **action steps** can be taken in the immediate future to change the current situation and improve self-sufficiency and financial stability for families in this community?

Campaign to create support to enable people to become self-sufficient.

1. Identify Industries and Groups that are willing to help in this effort.
 2. Identify those who really want help becoming self-sufficient. These people must be willing, eager and able to invest in becoming self-sufficient and financially stable.
 3. Identify the real needs and create ways to address those needs.
 4. Connect those willing to help with those who want to help.
-
1. Address transportation issues with county residents.
 2. Educate parents through night classes to teach skills to gain employment and also G.E.D. (General Education Development) or ESL (English as a Second Language) tutoring.
 3. Locate mental health workers in community centers to work with local residents of that area.
 4. Identify community workers to establish training for:
 - a) Soft skills
 - b) Parenting
 - c) How to apply for, qualify for and interview for jobs
 - d) Training opportunities for available employment
 5. Locate “success stories” and promote those successes via public service announcements (PSA’s) on television and radio and the web.
 6. Develop approaches to use with legislators to write regulations that allow new workers to keep public assistance for a designated period of time as they transition to full-time paid work.
 7. Identify people with political clout who can influence those with money to address transportation issues.

Focus Group 10

Bethlehem Center

Tuesday, November 3, 2015

12 noon

Gymnasium

Spartanburg, SC

Participants/Agencies Represented

- City of Spartanburg Employees

Question 1: What does **self-sufficiency look like? Ability to take care of yourself or your family. (Financially and Emotionally)**

1. Stable Job
2. Sufficient Income
3. Ability to manage finances-Budget
4. Not Dependent on others
5. Surplus for emergencies

What is needed to achieve self-sufficiency?

1. Planning
2. Marketable Skills
3. Cooperation
4. Discipline
 - a) Live within Means
 - b) Ability to differentiate between Wants and Needs
5. Budgeting
6. Transportation (comment that employment should direct residence based on available transportation with the corollary that an individual or family should be willing to relocate for work)

Question 2: What is needed for an individual or family to be **financially stable?**

10. Education
 - a) Life Skills like shopping, using money wisely
 - b) Marketable skills
 - c) Soft skills
11. Decision Making Skills & Confidence-ability to make wise decisions
12. Good Health both physically and mentally
13. Desire and motivation to be self-sufficient.
14. Hope that there can be a brighter future, especially in light of multi-generational poverty.

Question 3: What services are needed in your community to help people become self-sufficient and financially stable?

8. Industry-Pay a fair wage

9. Sustainability of employment
10. Education / Schools to teach marketable skills, soft skills and financial management
11. Directory of services and how to access them
12. Health care both physical and mental
13. Child care
14. Social Services
15. Transportation
16. Housing
17. Substance Abuse prevention and treatment
18. Coordination of services

Who should be providing those services?

1. Faith-Based Community
2. Churches
3. Government (but in a reduced capacity)
4. Local Non-Profit Agencies
5. Foundations
6. Schools
7. Industry
8. Community

Question 4: What are the barriers to people accessing these services? How might we overcome some of those barriers (i.e. transportation, incentives for attendance, etc.)?

<u>Barriers</u>	<u>How to Overcome</u>
Transportation	<ul style="list-style-type: none"> • Choose housing wisely • Bring Services to the people not the other way around
Education and Understanding	<ul style="list-style-type: none"> • Career path opportunities
Emotional	<ul style="list-style-type: none"> • Pride in work • Combat hopelessness
Criminal History	<ul style="list-style-type: none"> • Diversion into other rehabilitation Hope for another future.
Language /Culture	<ul style="list-style-type: none"> • ESL education • Help through education of cultural norms
Dependency Multi-Generational Poverty	<ul style="list-style-type: none"> • Address multi-generational poverty acceptance of living • Address fears of those living in neighborhoods / housing developments to show power of self-sufficiency and financial stability

<u>Barriers</u>	<u>How to Overcome</u>
	<ul style="list-style-type: none"> • Promote opportunities • Support courage needed to make progress • Mentor those willing to make a change
Geographic concentration of poverty	<ul style="list-style-type: none"> • Highland & Northside neighborhoods • Work to “raise up” these neighborhoods
Perverse incentive of making less	<ul style="list-style-type: none"> • Realize importance of each dollar to these families and establish a transition to making more money through stable employment than through public assistance

Question 5: What concrete **action steps** can be taken in the immediate future to change the current situation and improve self-sufficiency and financial stability for families in this community?

5. Reduce legal liability as a consequence of providing care to the impoverished.
6. Become familiar with current local programs and find a way to help those programs.
For example *AccessHealth Spartanburg*:

Robert Wood Johnson Foundation 2015 Culture of Health Prize Winner

Spartanburg County, South Carolina⁸—Data-driven decision making, collaborative partnerships and collective impact—that is the Spartanburg County way. When faced with alarming teen pregnancy rates, community partners rallied to provide prevention education and safe and friendly places for teens to receive counseling and contraception. From 2008 to 2014, these efforts led to a 53% decrease in teen births and a 55% decrease in teen births among African-Americans. *AccessHealth Spartanburg* is connecting low-income residents to medical homes and providing wrap-around case management services that focus on the social determinants of health. These efforts have led to a 42% reduction in hospital costs. And efforts to revitalize the Northside neighborhood have focused on safe and affordable housing, recreation opportunities and financial services for residents and quality education.

7. Budgeting Skills
8. Tap into schools for training, services
9. Coordination of efforts.

⁸ http://www.rwjf.org/en/library/collections/coh-prize-winners.html?rid=D0hS0GW8J4rFHmm1RBS-TgU-DGXR08KHmbnf6p-HG-0&et_cid=382869

Focus Group 11

SCC Union Advanced Technology Center

Wednesday, November 4, 2015

10 a.m.

1401 Furman L. Fendley Hwy.

Union, SC 29379)

Participants/Agencies Represented

- Service Providers

Question 1: What does **self-sufficiency** look like? Ability to take care of yourself or your family. (Financially and Emotionally)

6. To take care of yourself (can include people on public assistance and private assistance)
7. Personal responsibility
8. High expectation from others and from self

What is needed to achieve self-sufficiency?

7. Education
8. Different definition of success

Question 2: What is needed for an individual or family to be **financially stable**?

15. Budget-based on your needs.
16. Education
17. Solid Values
18. Job that pays more than public assistance.
19. A mentor.

Question 3: What services are needed in your community to help people become self-sufficient and financially stable?

19. The basics such as:
 - a. Transportation
 - b. Career Guidance
 - c. An Address / Phone number
 - d. Professional appearance
20. No substance abuse
21. Good Parenting

Who should be providing those services?

9. Substance Abuse prevention & treatment: AA / Celebrate Recovery
10. Parenting skills: Pregnancy Center / Fatherhood Programs / Spartanburg Regional Hospital-visits new Moms
11. Health: Care Transitions:
 - a. works to reduce repeat admissions

- b. works to reduce excessive E.D. use
- c. works to coordinate care and get residents assigned to a primary care physician
- 12. Teen Pregnancies: programs like AccessHealth in Spartanburg
- 13. Faith-Based Community

Question 4: What are the barriers to people accessing these services? How might we overcome some of those barriers (i.e. transportation, incentives for attendance, etc.)?

<u>Barriers</u>	<u>How to Overcome</u>
Transportation (strong impact on very rural areas of Carlisle, Lockhart, Jonesville)	<ul style="list-style-type: none"> • Care Transitions-medical • Transport to appointments through neighbors and rural network
An attitude of personal responsibility	<ul style="list-style-type: none"> • Establish a sense of purpose and pride
Emotional	<ul style="list-style-type: none"> • Absorb teachings of self-reliance and wise use of resources
Health	<ul style="list-style-type: none"> • Improve through services for children at schools
Parenting	<ul style="list-style-type: none"> • PTA: Reading Program
Low Self Esteem No Self-Worth	<ul style="list-style-type: none"> • Schools
Public Assistance becomes a Way of Life: Multi-Generational Poverty including disincentive to leave public assistance	<ul style="list-style-type: none"> • Lower public assistance • Transition to jobs with public assistance support for a period of time

Question 5: What concrete **action steps** can be taken in the immediate future to change the current situation and improve self-sufficiency and financial stability for families in this community?

- 10. Change 1 person / 1 family at a time: takes a lot of personal one on one work
- 11. Instill responsibility and necessity for good parenting and need to do better with parents.
- 12. Promote community pride-Uniquely Union.-Public Service Announcements, consistent promotion of Success stories.
- 13. Mentorship-hold individual's hand on road to self-sufficiency and include accountability.

Focus Group 12

SCC Union Advanced Technology Center

Wednesday, November 4, 2015

6:30 pm

1401 Furman L. Fendley Hwy.

Union, SC 29379)

Participants/Agencies Represented

- Community

Current Situation

Union County has lost 3,500 residents and 7,000 jobs from 1980 to 2015. Mill closures (7) account for much of this shrinkage. Taxes have shrunk and there are currently 100 retail vacancies. The age demographic hardest hit is the 30 to 44 age range. The school age population has decreased dramatically.

Despite the loss of population the number of teachers has increased, as has the number of county and city workers and their pay.

The group felt that the only solution is to:

- Build a bedroom community subdivision with residents commuting to Spartanburg, Charlotte, Columbia and Greenville touting Union County's low cost of living, low traffic, and good roads to those communities.

Later to build on this by:

- Promoting tourism
- Promoting Union County as a logistics center

Who to involve?

14. Economic Development offices in Charlotte, Columbia, Greenville and Spartanburg. (the office in Union County was thought to be non-receptive)

Question 4: What are the barriers to people accessing these services? How might we overcome some of those barriers (i.e. transportation, incentives for attendance, etc.)?

<u>Barriers</u>	<u>How to Overcome</u>
Lack of qualified workers	<ul style="list-style-type: none">• Cannot pass drug test• No desire to work• Not punctual
Union County as a welfare county	<ul style="list-style-type: none">• Attract new residents

Question 5: What concrete **action steps** can be taken in the immediate future to change the current situation and improve self-sufficiency and financial stability for families in this community?

14. Grow population of Union County with new subdivision(s).
15. Cut public assistance fraud, raise welfare eligibility.
16. Effort to replace those in political office.
17. Decrease business regulations.
18. Mandate that County / City employees live in Union County.

Focus Group 13

SCC Union Advanced Technology Center

Thursday, November 5, 2015

11:30 am

Prince Hall Housing Authority Apartments

100 Prince Hall Ln.

Spartanburg, SC 29306

Question 1: What does **self-sufficiency** look like? Ability to take care of yourself or your family. (Financially and Emotionally)

- 9. A job
- 10. Education

What is needed to achieve self-sufficiency?

- 9. Responsibility: You determine your life.
- 10. Transportation
- 11. Wise decisions: Have the number of children you can support
- 12. Health and health care
- 13. Better support-dependable and can help others
- 14. Faith / Hope
- 15. Belief in Yourself

Question 2: What is needed for an individual or family to be **financially stable**?

- 20. Budget-based on your needs.
- 21. Income
- 22. Housing
- 23. Discipline and willpower

Question 3: What services are needed in your community to help people become self-sufficient and financially stable?

Who should be providing those services?

Service needed	Who should provide service
22. The basics such as: <ul style="list-style-type: none">a. Transportationb. Career Guidancec. Child Cared. Professional appearance	1c. Child Care: Early Head Start (now only at Tobias) Needs to be at more housing complexes
23. Crime prevention	Police & Neighborhood Watch (not respected)
24. More sex education	Birth Matters

Question 4: What are the barriers to people accessing these services? How might we overcome some of those barriers (i.e. transportation, incentives for attendance, etc.)?

<u>Barriers</u>	<u>How to Overcome</u>
Disincentive to get a job and leave the welfare system	<ul style="list-style-type: none"> • Transition of 1 to 2 years with public assistance decreasing gradually
Child Care	<ul style="list-style-type: none"> • Division of Social Services
Low participation in events due to unawareness	<ul style="list-style-type: none"> • Fliers / Look at bulletin board / calendars
Information	<ul style="list-style-type: none"> • Fliers / Look at bulletin board / calendars
Transportation	<ul style="list-style-type: none"> • Bus Passes: check with Residence Care Coordinator (Jane) • Get a job on the bus route

Question 5: What concrete **action steps** can be taken in the immediate future to change the current situation and improve self-sufficiency and financial stability for families in this community?

19. Personal Responsibility: Apply yourself and move past your comfort zone
20. Ask for help.
21. Make a budget.
22. Pray
23. Push yourself harder.
24. Network.

Focus Group 14

SCC Downtown Campus

Thursday, November 5, 2015

5:30 pm

SCC Downtown Campus

220 E Kennedy St.

Spartanburg, SC 29302

Participants/Agencies Represented

- Veterans

Question 1: What does **self-sufficiency** look like? Ability to take care of yourself or your family. (Financially and Emotionally)

11. Presence of Coping skills to manage crises
12. Support
13. Resilience
14. Awareness of when you are near crisis and in crisis
15. Drive or desire to be self-sufficient
16. Discipline
17. Confidence / Healthy self-esteem
18. Reliability

What is needed to achieve self-sufficiency?

16. Support and psychological sense of community with reciprocity of good deeds for others.
17. Personal accountability
18. Self-efficacy
19. Collective efficacy
20. Sense of purpose
21. Mentorship
22. Access to resources

Question 2: What is needed for an individual or family to be **financially stable**?

24. Debt-free
25. Financial literacy
 - a) Balance checkbook
 - b) Save for rainy day (emergencies) and for retirement
 - c) Budget
 - d) Avoid predatory lending
26. Change negative discourse-expectancy effect
27. Education
28. Sustainable wages
29. Cultural assimilation
30. Good mental health

- 31. Good decision-making
- 32. Avoid emotional fallout of bad decisions

Question 3: What services are needed in your community to help people become self-sufficient and financially stable?

Who should be providing those services?

Service needed	Who should provide service
25. Stable Housing	Community Works of Carolina 3:1 match of monies saved.
26. Education	
27. Job training with interview skills	
28. Health care / Mental health	
29. Child Support	
30. Reliable Transportation	
31. Jobs	
32. Help getting to and from appointments	
33. Transitional Mentoring Program	
34. Outreach: Trust Building	Peer Counselors
35. Professionals that are pre-qualified and trustworthy: Financial Advisors, Legal, etc.	
36. A 24/7 Emergency Resource List	
37. Access to federal benefits	VFW / County Veteran's Affairs Officer
38. Advocacy to inform policymakers	
39. Transportation	<ul style="list-style-type: none"> • Department of Transportation set up a Ride/Share or Bus to work • Tax to improve transportation for veterans

Who should be providing those services?

- Community-through Veterans
- Lottery funds go partially to veterans
- Faith-Based Community
- High income individuals

Question 4: What are the barriers to people accessing these services?

<u>Barriers</u>	<u>Further explanation</u>
Misuse of data	<ul style="list-style-type: none"> • Data is used to say unemployment rate for returning veterans is 33% but that includes veterans who have chosen to continue their education.

<u>Barriers</u>	<u>Further explanation</u>
Public perception of a veteran	<ul style="list-style-type: none"> • Many think a vet will have PTSD and just “go off”.
Awareness of current services	<ul style="list-style-type: none"> • Not aware of free resume writing services
Cost	<ul style="list-style-type: none"> • Cost to access some services
Trust	<ul style="list-style-type: none"> • Hard to trust services with so much predatory practices
Bureaucracy	<ul style="list-style-type: none"> • Have to start with Department of Labor qualification process before seeing veteran for services.
Pride	<ul style="list-style-type: none"> • Hard to ask for help
Lack of knowledge of veteran’s perspective by decision makers.	<ul style="list-style-type: none"> • Many lawmakers and corporate folk do not understand life as a veteran
Translate military skills to corporate skills	<ul style="list-style-type: none"> • Need to speak common language: for a veteran to learn corporate language and a corporate person to learn military language.
Previous denial of services	<ul style="list-style-type: none"> • Makes it hard to gain services.

How might we overcome some of those barriers (i.e. transportation, incentives for attendance, etc.)?

25. Rethink partnerships-work collectively in a cross-discipline coalition.
 - Need to speak common language and share data.
26. Show Dollar benefit and other benefits to hiring a veteran.
27. Corporate and community education with the use of social media on:
 - a) Language
 - b) Mutual benefit
 - c) Collective good
28. Peer Outreach mentors
29. Proactive vs. Reactive

Question 5: What concrete **action steps** can be taken in the immediate future to change the current situation and improve self-sufficiency and financial stability for families in this community?

1. Engage veteran community.
2. Common language training for veterans, lawmakers, corporate, community.
3. Establish referral network of qualified professionals (employers, financial advisors, lawyers) that includes tracking and monitoring by peers so that veterans could trust these resources.
4. Town Hall Forums-to decide where to focus efforts
5. Entrepreneurial Services: to assist veterans in beginning businesses
6. Skill testing that matches skills acquired in military and other innate skills with employment.